

Key Information Memorandum and Application Form

Open Ended Equity / Hybrid Schemes

Canara Robeco Infrastructure	Canara Robeco Emerging Equities
Canara Robeco Balance	Canara Robeco Equity Tax Saver
Canara Robeco F.O.R.C.E Fund	Canara Robeco Large Cap+ Fund
Canara Robeco Equity Diversified	

Open Ended Debt / Money Market Schemes

Canara Robeco Savings Plus Fund	Canara Robeco Liquid
Canara Robeco Treasury Advantage Fund	Canara Robeco Income
Canara Robeco Gilt PGS	Canara Robeco Dynamic Bond Fund
Canara Robeco Short Term Fund	Canara Robeco Monthly Income Plan
Canara Robeco InDiGo Fund	Canara Robeco Yield Advantage Fund
Canara Robeco Medium Term Opportunities Fund	

Fund of Fund

Canara Robeco Gold Savings Fund

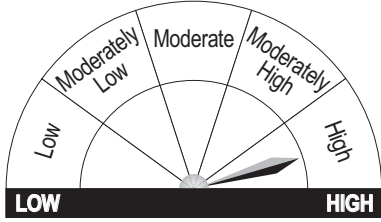
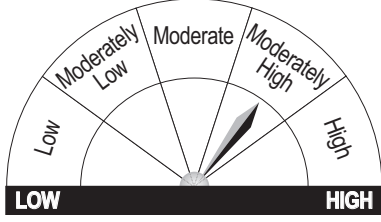
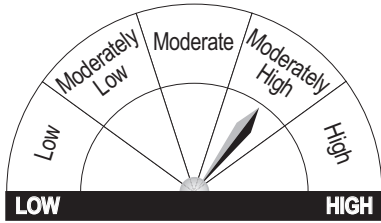
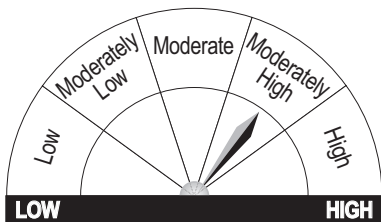
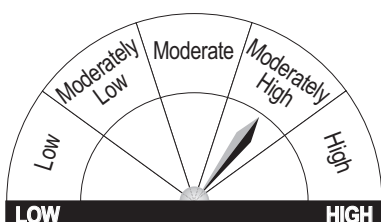
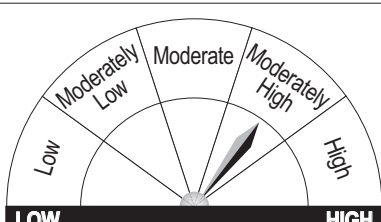
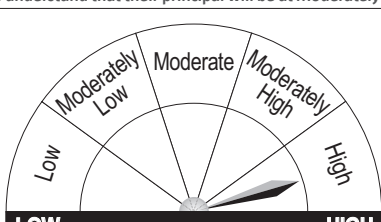
Canara Robeco Mutual Fund

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

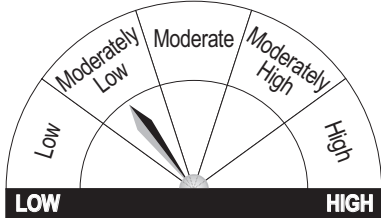
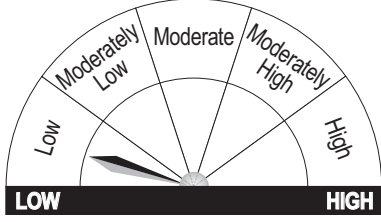
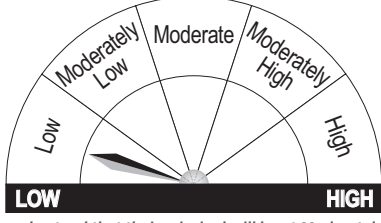
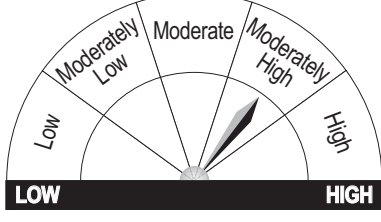
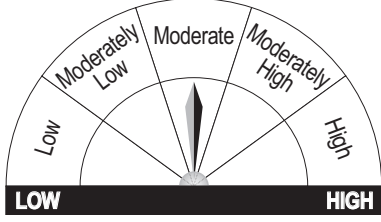
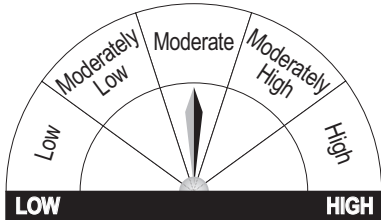
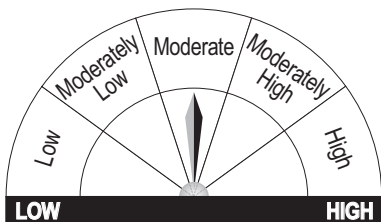
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/ Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations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

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

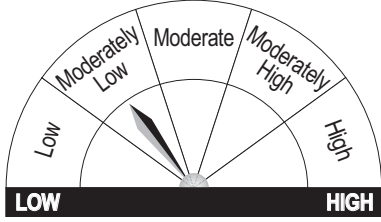
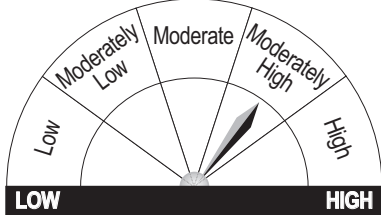
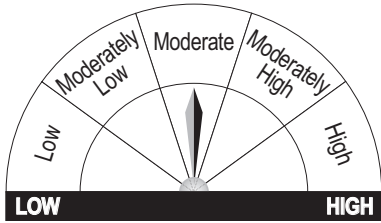
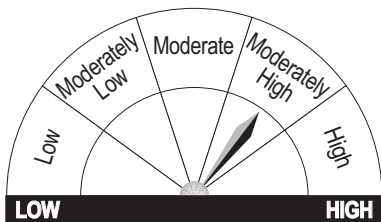
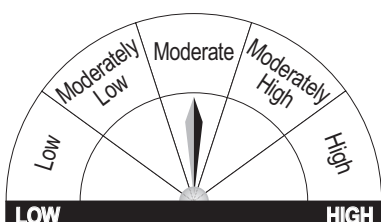
This Key Information Memorandum (KIM) dated as on 29th June, 2017.

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Canara Robeco Infrastructure (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital appreciation over long term Investing in equities and equity related instruments of companies in the infrastructure sector 	 <p>Investors understand that their principal will be at High risk.</p>
Canara Robeco Equity Diversified (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Emerging Equities (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital appreciation over long term Investing in diversified mid-cap stocks 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Large Cap+ Fund (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital appreciation over long term Investing in companies having a large market capitalization 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Equity Tax Saver (An Open-ended Equity Linked Saving Scheme with lock in period of 3 years)	<ul style="list-style-type: none"> Capital appreciation over long term Investment in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Balance (An Open Ended Balance Scheme)	<ul style="list-style-type: none"> Income/capital appreciation over long term Investing in equity and equity related securities as well as fixed income securities (debt and money market securities) 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco F.O.R.C.E. Fund (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital appreciation over long term Investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors 	 <p>Investors understand that their principal will be at High risk.</p>

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

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Canara Robeco Savings Plus Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital Appreciation Over Short Term Investing in Short Term Debt Instruments and Money Market Instruments with Weighted Average Portfolio Duration between 3 months to Less Than 1 Year 	 <p>Investors understand that their principal will be at Moderately Low risk.</p>
Canara Robeco Liquid (An Open Ended Cash Management Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over short term, while maintaining a level of high liquidity Investment in a mix of Money Market Instrument & Debt Securities 	 <p>Investors understand that their principal will be at Moderately Low risk.</p>
Canara Robeco Treasury Advantage Fund (An Open Ended Money Market Scheme)	<ul style="list-style-type: none"> Income / capital appreciation over short term through a low risk strategy Investment in a mix of Money Market Instrument 	 <p>Investors understand that their principal will be at Moderately Low risk.</p>
Canara Robeco Monthly Income Plan (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over medium term to long term. Investment in Debt instruments, MMI and small portion in equity 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Income (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over medium to long term Investment in Debt and Money Market securities of different maturity and issuers of different risk profiles 	 <p>Investors understand that their principal will be at Moderate risk.</p>
Canara Robeco Gilt PGS (An Open Ended dedicated Gilt Scheme)	<ul style="list-style-type: none"> Risk free return (except interest rate risk) and long term capital appreciation Investment only in government securities 	 <p>Investors understand that their principal will be at Moderate risk.</p>
Canara Robeco Dynamic Bond Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over short to medium term Investment in Debt and Money Market securities 	 <p>Investors understand that their principal will be at Moderate risk.</p>

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NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
Canara Robeco Short Term Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / capital appreciation over short term Investing in short term to medium term debt and money market securities 	 <p>Investors understand that their principal will be at Moderately Low risk.</p>
Canara Robeco InDiGo Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over medium term to short term Investment in debt & money market securities along with investments in Gold ETFs 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Yield Advantage Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over medium term to long term. Investment in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments 	 <p>Investors understand that their principal will be at Moderate risk.</p>
Canara Robeco Gold Savings Fund (An Open ended Fund of Fund scheme)	<ul style="list-style-type: none"> Capital appreciation that closely correspond to returns provided by Canara Robeco Gold Exchange Traded Fund Investment in units of Canara Robeco Gold Exchange Traded Fund 	 <p>Investors understand that their principal will be at Moderately High risk.</p>
Canara Robeco Medium Term Opportunities Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income / Capital appreciation over medium to long-term Investment in Debt and Money Market securities with a portfolio weighted average maturity between 3 to 7 years 	 <p>Investors understand that their principal will be at Moderate risk.</p>

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CANARA ROBECO INFRASTRUCTURE

Type & Category : Open Ended Equity Scheme

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

Investment Strategy: Canara Robeco Infrastructure is an open-end Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the infrastructure sector.

The Association of Mutual Funds in India (AMFI) has laid down classification of industries which is treated as a base list for classification of industries under the Infrastructure Sector. However, the list of industries is indicative and the AMC may add such other industries / sectors which broadly satisfy the category of infrastructure industries. The Indian economy has been among the fastest growing economies in the world. If the growth rate has to be sustained over a longer period, the country needs huge infrastructure spending. One of the key constraints for the Indian corporates to become globally competitive is inadequate infrastructure. Realising the urgency and importance of infrastructure development, the government has initiated a number of measures. The government has created a positive regulatory and policy environment like implementation of the Electricity Act, Telecom policies, etc. The country needs additional Power, Telecom, Aviation and the Maritime sectors etc. The government is finding innovative ways of funding through Public-Private Partnership initiatives, imposition of cess, etc. There are good investments happening in roads, seaports, airports, power, oil and gas sectors, water supply, sewerage, etc. Hence one of the key economic growth drivers today is the huge infrastructure spending.

With the spending, many companies in the infrastructure sector stand to benefit by way of increased turnover and higher earnings. This present ideal opportunities in the stock market, as the market capitalization of these companies will also grow in tune with the earnings growth. The scheme is designed to invest in shares of those companies, which hold high potential to benefit from such infrastructure spending. The scheme will look for companies, which are reasonably valued and are having high earnings growth potential in the infrastructure sector.

Monthend AUM* : ₹ 152.90 Crores

Monthly AVG AUM* : ₹ 153.49 Crores

Number of Live Folios# : 16195

Comparison with Other Schemes :

Canara Robeco Infrastructure endeavours to capture opportunities in the infrastructure space, through a predominantly large-cap oriented portfolio. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund aims to have concentrated holdings on high conviction ideas.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Equity and Equity related instruments of companies in the infrastructure sector including derivatives of such companies	75	100
Domestic Debt and Money Market Instruments	0	25

Benchmark Index: S&P BSE 100

Plans/Options:

Regular Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

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

Entry Load: Nil

Exit Load: 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.

Actual Recurring Expenses#:

Regular Plan: 2.90%

Direct Plan: 1.81%

TOP 10 EQUITY HOLDINGS#:

Name of the Instruments	% to NAV
Power Grid Corporation Of India Ltd	9.30
Container Corporation Of India Ltd	8.52
Bharat Petroleum Corporation Ltd	7.09
Indian Oil Corporation Ltd	6.90
Grasim Industries Ltd	6.65
Ultratech Cement Ltd	5.49
Indraprastha Gas Ltd	5.07
Petronet LNG Ltd	4.68
Sadbhav Engineering Ltd	4.66
Ashoka Buildcon Ltd	4.08

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Transportation	20.82
Cement	15.63
Petroleum Products	13.99
Construction Project	10.91
Gas	9.75
Other Equity	27.03
MMI & Others	1.87
GRAND TOTAL	100.00

Portfolio Turnover Ratio# : 0.37 times

Fund Manager: Mr. Yogesh Patil (Since May 29, 2015 - As fund manager)
(Since December 1, 2011 - As co-fund manager)

Inception Date: December 2, 2005

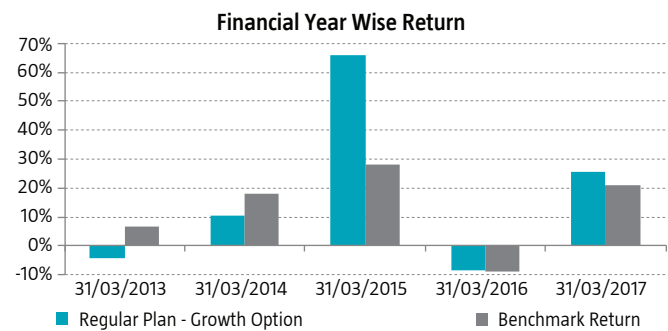
Performance - Regular Plan

	Scheme	Benchmark
Last 1 Years	30.00%	19.96%
Last 3 Years	17.78%	10.55%
Last 5 Years	19.08%	14.96%
Since Inception	14.43%	11.81%

NAV* (Regular Plan -Growth Option) ₹ 47.15

The past performance may or may not be sustained in future. Data as on 31st May, 2017. Returns have been calculated on an absolute 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.

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



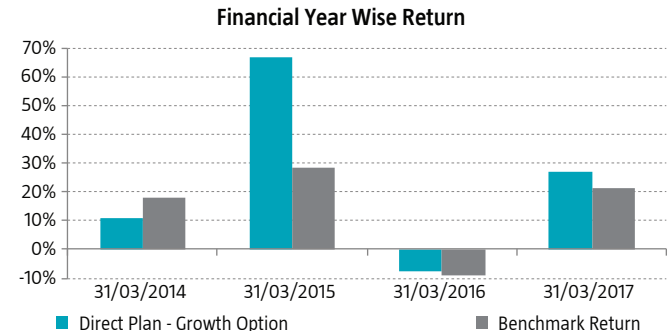
Performance - Direct Plan

	Scheme	Benchmark
Last 1 Years	31.14%	19.96%
Last 3 Years	18.68%	10.55%
Since Inception	18.43%	11.79%

NAV* (Direct Plan -Growth Option) ₹ 48.56

The past performance may or may not be sustained in future. Data as on 31st May, 2017. Returns have been calculated on an absolute 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.

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



As on 31st May, 2017

*** Past performance may or may not be sustained in future.

- Comparable Benchmark returns not available

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO EMERGING EQUITIES

Type/Category: Open Ended Equity Scheme

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

Investment Strategy: The Scheme is an open-ended scheme with an objective to generate long term capital appreciation by primarily investing in diversified mid cap stocks that have potential to emerge as the bigger Corporates with higher performance. The scheme is designed to invest in shares of those companies, which hold high potential to emerge as the better performers in the future.

Indian Corporates have emerged as globally competitive, cost conscious, profit oriented enterprises with the built-in capacity to exploit the global opportunities. With such robust business model, though they are mid-sized / small sized in terms of market capitalization today, they have the potential to emerge as blue chips of tomorrow. The dynamically changing and fastest growing Indian economy is enabling entrepreneurs to capitalize on the growth opportunities. Such companies command low P/E ratio as compared to industry P/E. When they achieve higher growth rate, automatically the value get unlocked and consequently the P/E ratio would improve thereby facilitating wealth creation to the shareholders. They have the potential of becoming the blue chips of the market tomorrow. Such companies offer good scope for investments.

Monthend AUM[#] : ₹ 1,896.21 Crores

Monthly AVG AUM[#] : ₹ 1,865.55 Crores

Number of Live Folios[#] : 161659

Comparison with Other Schemes :

Canara Robeco Emerging Equities follows a bottom-up approach to predominantly invest in a well diversified portfolio of companies within small & mid cap universe. The fund endeavours to identify the stars of tomorrow within the segment.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Midcap equity & equity related instruments falling within the market capitalization range of the underlying benchmark* [@]	65	100
Equity & equity related instruments of Companies other than the above	0	35
Domestic Debt and Money Market Instruments	0	35

*These companies forming part of the portfolio, would have market capitalization between the highest and the lowest components of the underlying benchmark, and may or may not be a constituent of the underlying benchmark.

[@]'Nifty Free Float Midcap 100' which is the current benchmark of the fund continues to remain the benchmark of the fund going forward as well.

Benchmark Index: Nifty Free Float Midcap 100

Plans/Options:

Regular Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

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

Entry Load: Nil

Exit Load: 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.

Actual Recurring Expenses[#]:

Regular Plan: 2.35% Direct Plan: 1.02%

TOP 10 EQUITY HOLDINGS[#]:

Name of the instruments	% to NAV
Minda Industries Ltd	3.80
Atul Ltd	3.02
State Bank of India	2.38
Can Fin Homes Ltd	2.36
Bajaj Finserv Ltd	2.32
IIFL Holdings Ltd	2.14
Engineers India Ltd	2.13
Cesc Ltd	2.03
Escorts Ltd	1.97
Piramal Enterprises Ltd	1.92

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	12.53
Consumer Non Durables	7.24
Auto Ancillaries	6.92
Banks	6.56
Chemicals	6.55
Other Equity	58.51
MMI & Others	1.69
GRAND TOTAL	100.00

Portfolio Turnover Ratio[#] : 0.94 times

Fund Manager: Mr. Ravi Gopalakrishnan (Since May 13, 2016) & Mr. Kartik Mehta (Since August 11, 2016)

Inception Date: March 11, 2005

Performance - Regular Plan

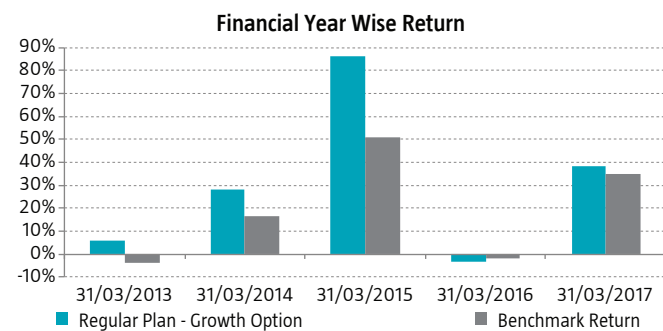
	Scheme	Benchmark
Last 1 year	38.79%	31.73%
Last 3 years	29.41%	19.93%
Last 5 years	30.24%	20.47%
Since inception	18.96%	15.19%

NAV[#] (Regular Plan - Growth Option) ₹ 83.58

Past performance may or may not be sustained in future.

Performance of the Scheme^{*} (Regular Plan)**

Return (%)



Performance - Direct Plan

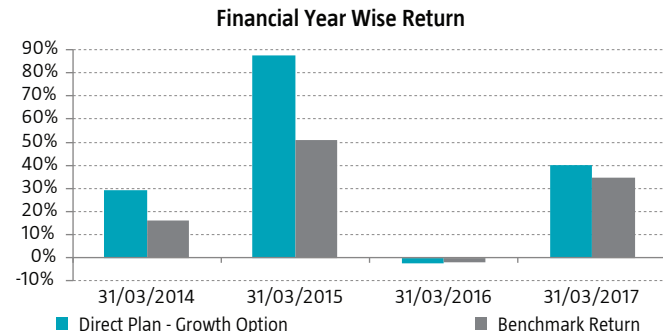
	Scheme	Benchmark
Last 1 year	40.52%	31.73%
Last 3 years	30.70%	19.93%
Since inception	29.50%	17.39%

NAV[#] (Direct Plan - Growth Option) ₹ 87.11

Past performance may or may not be sustained in future.

Performance of the Scheme^{*} (Direct Plan)**

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO BALANCE

Type/Category: Open Ended Balance Scheme		
Investment Objective: To seek to generate long term capital appreciation and/or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). However, there can be no assurance that the investment objective of the scheme will be realized.		
Investment Strategy: The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. The Scheme may invest in overseas equity markets like ADRs/GDRs (subject to relevant RBI/SEBI guidelines / approvals). 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.		
Monthend AUM # : ₹ 1,047.57 Crores	Monthly AVG AUM # : ₹ 1,031.02 Crores	
Number of Live Folios# : 71848		
Comparison with Other Schemes : Canara Robeco Balance aims to generating longterm capital appreciation through a prudent mix of equity and debt portfolio, making it more suitable for the average investor as it takes away the burden of focusing on asset allocation between equity & debt. The fund invests in a careful blend of select stocks and debt securities which effectively spreads the risk.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Equity and Equity related instruments.	40	75
Debt Securities including Securitized debt having rating above AA or equivalent, Money Market Instruments, Govt. Securities	25	60
Benchmark Index: CRISIL Balanced Fund - Aggressive Index		
Plans/Options:		
Regular Plan: Growth Option, Monthly Dividend Option* (Payout and Reinvestment)		
Direct Plan: Growth Option, Monthly Dividend Option* (Payout and Reinvestment)		
*The quarterly dividend option has been renamed to monthly dividend option (w.e.f. 23 June, 2015)		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter		
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.		
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Entry Load : Nil		
Exit Load : 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.		
Actual Recurring Expenses#:		
Regular Plan: 2.52%	Direct Plan: 1.23%	
TOP 10 HOLDINGS# :		
Name of the instruments	% to NAV	
EQUITY		
HDFC Bank Ltd	4.95	
Housing Development Finance Corporation Ltd	2.61	
ICICI Bank Ltd	2.49	
Infosys Ltd	2.47	
I T C Ltd	2.18	
UPL Ltd	2.03	
Kotak Mahindra Bank Ltd	1.99	
Larsen & Toubro Ltd	1.90	
Reliance Industries Ltd	1.90	
State Bank of India	1.81	
DEBT		
7.59% GOI 11-JAN-26	2.98	
Piramal Enterprises Ltd	2.36	
Housing Development Finance Corporation Ltd	1.98	
Rural Electrification Corporation Ltd	1.47	
6.79% GOI 26-DEC-29	1.42	
Indiabulls Housing Finance Ltd	1.36	
7.73% GOI 19-DEC-34	1.19	
Housing Development Finance Corporation Ltd	0.97	
Indiabulls Housing Finance Ltd	0.96	
Bharat Petroleum Corporation Ltd	0.96	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	14.62
Finance	7.21
Consumer Non Durables	6.09
Auto	5.95
Construction Project	4.65
Other Equity	29.64
MMI & Others	31.84
Total	100.00

Portfolio Turnover Ratio# : 3.32 times

Fund Manager: Mr. Ravi Gopalakrishnan (Since May 13, 2016), Mr. Avnish Jain (for Debt Allocation) (Since October 7, 2013) & Mr. Shridatta Bhandwaladar (Since July 5, 2016)

Inception Date: February 1, 1993

Performance - Regular Plan

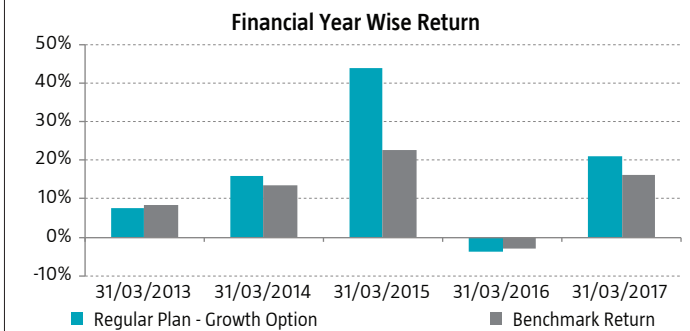
	Scheme	Benchmark
Last 1 year	21.39%	15.61%
Last 3 years	16.12%	10.46%
Last 5 years	17.37%	12.85%
Since inception	11.33%	-

NAV# (Regular Plan - Growth Option) ₹ 136.41

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

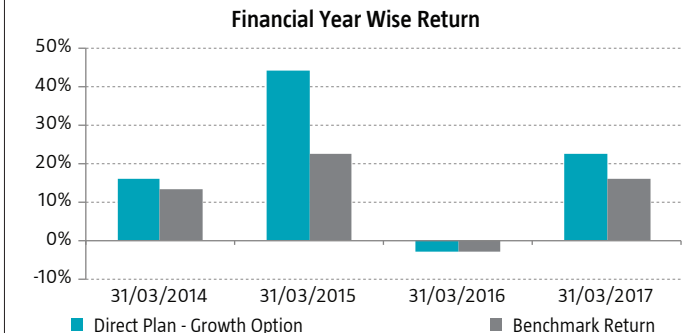
	Scheme	Benchmark
Last 1 year	22.84%	15.61%
Last 3 years	17.05%	10.46%
Since inception	16.24%	10.90%

NAV# (Direct Plan -Growth Option) ₹ 140.01

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO EQUITY TAX SAVER

Type/Category:

Open Ended Equity Linked Tax Saving Scheme with lock in period of 3 years

Investment Objective: (ELSS Scheme) Seeking to provide long term capital appreciation by predominantly investing in equities and 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.

Investment Strategy: The Scheme aims to achieve 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. Given the lock-in feature of the Scheme, the fund manager is entrusted with the levy to engage in long term investing with no sudden liquidity pressures. The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in-house research.

Monthend AUM # : ₹ 860.35 Crores

Monthly AVG AUM # : ₹ 867.63 Crores

Number of Live Folios# : 131389

Comparison with Other Schemes :

Canara Robeco Equity Tax Saver is an ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund benefits from long term investing due to its lock-in. The portfolio consists of both large and mid cap stocks with a 'Growth' style of investing.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Equity and Equity related instruments	80	100
Money Market Instruments	0	20

Benchmark Index: S&P BSE 100

Plans/Options:

Regular Plan: Growth Option, Dividend payout

Direct Plan: Growth Option, Dividend payout

Minimum Investment:

Lumpsum: ₹ 500 in multiples of ₹ 1 thereafter

Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter.

SIP/STP/SWP: For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

Entry Load: Nil

Exit Load: Nil

Actual Recurring Expenses#:

Regular Plan: 2.35%

Direct Plan: 1.60%

TOP 10 EQUITY HOLDINGS#:

Name of the instruments	% to NAV
HDFC Bank Ltd	8.21
Kotak Mahindra Bank Ltd	5.16
Container Corporation Of India Ltd	4.82
Infosys Ltd	4.32
ICICI Bank Ltd	3.84
Hindustan Unilever Ltd	3.72
Britannia Industries Ltd	3.42
Indian Oil Corporation Ltd	3.24
Housing Development Finance Corporation Ltd	3.19
Bayer Cropsience Ltd	3.17

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	20.95
Consumer Non Durables	14.67
Transportation	9.59
Software	7.30
Petroleum Products	5.87
Other Equity	39.59
MMI & Others	2.03
GRAND TOTAL	100.00

Portfolio Turnover Ratio# : 0.69 times

Fund Manager: Mr. Yogesh Patil (Since April 1, 2016)

Inception Date: March 31, 1993

Performance - Regular Plan

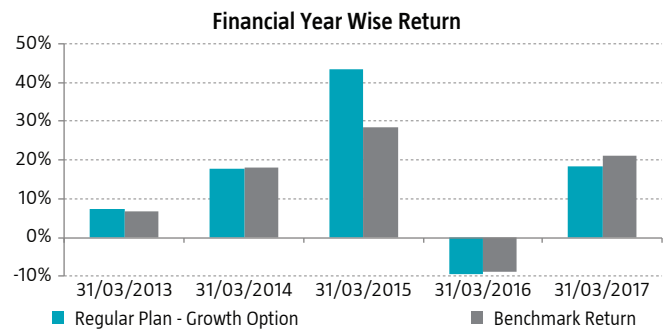
	Scheme	Benchmark
Last 1 year	21.75%	19.96%
Last 3 years	14.05%	10.55%
Last 5 years	17.08%	14.96%
Since inception	14.89%	12.36%

NAV# (Regular Plan - Growth Option) ₹ 54.30

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

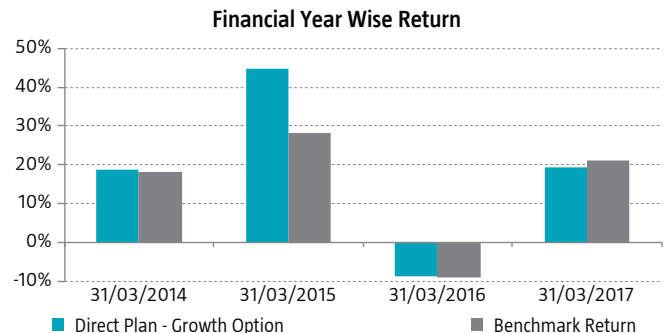
	Scheme	Benchmark
Last 1 year	22.61%	19.96%
Last 3 years	14.68%	10.55%
Since inception	14.90%	11.79%

NAV# (Direct Plan - Growth Option) ₹ 55.53

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO F.O.R.C.E. FUND

Type/Category: Open Ended Equity Scheme

Investment Objective: The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors. However, there can be no assurance that the investment objective of the scheme will be realized.

Investment Strategy: Canara Robeco F.O.R.C.E Fund (Financial Opportunities, Retail Consumption & Entertainment Fund) is an open-end Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the Finance, Retail & Entertainment sectors. The Scheme would aim to capture opportunities within the above said sectors primarily apart focusing on other sectors.

Some Opportunities in the financial sector include - Banks Public & Private, Investment Banks, Distribution Houses, Listed asset management companies, Insurance Companies, Brokerage Houses, etc. Opportunities in the entertainment sector include Broadcasting, Electronic and Print Media, Content providers, Multiplexes, etc. On the Retail Side, Organized players facilitating Retail Consumption provide a wide array of investment opportunities going forward.

The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in house research. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. The AMC, in selecting the scrips will 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 earnings drivers.

Monthend AUM # : ₹ 144.59 Crores **Monthly AVG AUM #** : ₹ 144.65 Crores

Number of Live Folios# : 13215

Comparison with Other Schemes :

Canara Robeco FORCE Fund is an open ended thematic fund predominantly investing in 3 sectors benefitting from the rising domestic demand i.e. Financial Services, Retail Consumption and Media & Entertainment. The fund will also look for opportunity to invest in few other companies which benefit from this theme not covered in the sectors mentioned above. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
*Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector	65	100
Other Equity & equity related instruments	0	35
Domestic Debt and Money Market Instruments (Including securitised debt up to 10% of net assets)	0	35

* The scheme shall invest minimum 40% and maximum 65% in Finance Sector, minimum 15% and maximum 35% in Entertainment sector and minimum 10% and maximum 25% in Retail sector.

Benchmark Index: Nifty 50

Plans/Options:

Regular Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

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

Entry Load: Nil

Exit Load:

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.

Actual Recurring Expenses# :

Regular Plan: 2.75% Direct Plan: 1.78%

TOP 10 EQUITY HOLDINGS*:

Name of the instruments	% to NAV
HDFC Bank Ltd	9.73
Zee Entertainment Enterprises Ltd	7.43
ICICI Bank Ltd	7.28
I T C Ltd	7.04
Housing Development Finance Corporation Ltd	6.32
State Bank of India	5.05
Kotak Mahindra Bank Ltd	5.00
Yes Bank Ltd	4.10
IndusInd Bank Ltd	3.07
Bajaj Finserv Ltd	2.90

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	36.04
Consumer Non Durables	20.01
Finance	16.01
Media & Entertainment	14.94
Consumer Durables	4.08
Other Equity	7.00
MMI & Others	1.92
GRAND TOTAL	100.00

Portfolio Turnover Ratio# : 0.68 times as on 31st May 2017

Fund Manager: Mr. Hemang Kapasi (Since May 13, 2016 - As fund manager)
(Since June 12, 2014 - As co-fund manager)

Inception Date: September 14, 2009

Performance - Regular Plan

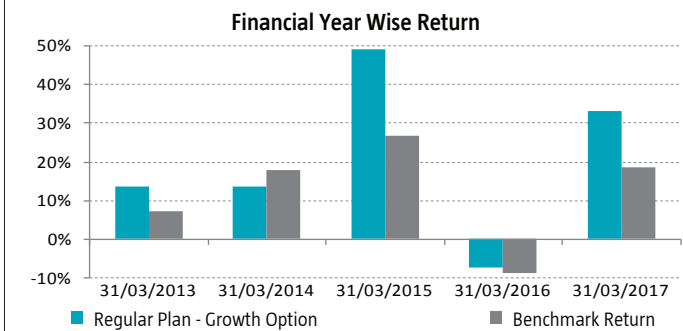
	Scheme	Benchmark
Last 1 year	27.94%	17.91%
Last 3 years	20.10%	9.97%
Last 5 years	21.16%	14.33%
Since inception	16.55%	9.41%

NAV# (Regular Plan - Growth Option) ₹ 32.60

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

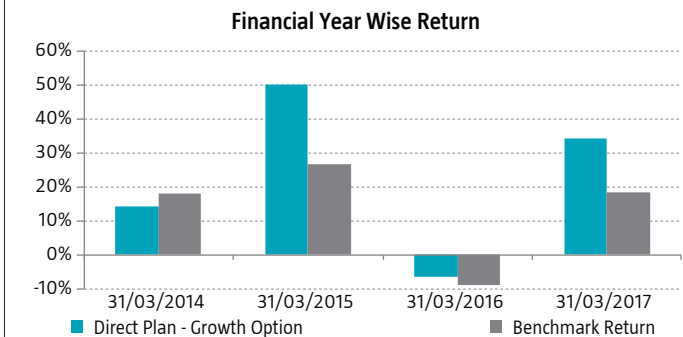
	Scheme	Benchmark
Last 1 year	29.11%	17.91%
Last 3 years	21.17%	9.97%
Since inception	17.48%	11.33%

NAV# (Direct Plan - Growth Option) ₹ 33.75

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO LARGE CAP+ FUND

The sign (+) in the name of the fund has been used in terms of asset allocation and not in terms of return/yield.

Type/Category: Open Ended Equity Scheme		
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.		
Investment Strategy: The fund will invest in any of the 'Top 150' stocks on the basis of market capitalization representing large cap stocks. Canara Robeco Large Cap+ Fund will have a distinctive feature in its investment process. This fund will use the inputs of the Robeco Emerging Markets Quantitative model ('REM Quant model') in its investment process as an Idea Generator.		
Monthend AUM# : ₹ 117.99 Crores Monthly AVG AUM# : ₹ 116.90 Crores		
Number of Live Folios# : 13491		
Comparison with Other Schemes : Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. The fund aims to benefit from the growing Indian economy by investing in large cap stocks as they have a potential to grow in tandem with Indian economy. The fund will also utilize the inputs from the internal quant model which will act as an idea generator.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Large Cap equity and equity related instruments*	65	100
Domestic Debt and Money Market Instruments (including securitized debt up to 10% of AUM)	0	35
*For the purpose of this Fund, Large Cap Companies are defined as those which are ranked from 1 to 150 on the basis of market capitalization at the time of investment. The ranking will be reviewed on the basis of market capitalisation of companies at the end of every calendar quarter.		
Benchmark Index: S&P BSE 100		
Plans/Options:		
Regular Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout		
Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter		
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter		
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Entry Load: Nil		
Exit Load: 1% for all amounts 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.		
Actual Recurring Expenses# :		
Regular Plan: 2.73% Direct Plan: 1.70%		
TOP 10 EQUITY HOLDINGS# :		
Name of the instruments	% to NAV	
HDFC Bank Ltd	7.44	
Indian Oil Corporation Ltd	4.35	
Housing Development Finance Corporation Ltd	4.28	
Infosys Ltd	4.25	
I T C Ltd	4.10	
Maruti Suzuki India Ltd	4.09	
Larsen & Toubro Ltd	3.75	
ICICI Bank Ltd	3.73	
UPL Ltd	3.29	
Bajaj Finserv Ltd	3.20	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	22.37
Consumer Non Durables	14.45
Auto	11.36
Petroleum Products	7.53
Finance	7.48
Other Equity	34.98
MMI & Others	1.83
GRAND TOTAL	100.00

Portfolio Turnover Ratio# : 1.03 times

Fund Manager : Mr. Ravi Gopalakrishnan (Since September 16, 2012) & Mr. Shridatta Bhandwaladar (Since July 5, 2016)

Inception Date: August 20, 2010

Performance - Regular Plan

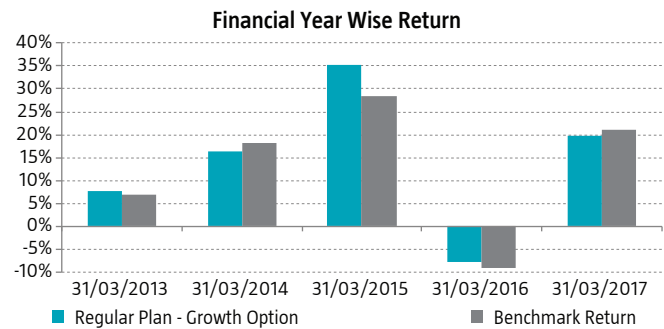
	Scheme	Benchmark
Last 1 year	20.85%	19.96%
Last 3 years	12.54%	10.55%
Last 5 years	15.92%	14.96%
Since inception	11.41%	8.49%

NAV# (Regular Plan - Growth Option) ₹ 20.81

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

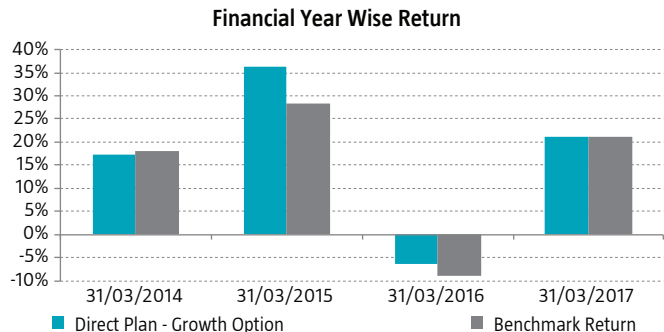
	Scheme	Benchmark
Last 1 year	22.20%	19.96%
Last 3 years	13.71%	10.55%
Since inception	14.05%	11.79%

NAV# (Direct Plan - Growth Option) ₹ 21.63

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

*** Past performance may or may not be sustained in future.

- Comparable Benchmark returns not available

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO EQUITY DIVERSIFIED

Type/Category: Open Ended Equity Scheme

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.

Investment Strategy: The Scheme would adopt bottom-up approach to investing. The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in-house research. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. The AMC, in selecting the scrips will 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 earnings drivers.

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 analysed by the AMC. The AMC will also monitor and control maximum exposures to any one company/scrip to 5% over its benchmark weight, subject to an absolute per scrip limit of 10% of the AUM. This could be raised to 7% on a case by case basis by the investment committee.

The focus of the Scheme is to achieve the investment objective through investments in a combination of debt and money markets instruments having varied yields and maturity profile besides equity and equity related asset class.

Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-a-vis limiting exposure to a particular scrip or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. Investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. The Scheme may invest in overseas equity markets like ADRs/GDRs (subject to relevant RBI/SEBI guidelines / approvals).

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.

As per the current guidelines of RBI, Mutual Funds currently ceased to access the call money market. The Schemes therefore avail the facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.

The Scheme may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance unit holder's interest.

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.

Monthend AUM[#] : ₹ 786.13 Crores **Monthly AVG AUM[#]** : ₹ 784.07 Crores

Number of Live Folios[#] : 143869

Comparison with Other Schemes :

Canara Robeco Equity Diversified follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which are likely to deliver superior capital appreciation over the long-term. The fund has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Equity and Equity related instruments.	85	100
Money Market Instruments	0	15

Benchmark Index: S&P BSE 200

Plans/Options:

Regular Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

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

Entry Load: Nil

Exit Load: 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.

Actual Recurring Expenses[#] :

Regular Plan: 2.42% Direct Plan: 1.75%

TOP 10 EQUITY HOLDINGS[#] :

Name of the Instruments	% to NAV
HDFC Bank Ltd	6.92
ICICI Bank Ltd	4.07
I T C Ltd	3.83
Infosys Ltd	3.75
Housing Development Finance Corporation Ltd	3.50
Indian Oil Corporation Ltd	3.47
Maruti Suzuki India Ltd	3.04
Reliance Industries Ltd	2.87
Larsen & Toubro Ltd	2.84
State Bank of India	2.75

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	20.37
Auto	10.35
Consumer Non Durables	8.47
Finance	8.44
Petroleum Products	6.34
Other Equity	44.38
MMI & Others	1.65
GRAND TOTAL	100.00

Portfolio Turnover Ratio[#] : 0.96 times as on 31st May 2017

Fund Manager: Mr. Ravi Gopalakrishnan (Since September 16, 2012)

Inception Date: September 16, 2003

Performance - Regular Plan

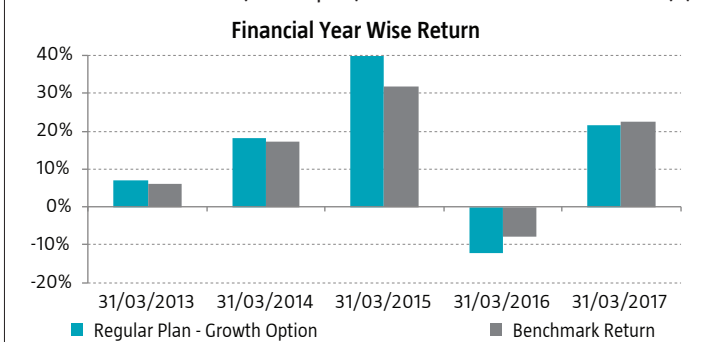
	Scheme	Benchmark
Last 1 Years	25.01%	20.99%
Last 3 Years	12.44%	12.15%
Last 5 Years	16.26%	15.76%
Since Inception	19.22%	15.87%

NAV[#] (Regular Plan -Growth Option) ₹ 111.40

Past performance may or may not be sustained in future.

Performance of the Scheme* (Growth Option)**

Return (%)



Performance - Direct Plan

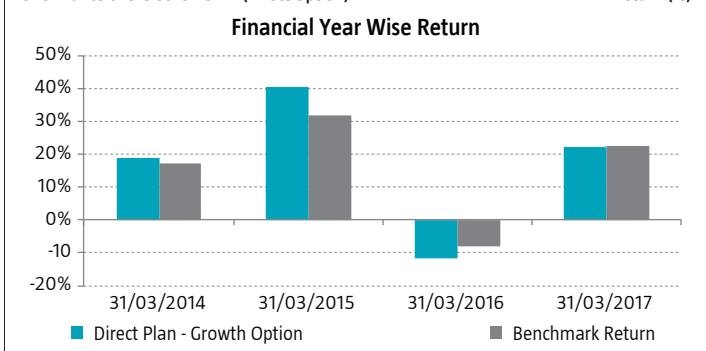
	Scheme	Benchmark
Last 1 Years	25.85%	20.99%
Last 3 Years	13.11%	12.15%
Since Inception	13.86%	12.65%

NAV[#] (Direct Plan -Growth Option) ₹ 114.15

The past performance may or may not be sustained in future. Data as on 31st May, 2017. Returns have been calculated on an absolute 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

Performance of the Scheme* (Direct Option)**

Return (%)



As on 31st May, 2017

*** Past performance may or may not be sustained in future.

- Comparable Benchmark returns not available

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO SAVINGS PLUS FUND

Type/Category: Open Ended Debt Scheme

Investment Objective: To generate income / capital appreciation by investing in a portfolio comprising of short term debt instruments and money market instruments with weighted average portfolio duration between 3 months to less than 1 year. However, there can be no assurance that the investment objective of the scheme will be realized.

Investment Strategy: The fund manager will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views /decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing program, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country. As far as possible, the portfolio will be adequately diversified to reduce the risk of under-performance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including 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. There can be assurance that the investment objective of the Scheme will be realised. It is however, emphasised that, there is no risk of default of payment of either principal or interest amount in respect of investments made in Government Securities, Treasury Bills, under this Scheme.

Monthend AUM# : ₹ 996.17 Crores **Monthly AVG AUM#** : ₹ 1,006.87 Crores

Number of Live Folios# : 6410

Comparison with Other Schemes :

Canara Robeco Savings Plus Fund aims at primarily generating accrual income from investments in money market and debt securities. The Scheme is ideally suited for investors looking at a comparatively lower risk strategy short term debt fund.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Indian Money Market Instruments	50	100
Indian Debt Securities	0	50

Benchmark Index: Crisil Liquid Fund Index

Plans/Options:

Regular Plan

- Growth Option
- Dividend Option (Payout / Reinvestment)
 - Daily Dividend Reinvestment
 - Weekly Dividend Payout / Reinvestment
 - Monthly Dividend Payout / Reinvestment

Direct Plan:

- Growth Option
- Dividend Option (Payout / Reinvestment)
 - Daily Dividend Reinvestment
 - Weekly Dividend Payout / Reinvestment
 - Monthly Dividend Payout / Reinvestment

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

Entry Load: Nil

Exit Load: Nil

Actual Recurring Expenses# :

Regular Plan: 0.55% Direct Plan: 0.35%

TOP 10 HOLDINGS# :

Name of the instruments	% to NAV
Corporation Bank	6.91
JM Financial Products Ltd	6.18
ICICI Bank Ltd	5.91
Axis Bank Ltd	5.02
RBL Bank Ltd	5.02
Manappuram Finance Ltd	4.99
Shapoorji Pallonji & Company Ltd	4.96
HDFC Bank Ltd	4.94
Government Of India	4.78
Dewan Housing Finance Corporation Ltd	3.57

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
AUTO	3.05
BANKS	30.26
CONSTRUCTION	4.96
FINANCE	50.52
PHARMACEUTICALS	2.49
SOVEREIGN	4.78
TRANSPORTATION	4.99
CBLO & NET CURRENT ASSETS	-1.06
GRAND TOTAL	100.00

Fund Manager:

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

Inception Date: March 4, 2005

Performance - Regular Plan

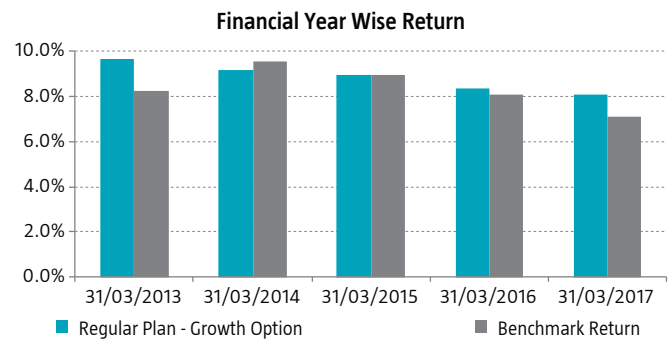
	Scheme	Benchmark
Last 1 year	7.91%	6.96%
Last 3 years	8.33%	7.89%
Last 5 years	8.67%	8.28%
Since inception	8.04%	7.27%

NAV# (Regular Plan - Growth Option) ₹ 25.7719

Past performance may or may not be sustained in future.

Performance of the Scheme* (Regular Plan)**

Return (%)



Performance - Direct Plan

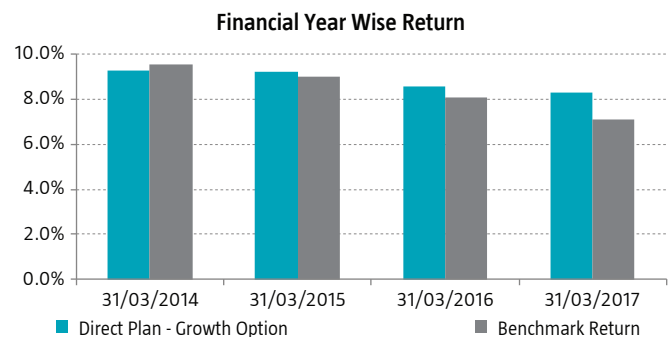
	Scheme	Benchmark
Last 1 year	8.10%	6.96%
Last 3 years	8.54%	7.89%
Since inception	8.73%	8.32%

NAV# (Direct Plan - Growth Option) ₹ 25.9550

Past performance may or may not be sustained in future.

Performance of the Scheme* (Direct Plan)**

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO LIQUID

Type/Category: Open Ended Cash Management Scheme		
Investment Objective: To enhance the income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities. However, there can be no assurance that the investment objective of the scheme will be realized.		
Investment Strategy: In Canara Robeco Liquid the funds will be invested in Money Market Instruments (with unexpired maturity less than 91 days) offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.		
Monthend AUM[#] : ₹ 1,383.64 Crores		
Monthly AVG AUM[#] : ₹ 1,458.26 Crores		
Number of Live Folios[#] : 2535		
Comparison with Other Schemes : Canara Robeco Liquid invests in only short-term money market instruments with a residual maturity upto 91 days. The fund aims to provide liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus money.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Money Market Instruments/Call Money	65	100
Debt (Including Securitised Debt)	0	35
Benchmark Index: Crisil Liquid Fund Index		
Plans/Options:		
Regular Plan:		
a) Growth Option		
b) Dividend Option		
- Daily Dividend Reinvestment		
- Weekly Dividend Payout/Reinvestment		
- Monthly Dividend Payout/ Reinvestment		
Direct Plan:		
a) Growth Option		
b) Dividend Option (Payout)		
c) Dividend Option:		
- Daily Dividend Reinvestment		
- Weekly Dividend Payout/Reinvestment		
- Monthly Dividend Payout/Reinvestment		
d) Growth Option - Unclaimed Redemption and Dividend Plan		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter		
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.		
STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Entry Load: Nil		
Exit Load: Nil		
Actual Recurring Expenses[#] :		
Regular Plan: 0.11% Direct Plan: 0.09%		
TOP 10 HOLDINGS# :		
Name of the instruments	% to NAV	
The Ramco Cements Ltd	9.02	
Oriental Bank Of Commerce	7.23	
Alkem Laboratories Ltd	7.21	
Century Textiles & Industries Ltd	7.21	
Cesc Ltd	5.72	
Axis Bank Ltd	5.42	
HDFC Bank Ltd	5.42	
ICICI Bank Ltd	5.41	
RBL Bank Ltd	5.39	
Cox & Kings Ltd	4.68	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	30.67
Cement	16.24
Consumer Non Durables	3.59
Finance	11.14
Pharmaceuticals	10.82
Power	5.72
Textile Products	2.16
Transportation	4.68
CBLO & Net Current Assets	14.98
GRAND TOTAL	100.00

Fund Manager:
Mr. Girish Hisaria (Since August 24, 2014) & Ms. Suman Prasad (Since May 18, 2011)

Inception Date: July 15, 2008

Performance - Regular Plan

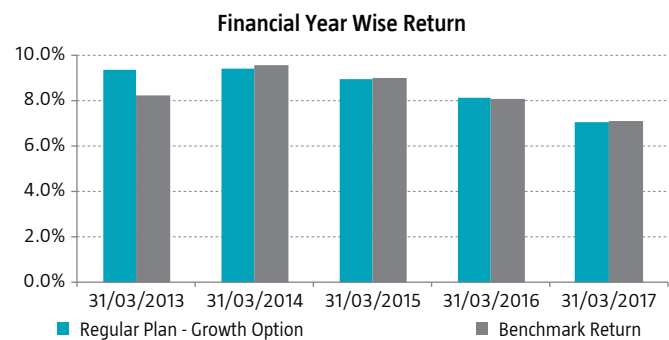
	Scheme	Benchmark
Last 1 year	6.84%	6.96%
Last 3 years	7.87%	7.89%
Last 5 years	8.41%	8.28%
Since inception	8.04%	7.64%

NAV[#] (Regular Plan - Growth Option) ₹ 1,987.3060

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

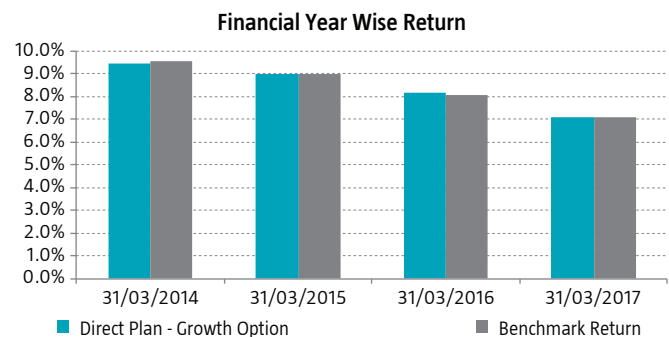
	Scheme	Benchmark
Last 1 year	6.87%	6.96%
Last 3 years	7.91%	7.89%
Since inception	8.36%	8.32%

NAV[#] (Direct Plan - Growth Option) ₹ 1,991.0295

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO TREASURY ADVANTAGE FUND

Type/Category: Open ended Money Market Scheme	
Investment Objective: To generate income / capital appreciation through a low risk strategy by investment in Money Market Instruments (MMI). However, there can be no assurance that the investment objective of the scheme will be realized.	
Investment Strategy: The focus of the Scheme is to achieve the investment objective through investments in combination of debt and money market instruments having varied yield and maturity profile. The Scheme is positioned as an intervening investment avenue between short term debt scheme and liquid scheme. Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-a-vis limiting exposure to a particular security or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time.	
The fund will be invested in debt and money market securities of different maturity and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the Statement Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including 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.	
Monthend AUM# : ₹ 74.19 Crores	Monthly AVG AUM# : ₹ 72.64 Crores
Number of Live Folios# : 2716	
Comparison with Other Schemes : Canara Robeco Treasury Advantage Fund seeks to provide consistent income and liquidity through investments made primarily in money market and debt securities following a low risk strategy. The portfolio duration of the fund tends to be slightly higher than a liquid fund.	
Asset Allocation	
Instruments	Indicative allocations (% of total assets)
	Min Max
MMI / Call / Debt Instruments / cash and cash equivalents with residual average maturity of equal to or less than one year	0 100
Benchmark Index: Crisil Liquid Fund Index	
Plans/Options:	
Regular Plan	
a) Growth Option	
b) Dividend Option	
- Daily Dividend Reinvestment	
- Weekly Dividend Payout/Reinvestment	
- Monthly Dividend Payout/Reinvestment	
Direct Plan:	
a) Growth Option	
b) Dividend Option:	
- Daily Dividend Reinvestment	
- Dividend Payout	
- Weekly Dividend Payout/Reinvestment	
- Monthly Dividend Payout/Reinvestment	
Minimum Investment:	
Lumpsum: ₹ 500 and in multiples of ₹ 1 thereafter,	
Subsequent purchases: ₹ 500 and in multiples of ₹ 1 thereafter.	
SIP : ₹ 500 and in multiples of ₹ 1 thereafter for Monthly and Quarterly frequency respectively.	
STP : The minimum amount for STP will be subject to the minimum investment amount as detailed in switch-in scheme.	
SWP: ₹ 100 and in multiples of ₹ 1 thereafter.	
Entry Load: Nil	
Exit Load: Nil	
Actual Recurring Expenses# :	
Regular Plan: 0.95%	Direct Plan: 0.25%
TOP 10 HOLDINGS# :	
Name of the instruments	% to NAV
Government Of India	25.81
Oriental Bank Of Commerce	6.74
Hero Fincorp Ltd	6.73
India Infoline Housing Finance Ltd	6.73
Tata Power Company Ltd	6.72
Chambal Fertilizers & Chemicals Ltd	6.70
Kotak Mahindra Bank Ltd	6.68
Corporation Bank	6.63
ICICI Bank Ltd	6.60
JM Financial Products Ltd	6.37

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Banks	26.65
Fertilisers	6.70
Finance	19.83
POWER	6.72
Sovereign	25.81
CBLO & Net Current Assets	14.29
GRAND TOTAL	100.00

Fund Manager:

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

Inception Date: September 16, 2003

Performance - Regular Plan

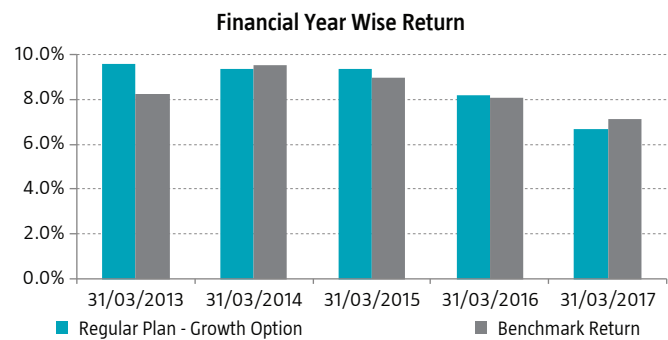
	Scheme	Benchmark
Last 1 year	6.46%	6.96%
Last 3 years	7.83%	7.89%
Last 5 years	8.42%	8.28%
Since inception	8.10%	7.64%

NAV# (Regular Plan - Growth Option) ₹ 2,481.1055

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

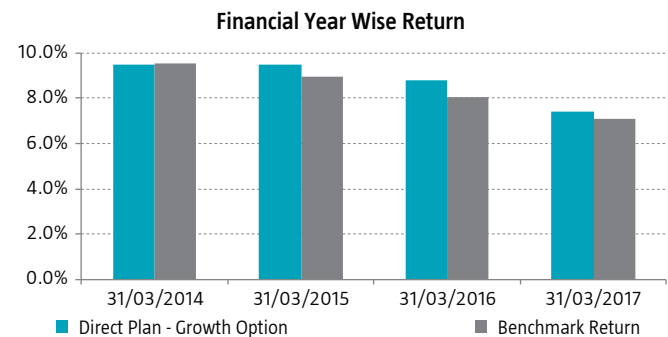
	Scheme	Benchmark
Last 1 year	7.20%	6.96%
Last 3 years	8.35%	7.89%
Since inception	8.68%	8.32%

NAV# (Direct Plan - Growth Option) ₹ 2,521.4915

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO INCOME

Type/Category: Open Ended Debt Scheme

Investment Objective: To generate income through investment in debt and money market securities of different maturity and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.

Investment Strategy: The funds will be invested in debt and money market securities of different maturities and risk profiles offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.

As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.

The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of under performance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.

Monthend AUM[#] : ₹ 126.94 Crores

Monthly AVG AUM[#] : ₹ 125.50 Crores

Number of Live Folios[#] : 2493

Comparison with Other Schemes :

Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds. As majority of the portfolio gets invested in high quality debt papers, it provides consistent accrual income to the portfolio.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Debt (Including Securitised Debt)	50	100
Money Market Instruments/Call Money	0	50

Benchmark Index: Crisil Composite Bond Fund Index

Plans/Options:

Regular Plan: Growth Option Quarterly Dividend Option (Payout and Reinvestment)

Direct Plan: Growth Option Quarterly Dividend Option (Payout and Reinvestment)

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter.

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

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

Entry Load: Nil

Exit Load:

1% - if redeemed/switched out within 12 months from the date of allotment, Nil – if redeemed/switched out after 12 Months from the date of allotment

Actual Recurring Expenses[#] :

Regular Plan: 1.90%

Direct Plan: 1.13%

TOP 10 HOLDINGS[#] :

Name of the instruments	% to NAV
8.24% India Government 15-Feb-27	8.43
7.59% India Government 11-Jan-26	8.19
7.86% Karnataka Sdl 15-Mar-27	8.04
Capital First Ltd	7.87
6.79% India Government 26-Dec-29	7.84
7.61% India Government 09-May-30	4.12
NTPC Ltd	4.05
8.04% Maharashtra Sdl 25-Feb-25	4.05
7.77% Kerala Sdl 01-Mar-27	4.00
6.79% India Government 15-May-27	3.97

SECTOR ALLOCATION (%):

Sector	% to NAV
Sovereign	61.23
FINANCE	11.84
Power	4.05
Petroleum Products	3.96
CBLO & Net Current Assets	18.91
GRAND TOTAL	100.00

Fund Manager: Mr. Avnish Jain (Since June 25, 2014)

Inception Date: September 19, 2002

Performance - Regular Plan

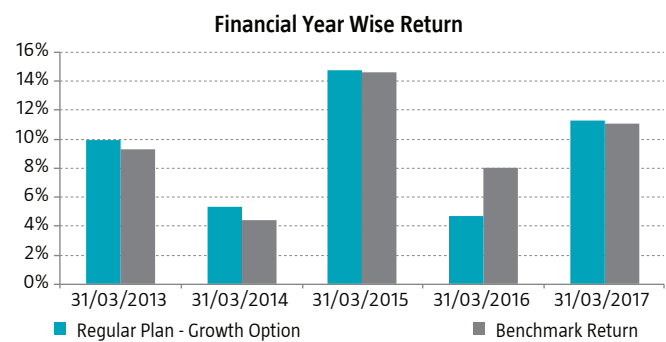
	Scheme	Benchmark
Last 1 year	11.35%	10.95%
Last 3 years	9.77%	10.67%
Last 5 years	9.08%	9.42%
Since inception	8.92%	7.04%

NAV[#] (Regular Plan -Growth Option) ₹ 35.1196

Past performance may or may not be sustained in future.

Performance of the Scheme* (Regular Plan)**

Return (%)



Performance - Direct Plan

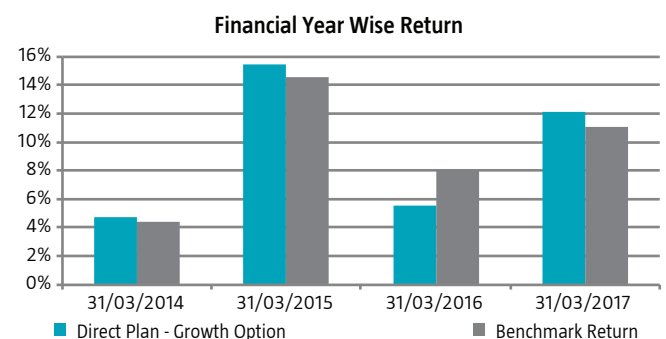
	Scheme	Benchmark
Last 1 year	12.17%	10.95%
Last 3 years	10.55%	10.67%
Since inception	9.55%	9.34%

NAV[#] (Direct Plan -Growth Option) ₹ 36.1283

Past performance may or may not be sustained in future.

Performance of the Scheme* (Direct Plan)**

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO GILT PGS

Type/Category: Open Ended dedicated Gilt Scheme		
Investment Objective: To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.		
Investment Strategy: CR Gilt PGS is an open ended Gilt Fund wherein the investments would be done only in Government Securities of different maturities. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. The Scheme being open-ended, some portion of the portfolio will be invested in short term government securities so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are reasonably liquid and of varying maturity.		
The investment pattern of the Scheme is indicative and may be changed by the Fund Manager for defensive considerations. The funds raised under the Scheme shall be invested only in Govt. Securities defined in Section 2(2) of the Public Debt Act, 1944.		
Monthend AUM# : ₹ 67.08 Crores		
Monthly AVG AUM# : ₹ 67.59 Crores		
Number of Live Folios# : 883		
Comparison with Other Schemes :		
Canara Robeco Gilt PGS invests in G-Secs of varying maturity issued by Reserve Bank of India (RBI). Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other bond funds.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Govt. Securities/MMI/Call Money	0	100
Gross Notional Exposure by the Scheme in derivative instruments, for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the net assets of the Schemes		
Benchmark Index: I-Sec Li-Bex		
Plans/Options:		
Regular Plan: Growth Option		
Dividend Option Dividend Reinvestment Dividend Payout		
Direct Plan: Growth Option		
Dividend Option Dividend Reinvestment Dividend Payout		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter.		
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Entry Load: Nil		
Exit Load: Nil		
Actual Recurring Expenses# :		
Regular Plan: 1.25%		
Direct Plan: 0.62%		
TOP 10 HOLDINGS# :		
Name of the instruments	% to NAV	
6.79% India Government 26-Dec-29	29.67	
7.59% India Government 20-Mar-29	23.10	
CBLO & Net Current Assets	16.40	
8.24% India Government 15-Feb-27	15.96	
6.79% India Government 15-May-27	7.52	
7.06% India Government 10-Oct-46	7.20	
8.13% India Government 22-Jun-45	0.16	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Sovereign	83.60
CBLO & Net Current Assets	16.40
GRAND TOTAL	100.00

Fund Manager: Mr. Girish Hisaria (Since August 24, 2014)

Inception Date: December 29, 1999

Performance - Regular Plan

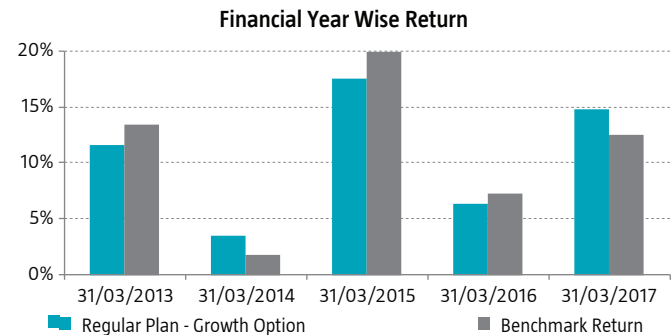
	Scheme	Benchmark
Last 1 year	15.85%	12.06%
Last 3 years	12.40%	12.19%
Last 5 years	10.60%	10.55%
Since inception	9.32%	-

NAV# (Regular Plan - Growth Option) ₹ 47.3021

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

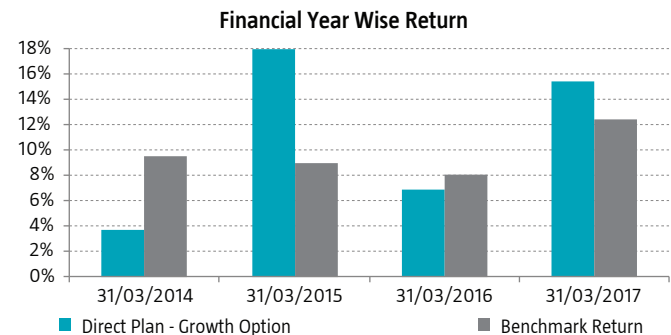
	Scheme	Benchmark
Last 1 year	16.53%	12.06%
Last 3 years	12.98%	12.19%
Since inception	10.95%	10.00%

NAV# (Direct Plan - Growth Option) ₹ 48.2086

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO DYNAMIC BOND FUND

Type/Category: Open Ended Debt Fund

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

Investment Strategy: The Fund's primary objective is to seek to generate income from a portfolio of debt and money market securities. The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives of the fund. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity. The asset allocation for the Fund shall depend on prevailing market conditions. When the market outlook is bullish, the fund manager would increase the exposure to debt instrument with maturity over one year and likewise when the outlook is bearish, the exposure to such long dated securities will be reduced. The Fund shall take into account the following parameters while decisions for investments are taken:

Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments.

The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest. The Fund may invest in other debt/income/fixed maturity/interval schemes managed by the AMC or such schemes managed by any other Mutual Funds, provided it is in conformity to the investment objectives of the Fund and in terms of the prevailing Regulations. The Investment Manager will monitor 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. Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-a-vis limiting exposure to a particular scrip or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors.

Monthend AUM# : ₹ 260.00 Crores **Monthly AVG AUM#** : ₹ 256.90 Crores

Number of Live Folios# : 2002

Comparison with Other Schemes :

Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management depending on the interest rate view. At the same time it endeavours to capture accruals in the form of portfolio running yields on high-quality debt instruments.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Government of India & Corporate Debt Securities (including Securitised Debt) [@]	0	100
Money Market Instruments	0	100

@Excluding Debt / GOI Securities with initial maturity of less than one year and Treasury bills.

Benchmark Index: Crisil Composite Bond Fund Index

Plans/Options:

Regular Plan: Growth Option

Dividend Option: Dividend Reinvestment Dividend Payout

Direct Plan: Growth Option

Dividend Option: Dividend Reinvestment Dividend Payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter.

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

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

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

Entry Load: Nil

Exit Load: 0.50% - If redeemed/switched out within 6 months from the date of allotment, Nil - if redeemed/switched out after 6 months from the date of allotment.

Actual Recurring Expenses# :

Regular Plan: 1.75% Direct Plan: 1.22%

TOP 10 HOLDINGS# :

Name of the instruments	% to NAV
8.24% India Government 15-Feb-27	18.53
6.79% India Government 26-Dec-29	17.22
7.59% India Government 20-Mar-29	11.92
6.79% India Government 15-May-27	7.76
Bajaj Finance Ltd	7.69
Power Grid Corporation Of India Ltd	3.93
Indian Railway Finance Corporation Ltd	3.93
7.06% India Government 10-Oct-46	3.72
Capital First Ltd	1.92

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	13.54
POWER	3.93
Sovereign	59.15
CBLO & Net Current Assets	23.38
GRAND TOTAL	100.00

Fund Manager: Mr. Girish Hisaria (Since August 24, 2014)

Inception Date: May 29, 2009

Performance - Regular Plan

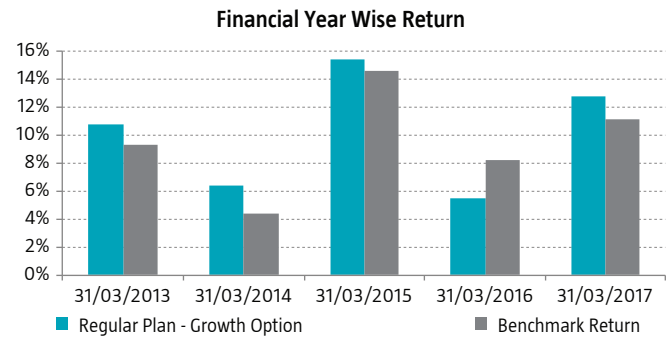
	Scheme	Benchmark
Last 1 year	13.48%	10.95%
Last 3 years	10.79%	10.67%
Last 5 years	10.09%	9.42%
Since inception	8.48%	8.08%

NAV# (Regular Plan - Growth Option) ₹ 19.2016

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

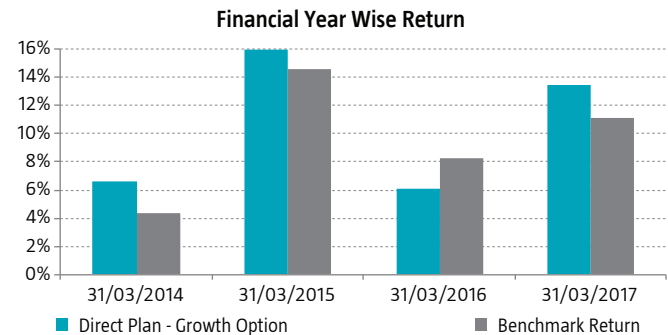
	Scheme	Benchmark
Last 1 year	14.18%	10.95%
Last 3 years	11.44%	10.67%
Since inception	10.62%	9.34%

NAV# (Direct Plan - Growth Option) ₹ 19.6198

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO SHORT TERM FUND

Type/Category: Open Ended Debt Scheme

Investment Objective : The objective of the Fund is to generate income from a portfolio constituted of short to medium term debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized.

Investment Strategy: Canara Robeco Short Term Fund is an open ended debt fund with an objective to seek to generate income from a portfolio constituted of short to medium term debt and money market securities. The characteristics of this product are similar to that of a debt fund. Canara Robeco Mutual Fund offers Canara Robeco Savings Plus for investing short term surpluses, Canara Robeco Medium Term Opportunities for medium term surpluses and Canara Robeco Income Fund for long term investments.

Taking into consideration the investment profile, this fund is aimed to be positioned between the Savings Plus fund and the medium term fund.

The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives and aims to maintain an overall maturity of the portfolio between 1 – 3 years under normal circumstances. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity.

The asset allocation for the Fund shall depend on prevailing market conditions. The Fund shall take into account the following parameters while decisions for investments are taken: Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments.

The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest.

The Fund may invest in other debt/income/fixed maturity/interval schemes managed by the AMC or such schemes managed by any other Mutual Funds, provided it is in conformity to the investment objectives of the Fund and in terms of the prevailing Regulations.

The Investment Manager will monitor 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.

Monthend AUM# : ₹ 126.31 Crores **Monthly AVG AUM#** : ₹ 136.35 Crores

Number of Live Folios# : 4880

Comparison with Other Schemes :

Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon of 6 to 9 months and wishes to avoid high volatility. In terms of risk return, Canara Robeco Short Term Fund is positioned between Floating Rate Funds & Medium Term Funds. The fund generates income predominantly from accrual yields on high quality Money Market Instruments, while an active trading strategy is followed for generating Alpha.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Money Market Instruments Debt Securities with less than 2 years residual maturity	65	100
Debt Securities with less than 5 year residual maturity (including Securitised Debt)	0	35

Benchmark Index: Crisil Short Term Bond Fund Index

Plans/Options:

Regular Plan: Growth Option
Weekly Dividend Reinvestment Monthly Dividend Reinvestment/Payout

Direct Plan: Growth Option

Dividend Option

Weekly Dividend Reinvestment Monthly Dividend Reinvestment/Payout

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter.

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

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

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

Entry Load: Nil

Exit Load: 0.25%-If redeemed/switched out within 60 days from the date of allotment, Nil - if redeemed/switched out after 60 days from the date of allotment

Actual Recurring Expenses# :

Regular Plan: 1.10% Direct Plan: 0.60%

TOP 10 HOLDINGS# :

Name of the instruments	% to NAV
L&T Infrastructure Finance Ltd	8.32
LIC Housing Finance Ltd	8.07
Housing Development Finance Corporation Ltd	8.03
Yes Bank Ltd	7.90
Axis Bank Ltd	7.90
Rural Electrification Corporation Ltd	7.88
Kotak Mahindra Bank Ltd	7.85
ICICI Bank Ltd	7.76
Indian Railway Finance Corporation Ltd	4.25
8.39% Rajasthan Sdl Uday 15-Mar-21	4.09

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	42.10
Banks	31.41
POWER	8.14
Sovereign	4.09
CBLO & Net Current Assets	14.26
GRAND TOTAL	100.00

Fund Manager: Ms. Suman Prasad (Since April 12, 2011)

Inception Date: March 31, 2009

Performance - Regular Plan

	Scheme	Benchmark
Last 1 year	7.23%	8.82%
Last 3 years	7.91%	9.07%
Last 5 years	8.24%	9.08%
Since inception	7.85%	8.10%

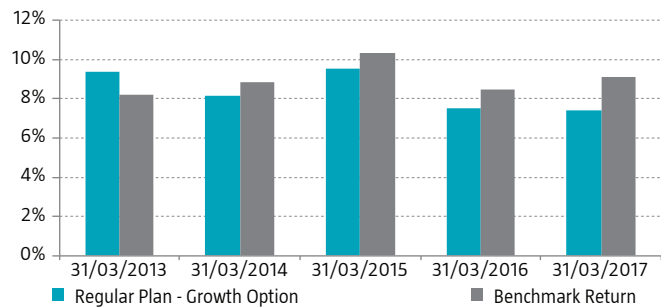
NAV# (Regular Plan -Growth Option) ₹ 18.5458

Past performance may or may not be sustained in future.

Performance of the Scheme* (Regular Plan)**

Return (%)

Financial Year Wise Return



Performance - Direct Plan

	Scheme	Benchmark
Last 1 year	7.75%	8.82%
Last 3 years	8.37%	9.07%
Since inception	8.52%	8.32%

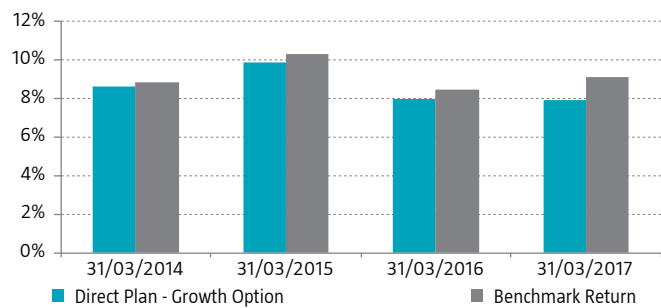
NAV# (Direct Plan -Growth Option) ₹ 18.8926

Past performance may or may not be sustained in future.

Performance of the Scheme* (Direct Plan)**

Return (%)

Financial Year Wise Return



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO MONTHLY INCOME PLAN

Type/Category: Open Ended Debt Scheme	
Investment Objective: To generate income by investing in a wide range of Debt Securities and Money Market instruments of various maturities and small portion in equities and Equity Related Instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	
Investment Strategy: The Scheme will invest primarily in Debt and Money market instruments with an objective to generate regular returns. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.	
The funds will be invested in debt and money market securities of different maturities and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.	
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 Schemes may be affected, if the securities invested in are rendered illiquid after investment. The Investment Manager targets to identify securities which offer optimum level of yield at lower level of risks. Rated debt instruments in which the Scheme invests will be of investment grade as rated by the credit rating agency. In addition, the Investment Manager will monitor the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.	
The Equity Investment philosophy would be bottom-up stock picking with the aim to invest in companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time.	
Monthend AUM# : ₹ 264.92 Crores	Monthly AVG AUM# : ₹ 264.45 Crores
Number of Live Folios# : 6297	
Comparison with Other Schemes :	
Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate regular income predominantly through exposure in debt instruments. Also a small participation in equity markets endeavours to boost portfolio returns.	
Asset Allocation	
Instruments	Indicative allocations (% of total assets)
	Min Max
Equity and equity related instruments	10 25
Debt securities (including Securitized debt) with Money Market Instruments :	75 90
Benchmark Index: Crisil MIP Blended Index	
Plans/Options:	
Regular Plan: Growth Option,	
Dividend Option:	
Monthly Dividend Payout/Reinvestment	Quarterly Dividend Payout/Reinvestment
Direct Plan: Growth Option	
Dividend Option:	
Monthly Dividend Payout/Reinvestment	Quarterly Dividend Payout/Reinvestment
Minimum Investment:	
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter	
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter	
Entry Load: Nil	
Exit Load: 1 % for all amounts 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..	
Actual Recurring Expenses# :	
Regular Plan: 2.40%	Direct Plan: 1.23%
TOP 10 HOLDINGS# :	
Name of the instruments	% to NAV
Power Finance Corporation Ltd	9.39
Indiabulls Housing Finance Ltd	7.60
8.24% India Government 15-Feb-27	6.06
Capital First Ltd	6.06
7.59% India Government 11-Jan-26	5.89
Housing Development Finance Corporation Ltd	4.23
Power Grid Corporation Of India Ltd	3.91
7.77% Kerala Sdl 01-Mar-27	3.83
Bharat Petroleum Corporation Ltd	3.80
7.61% India Government 09-May-30	1.97

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	30.29
Petroleum Products	3.80
Power	3.91
SOVEREIGN	29.03
Equity Shares	23.03
CBLO & Net Current Assets	9.51
Mutual Fund Units	0.43
GRAND TOTAL	100.00

Fund Manager: Mr. Avnish Jain (Since October 7, 2013) & Ravi Gopalakrishnan (For equity allocation) (Since September 16, 2012)

Inception Date: April 24, 1988

Performance - Regular Plan

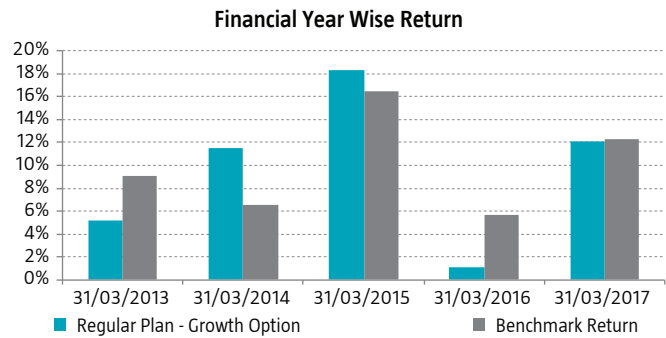
	Scheme	Benchmark
Last 1 year	10.79%	12.07%
Last 3 years	8.90%	10.70%
Last 5 years	9.97%	10.29%
Since inception	10.00%	-

NAV# (Regular Plan - Growth Option) ₹ 51.3425

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

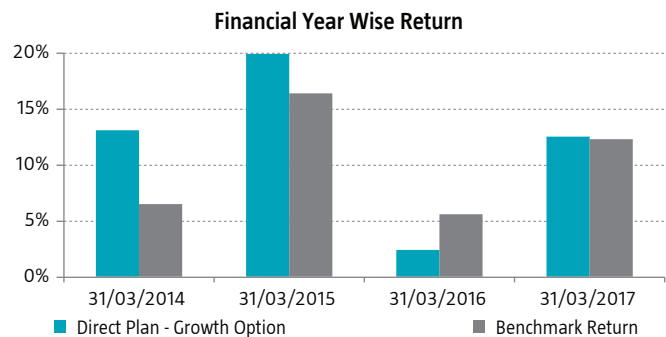
	Scheme	Benchmark
Last 1 year	12.77%	12.07%
Last 3 years	10.34%	10.70%
Since inception	10.83%	9.79%

NAV# (Direct Plan -Growth Option) ₹ 53.6904

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO INDIGO FUND

Type/Category: Open Ended Debt Fund

Investment Objective: To generate income from a portfolio constituted of debt & money market securities along with investments in Gold ETFs. However, there can be no assurance that the investment objective of the scheme will be realized.

Investment Strategy: The Fund Manager would take cues from seasonal patterns of gold, global & domestic macroeconomic events and Government policy & Central Bank actions and decide on the asset allocation between gold & fixed income. The allocations will be within the limits defined in the asset allocation table for each asset class. The Fund Manager will then create a portfolio of fixed income securities and Gold ETFs after adhering to stringent credit quality and sector limitations.

The portfolio will be constructed in a way in which a high level of liquidity is maintained in the portfolio thereby focusing on short to medium term securities, which would also help the fund manager to generate income.

Gold can be a partial hedge against inflation. Gold has seen a favorable development over the years in difficult times for the global economy especially in times of economic turmoil. Instead of providing enhanced yield at the cost of additional duration risk (G-Sec trading) or credit risk (corporate bond exposures), the yields of a low duration fixed income portfolio can be enhanced by investing a limited allocation into gold. With a flexible allocation between fixed income and gold, the Scheme can effectively capture the seasonal patterns in gold and fixed income.

Monthend AUM* : ₹ 46.47 Crores

Monthly AVG AUM* : ₹ 47.51 Crores

Number of Live Folios* : 5057

Comparison with Other Schemes :

The fund provides a unique combination of Debt and Gold (through Gold ETFs) in one fund. The fund aims to generate alpha through moderate duration play & by capturing the seasonal patterns in Gold. The fund acts as a portfolio diversifier and also provides a blend of accrual & capital appreciation to its investors. The fund through its Gold investment aims to generate additional yield without taking additional credit risk on the fixed income portfolio.

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Indian Debt and Money Market Instruments	65	90
Gold ETFs	10	35

Benchmark Index: Canara Robeco Blended Gold Index

Disclaimer: "Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco Indigo Fund. The Index shall not be copied, transmitted or distributed for any commercial use."

CRISIL has taken due care and caution in computation of the Index, based on the data obtained from sources which it considers reliable and is as per the valuation method prescribed by SEBI for the purpose of computation of the Index. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the said data/Index and is not responsible for any errors or for the results obtained from the use of the said data/Index. CRISIL especially states that it has no financial liability whatsoever to the users of the Index".

Plans/Options:

Regular Plan: Growth Option

Quarterly Dividend Option (Payout and Reinvestment)

Direct Plan: Growth Option

Quarterly Dividend Option (Payout and Reinvestment)

Minimum Investment:

Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter

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

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

Entry Load: Nil

Exit Load: 1% - if redeemed/switched-out in less than or equal to 1 year from the date of allotment. Nil if redeemed or switched out after 1 year from the date of allotment

Actual Recurring Expenses# :

Regular Plan: 2.48%

Direct Plan: 1.74%

TOP 10 HOLDINGS# :

Name of the instruments	% to NAV
7.73% Rajasthan Sdl 01-Mar-27	21.74
Canara Robeco Gold ETF	10.99
Reliance Mutual Fund	7.53
LIC Housing Finance Ltd	6.49
7.42% Maharashtra Sdl 11-May-22	4.14
Power Finance Corporation Ltd	3.36
CBLO & Net Current Assets	45.75

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
SOVEREIGN	25.88
Mutual Fund	18.51
FINANCE	9.85
CBLO & Net Current Assets	45.75
GRAND TOTAL	100.00

Fund Manager:

Mr. Avnish Jain (Since October 7, 2013) & Mr. Kiran Shetty (Since October 7, 2013)

Inception Date: July 09, 2010

Performance - Regular Plan

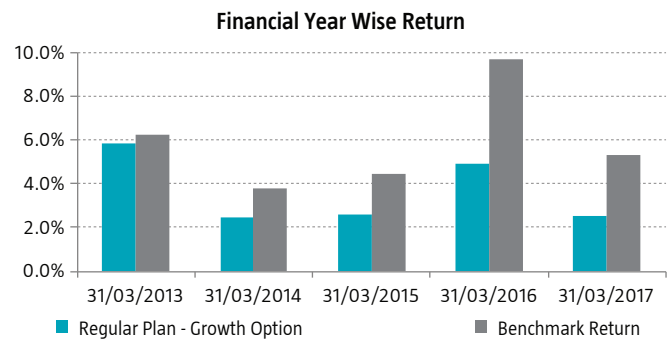
	Scheme	Benchmark
Last 1 year	1.98%	5.63%
Last 3 years	3.86%	7.14%
Last 5 years	3.37%	5.69%
Since inception	5.70%	7.91%

NAV* (Regular Plan - Growth Option) ₹ 14.6611

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

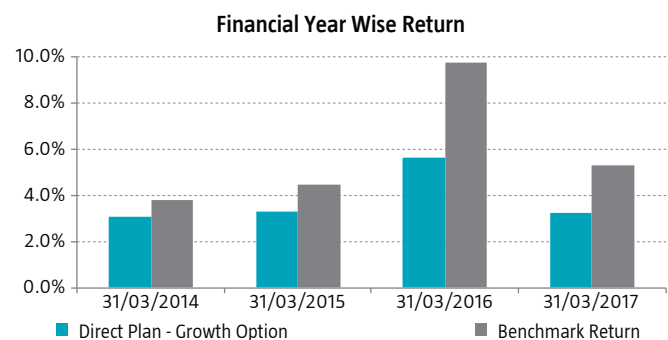
	Scheme	Benchmark
Last 1 year	2.67%	5.63%
Last 3 years	4.59%	7.14%
Since inception	3.53%	5.57%

NAV* (Direct Plan - Growth Option) ₹ 15.0957

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO YIELD ADVANTAGE FUND

Type/Category: An Open Ended Debt Scheme		
Investment Objective: To generate regular income by investing in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.		
Investment Strategy: The Fund manager would take cues from domestic macroeconomic events, government policy, Central Bank Associations to decide on the allocation between Fixed Income and Equity. The allocations will be within the limits defined in the asset allocation table for each asset class. The fund manager would then create a portfolio of fixed income and equity and equity related instrument after adhering to stringent credit quality and sector limitations. Investment strategy followed for Fixed Income and Equity Investments would be as under:- Fixed Income – An emphasis will be laid on selecting the top rated securities under the accrual based portfolio construction which is highly liquid so as to create liquidity as and when required. The Fund Manager will continuously review maturity profile of the portfolio along with daily cash projection of the Portfolio. Equity – Within the equity allocation, the fund manager will seek to invest mainly in stock open offer opportunities, Initial Public Offerings, Buy Back Opportunities etc. If such opportunities are not available in the market, then the fund manager will adopt the bottom-up stock picking approach to select stocks out of top 150 stocks ranked on the basis of market capitalisation.		
Monthend AUM# : ₹ 167.22 Crores		
Monthly AVG AUM# : ₹ 156.85 Crores		
Number of Live Folios# : 969		
Comparison with Other Schemes :		
Canara Robeco Yield Advantage seeks to maximize returns through active management of the portfolio consisting of wide range of Debt and Money Market Instruments. The Fund takes Corporate Bond exposure (80-100%) with the aim to generate accrual returns. The scheme may also tactically allocate to money market and government securities (0-20%) to manage liquidity and generate capital appreciation.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Indian Debt and Money Market Instruments	90	100
Equity & Equity related Instruments	0	10
Benchmark Index: CRISIL MIP Blended Index		
Plans/Options:		
Regular Plan: Growth Option		
Monthly Dividend Option (Payout and Reinvestment), Quarterly Dividend Option (Payout and Reinvestment)		
Direct Plan: Growth Option		
Monthly Dividend Option (Payout and Reinvestment), Quarterly Dividend Option (Payout and Reinvestment)		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter		
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Entry Load: Nil		
Exit Load: Nil (w.e.f. 1st February, 2017)		
Actual Recurring Expenses# :		
Regular Plan: 1.25%		
Direct Plan: 0.45%		
TOP 10 HOLDINGS# :		
Name of the instruments	% to NAV	
National Bank For Agriculture & Rural Development	9.24	
7.42% Maharashtra Sdl 11-May-22	8.99	
JM Financial Products Ltd	8.36	
Food Corporation Of India	6.56	
Dewan Housing Finance Corporation Ltd	6.03	
Indiabulls Housing Finance Ltd	6.01	
Rural Electrification Corporation Ltd	5.94	
Ultratech Cement Ltd	5.86	
Tata Motors Ltd	5.69	
Capital First Ltd	5.40	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	55.60
Sovereign	16.39
Trading	6.56
Cement	5.86
Auto	5.69
Transportation	0.56
CBLO & Net Current Assets	9.35
GRAND TOTAL	100.00

Fund Manager: Mr. Ravi Gopalkrishnan (Since September 16, 2012) & Ms. Suman Prasad (Since September 16, 2012)

Inception Date: April 25, 2011

Performance - Regular Plan

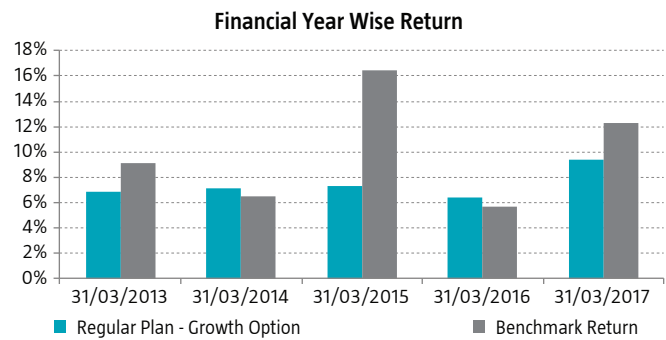
	Scheme	Benchmark
Last 1 year	9.55%	12.07%
Last 3 years	7.52%	10.70%
Last 5 years	7.47%	10.29%
Since inception	7.15%	9.24%

NAV# (Regular Plan - Growth Option) ₹ 15.6768

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

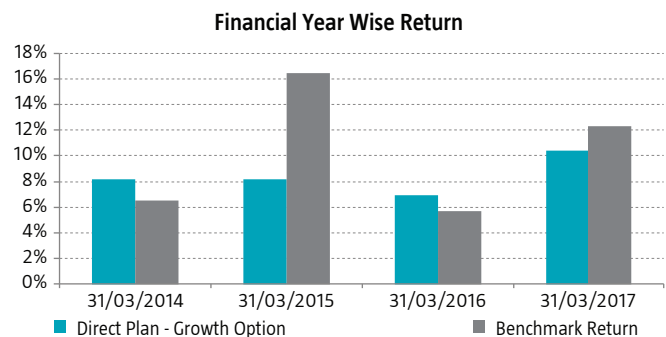
	Scheme	Benchmark
Last 1 year	10.56%	12.07%
Last 3 years	8.31%	10.70%
Since inception	8.10%	9.79%

NAV# (Direct Plan - Growth Option) ₹ 16.2250

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Type/Category: Open Ended Debt Scheme		
Investment Objective: The investment objective of the scheme is to generate income and capital appreciation through a portfolio constituted of medium term debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.		
Investment Strategy: The aim of the Investment Manager is to identify and allocate the assets of the scheme between various fixed income securities with the objective of generate optimal returns at lower levels of risks and at the same time ensuring reasonable liquidity. The Investment Manager will actively monitor the prevailing political conditions, economic environment (including interest rates and inflation etc), performance of the corporate sector and general liquidity as well as other considerations in the economy & markets to assess the likely direction of interest rates and to position the portfolio appropriately to take advantage of the same. Depending upon prevailing market conditions & interest rate scenario, the portfolio duration and average maturity can be increased or decreased. In case of a rising interest rate environment the duration/average maturity of the fund may be reduced whereas in a falling interest rate scenario the holding in medium / long securities may be maximized. The fund will maintain portfolio weighted average maturity between 3 to 7 years.		
Monthend AUM[#] : ₹ 365.42 Crores		
Monthly AVG AUM[#] : ₹ 368.64 Crores		
Number of Live Folios[#] : 3514		
Comparison with Other Schemes : Canara Robeco Medium Term Opportunities Fund endeavours to generate accrual income by investing in High quality debt papers. At the same time the scheme endeavours to benefit from interest rate volatility by having low to medium exposure to duration in the portfolio. The fund is suitable for investors who have a medium to long term investment horizon & a moderate risk appetite.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Gol & Debt Securities	60	100
Money Market Instruments [@]	0	40
Add : [@] Money Market Instruments include Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an un-expired maturity up to one year, Call or Notice Money, Certificate of Deposit, Usance Bills, Collateralized Borrowing Lending Obligation, Repos & Reverse Repos in Government Securities/Treasury Bills, Bills re-discounting, MIBOR Instruments, alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements and any other Money market instruments specified by SEBI/RBI from time to time.		
Benchmark Index: CRISIL Composite Bond Fund Index		
Plans/Options:		
Regular Plan: Growth Option, Dividend Option (Payout and Reinvestment)		
Direct Plan: Growth Option, Dividend Option (Payout and Reinvestment)		
Minimum Investment:		
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter		
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.		
SIP/STP/SWP: ₹ 1000 and ₹ 2000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.		
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 date of allotment		
Actual Recurring Expenses[#] :		
Regular Plan: 1.25%		Direct Plan: 0.58%
TOP 10 HOLDINGS[#] :		
Name of the instruments	% to NAV	
Tata Motors Ltd	8.92	
Power Finance Corporation Ltd	8.40	
Rural Electrification Corporation Ltd	7.09	
Dewan Housing Finance Corporation Ltd	6.90	
Capital First Ltd	6.90	
Emami Ltd	6.88	
Power Grid Corporation Of India Ltd	5.81	
LIC Housing Finance Ltd	5.62	
7.77% Kerala Sdl 01-Mar-27	4.16	
Indiabulls Housing Finance Ltd	4.14	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Finance	48.27
Sovereign	21.23
Auto	8.92
Power	7.21
Consumer Non Durables	6.88
Trading	3.00
CBLO & Net Current Assets	4.49
GRAND TOTAL	100.00

Fund Manager: Mr. Avnish Jain (Since February 7, 2014)

Inception Date: February 7, 2014

Performance - Regular Plan

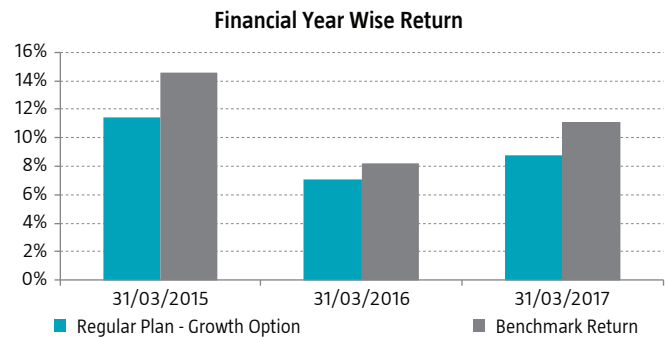
	Scheme	Benchmark
Last 1 year	8.66%	10.95%
Last 3 years	8.67%	10.67%
Since inception	9.15%	11.09%

NAV[#] (Regular Plan -Growth Option) ₹ 13.3648

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

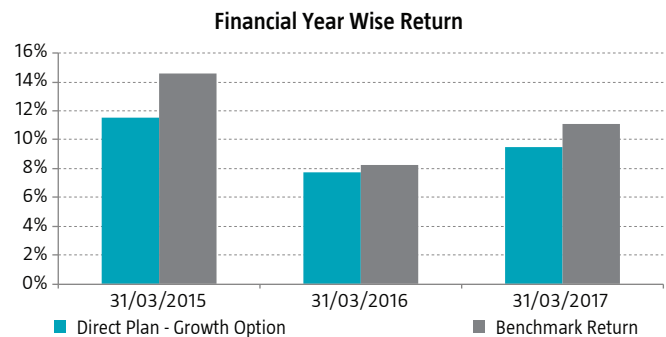
	Scheme	Benchmark
Last 1 year	9.37%	10.95%
Last 3 years	9.21%	10.67%
Since inception	9.65%	11.09%

NAV[#] (Direct Plan -Growth Option) ₹ 13.5701

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

CANARA ROBECO GOLD SAVINGS FUND

Type/Category: An Open Ended Fund of Fund		
Investment Objective: The investment objective of the Scheme is to provide returns that closely correspond to the returns provided by Canara Robeco Gold Exchange Traded Fund (the Underlying Scheme).		
Investment Strategy : To achieve the investment objective, the scheme will predominantly invest in units of Canara Robeco Gold ETF. The scheme would also invest in debt and money market instruments as stated in the asset allocation table. The investment strategy would largely be passive in nature. The AMC shall endeavor that the returns of Canara Robeco Gold Savings Fund will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However this may vary due to reason beyond the control of the Fund Manager. This deviation would mostly be on account of receipt of cash flows which currently takes 5 days as per current operational procedures.		
Monthend AUM* : ₹ 52.48 Crores Monthly AVG AUM* : ₹ 52.81 Crores		
Number of Live Folios* : 12593		
Comparison with Other Schemes : Canara Robeco Gold Savings Fund is aimed at investors who want to benefit from movements in gold prices without holding physical gold. It follows a passive investment strategy and seeks to provide returns that closely correspond to the returns provided by Canara Robeco Gold ETF.		
Asset Allocation		
Instruments	Indicative allocations (% of total assets)	
	Min	Max
Units of Canara Robeco Gold ETF Instruments	95	100
Debt and Money Market Instruments* (Including Cash Equivalent) and Mutual fund Schemes which invest predominantly in the money market securities or Liquid Schemes	0	5
Benchmark Index: The scheme's performance will be marked against the price of physical gold.		
Plans/Options: Regular Plan: Growth Option, Dividend Option (Payout and Reinvestment) Direct Plan: Growth Option, Dividend Option (Payout and Reinvestment)		
Minimum Investment: Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter SIP/STP/SWP: - ₹ 500 and ₹ 1000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.		
Entry Load: Nil Exit Load/Switch-over load - 2% if redeemed/switched-out within 1 year from the date of allotment		
Actual Recurring Expenses# : Regular Plan: 0.76% Direct Plan: 0.44%		
TOP 10 HOLDINGS# :		
Name of the instruments	% to NAV	
Canara Robeco Gold ETF	99.80	
CBLO & Net Current Assets	0.20	
Grand Total (Net Asset)	100.00	

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Mutual Fund	99.80
CBLO & Net Current Assets	0.20
GRAND TOTAL	100.00

Fund Manager:

Mr. Avnish Jain (Since October 7, 2013) & Mr. Kiran Shetty (Since June 25, 2015)

Inception Date: June 25, 2012

Performance - Regular Plan

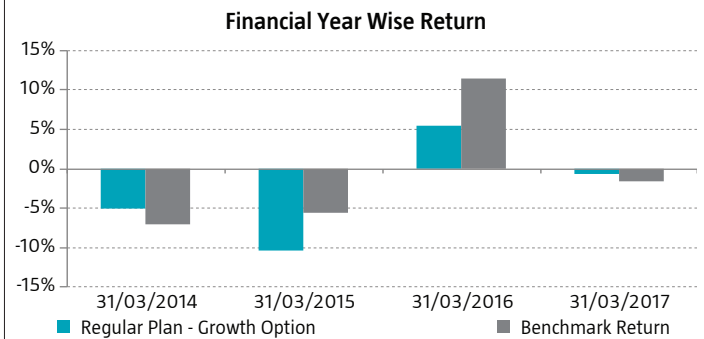
	Scheme	Benchmark
Last 1 year	-2.41%	0.21%
Last 3 year	0.25%	3.19%
Since inception	-2.66%	-0.50%

NAV* (Regular Plan - Growth Option) ₹ 8.7564

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Regular Plan)

Return (%)



Performance - Direct Plan

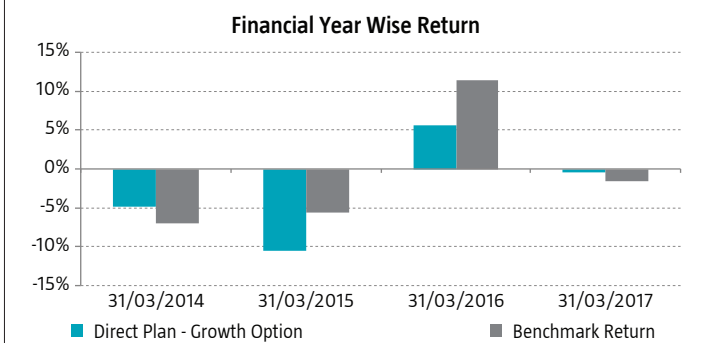
	Scheme	Benchmark
Last 1 year	-2.12%	0.21%
Last 3 year	0.42%	3.19%
Since inception	-3.05%	-1.22%

NAV* (Direct Plan - Growth Option) ₹ 8.8219

Past performance may or may not be sustained in future.

Performance of the Scheme*** (Direct Plan)

Return (%)



As on 31st May, 2017

- Comparable Benchmark returns not available

*** Past performance may or may not be sustained in future

To know more, visit www.canararobeco.com or call 1800 209 2726.

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

Scheme specific Risk Factors for all the Equity Schemes

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 can there be any assurance that the Scheme's investment objective will be attained in respect of its overall performance. In certain circumstances the right of the investors of the Scheme may be suspended. Consequently, the NAVs of units issued under the Scheme may be adversely affected.

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

The Fund Manager of the Scheme may invest in the Securities of smaller, lesser-known companies. These investments may involve greater risk and the possibility of greater portfolio price volatility than investing in larger, more mature or better-known firms. Amongst other reasons for the greater price volatility of Securities of small companies and unseasoned stocks are the less certain growth prospects of smaller firms, the lower degree of liquidity of the markets for such stocks, and the greater sensitivity of small companies to changing economic conditions. For example, these companies are associated with higher investment risk than that normally associated with larger firms due to the greater business risks of small size and limited product lines, markets, distribution channels and financial and managerial resources. Such Securities, including those of newer or recently restructured companies or those which may have experienced financial difficulties, may be more volatile in price than larger capitalized stocks.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of divestment.

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

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 redemption.

Risks associated with investments in Fixed Income Securities (Applicable to All the Schemes)

Price-Risk or Interest - Rate Risk: Fixed income securities such as government bonds, corporate bonds debentures, 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 is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. 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 interest or coupon payment or maturity due dates may differ from the original coupon of the bond. Consequently, The proceeds may get invested at a lower rate.

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

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

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

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

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

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

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 more risky than bonds, which are AAA rated.

Risk Associate with Securitized Debt:

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

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

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

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

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

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

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

Prepayment Risk: The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be

fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors. Prepayment in auto loans is lower than housing loans as the shorter tenor of auto loans makes it economically unattractive to prepay after considering the prepayment charges.

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

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

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

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

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

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

Risk associated with investing in Derivatives

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

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

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

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

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

Trading in derivatives has the following risks:

- a. An exposure to derivatives in excess of the hedging requirements can lead to losses.
- b. An exposure to derivatives can also limit the profits from a genuine investment transaction.
- c. Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.
- d. Particular Risks of Exchange Traded Derivative Transactions

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

- e. Stock Market Fluctuations

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

- f. Dividends

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

- g. Warrants

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

- h. Futures and Options

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

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

- i. Listing

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

IV. Risk associated with Investing in Foreign Securities (For All Schemes except Canara Robeco Large Cap+ Fund)

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 involve 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 in 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.

Risk associated with Securities Lending

Risk associated with Securities Lending:

It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as the diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business set back and become unable to honour its commitments. This, along with a simultaneous fall in the value of collateral would render potential loss to the Scheme. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent out securities until they are returned.

Securities lending may involve the risk of default on the part of the borrower. However, this is unlikely to happen if the stock lending is carried out for stocks which are in dematerialised form and through an authorised stock lending Scheme, subject to appropriate Regulations.

The Investment Manager perceives such situations to be exceptional in nature. Although the Stock Market in India is still developing, considering the good demand for listed / quoted Equity Shares of reputed companies, the Scheme may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

Other Risks:

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

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

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

Risks associated with 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 imposed by the exchanges and clearing house.

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.

Scheme Specific risk factor for Canara Robeco F.O.R.C.E. (Financial, Opportunities, Retail Consumption and Entertainment) Fund

The fund will invest in equity and equity related securities of companies engaged in banking, financial services, retail consumption and entertainment and hence the concentration risk is expected to be relatively high. Amongst these sectors, at times, a majority of investments could be under a single sector and in the event the sector does not perform well due to forces affecting the market, the scheme performance may be affected to that extent. While banking and financial services sector is well developed in India, retail consumption and entertainment sectors are of recent origin. The risk weightage for investment in these sunrise sectors could be relatively higher compared to other sectors

Scheme Specific risk factor for Canara Robeco Large Cap+ Fund

Canara Robeco Large Cap+ Fund is an open ended equity fund investing in the top 150 companies by market capitalization and thus will carry less risk as compared to a mid cap / thematic equity fund. The underlying companies will be more liquid and also the access to information for these companies is very high as the Institutional ownership in these companies is generally large. The Fund will aim to have concentrated exposures in the stocks which are high conviction ideas and are fitting in the Fundamental and Quantitative Parameters.

Scheme Specific risk factor for Canara Robeco Gilt (PGS)

As in the case of any fund investing in Central & State Government Securities, the NAV of the Scheme will be sensitive to changes in interest/Bank/Prime Lending Rates. In case of an increase in any of the above rates, the market value of existing investments may fall leading to a fall in NAV.

Being dedicated Gilt Scheme, any disruption in normal functioning of the market or extreme ill-liquidity in any one of the investments may affect the ability of the fund manager. In the event of large number of repurchase requests, the time taken by the Scheme for repurchase may become significant.

Scheme Specific risk factor for Canara Robeco InDiGo Fund

1. The price of Gold may fluctuate due to various reasons which are:
 - a) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales and productions and cost levels in major gold producing countries such as South Africa, United States and Australia.
 - b) Investor's expectations with respect to the rate of inflation
 - c) Currency Exchange Rates
 - d) Interest Rates
 - e) Investment and Trading activities of Commodity funds/Hedge funds
 - f) Global or regional political, economic or financial events and situations

In addition there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the Scheme has invested will, in general, decline proportionately.

2. There may be certain circumstances that may motivate large-scale sales of gold by the issuer of Gold ETFs which could decrease the price of gold and adversely affect the value of investment in the Gold ETFs in which the Scheme has invested.
3. The gold underlying the Gold ETFs in which the Scheme has invested may be subject to loss, damage, theft, or restriction on access. There is a risk that part or all of the underlying gold of the Gold ETFs could be lost, damaged or stolen. Access to the said gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect investment value of the Gold ETFs in which the Scheme has invested.
4. Impact cost risk:

Impact costs are implicit costs also which is paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is ₹ 500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/ lower price.

Similarly, absence of adequate liquidity of Gold ETF units may impact the cost of purchasing and selling the Gold ETF units.
5. Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the units in which the Scheme has invested.

Scheme Specific risk factor for Canara Robeco Gold Savings Fund

- The Scheme shall invest predominantly in Canara Robeco Gold ETF. Hence the Scheme's performance shall primarily depend upon the performance of Canara Robeco Gold EFT (the underlying scheme). Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme.
- All risks associated with the underlying scheme, including performance of underlying physical gold, asset class risk, passive investment risk, indirect taxation risk, etc., will therefore be applicable to this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying scheme.
- This being a fund of fund scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying scheme. However, as the Scheme proposes to invest only in Canara Robeco Gold ETF, the underlying assets will by and large be physical gold.
- The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.
- The fund will subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the fund will buy/sell units of Canara Robeco Gold ETF directly on the stock exchange without waiting for additional subscription/redemption.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold returns profile.

- The NAV of the scheme shall be determined, based on the closing market price of the underlying Gold ETF on the exchange(s). In case the underlying Gold ETF is not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying Gold ETF in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying Gold ETF may result in delay of the computation of the NAV of the scheme.
- Tracking Error: Tracking error may have an impact on the performance of the Underlying Scheme. However, CRAMC will endeavour to keep the tracking error as low as possible. Tracking error could be the result of a variety of factors including but not limited to:
 - i. Delay in the purchase or sale of gold due to illiquidity of gold,
 - ii. Delay in realisation of sale proceeds,
 - iii. Creating a lot size to buy the required amount of gold
 - iv. The Underlying Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices. The potential for trades to fail, which may result in the Underlying Scheme not having acquired gold at a price necessary to track the benchmark price.
 - vi. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
 - vii. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
 - viii. Execution of large buy / sell orders.
 - ix. Transaction cost (including taxes and insurance premium) and recurring expenses.
 - x. Use of gold related derivative instruments, as and when allowed by regulations.
 - xi. Rebalancing of the portfolio.

Risk Control Mechanism:

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

Debt Securities

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

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

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

Securitized Debt

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

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

Policy relating to Originator(s) – The Scheme shall invest in those Securitized Debt, whose Originator is a Corporate Entity, being a Bank or an NBFC. The Scheme shall invest in the instruments subject to necessary investment limits mentioned under SEBI regulations. Risk may be mitigated by seeking additional credit support (credit enhancement) in order that the instrument(s) may receive the desired level of credit rating. Further, prior to investing in Securitized Debt, it would be ensured that the minimum retention period of the debt and minimum retention percentage by the Originator prior to securitization shall be as

prescribed by the RBI guidelines. Any investment in Securitized Debt has to go through an independent credit appraisal process and no special consideration shall be given to whether the Originator has invested in any Scheme(s) of Canara Robeco Mutual Fund.

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

Resources and mechanism of individual risk assessment for monitoring investment in securitized debt – Dedicated credit analyst prepares a credit note analyzing the proposal including detailed risk assessment of the underlying. The credit note is recommended by the Head of Fixed income and is approved by the Investment committee. The dedicated credit analyst shall be responsible for timely analyzing the risk and monitoring the performance of such investments made on an ongoing basis and shall report to the investment committee the outstanding position, every quarter.

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

Risk Control Mechanism for Canara Robeco InDiGo Fund

Gold ETFs: The Scheme endeavors to mitigate risks associated with investing in physical gold like risk of loss, damage, theft and natural calamities/human actions by investing in approved Gold ETF/s with appropriate limits for each Gold ETF. These limits and controls are also aimed at minimizing the risks of Impact Costs, Exchange Rate and Liquidity Risks generally associated with Gold ETFs.

Risk Control Mechanism for Canara Robeco Gilt Advantage Fund

Sovereign & Money Market Securities

The Scheme has a risk management strategy that endeavors to manage risks associated with investing in fixed income & money market instruments. The Scheme has identified various risks pertaining to the scheme including interest rate, credit and liquidity risks and has placed appropriate limit and control structures that are embedded in the investment process to mitigate these risks.

Risk Mitigation for Canara Robeco Gold Savings Fund

Risk management is going to be an integral part of the investment process. Effective risk management is critical to fund management for achieving financial soundness.

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The AMC will strive to achieve the investment objective by way of a judicious portfolio mix comprising of units of the Underlying scheme, CBLO and / or money market instruments and/ or Schemes which invest predominantly in the money market securities or Liquid Schemes. Every investment opportunity in the above securities would be assessed with regard to credit risk, interest rate risk and liquidity risk. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The fund will comply with all applicable exposure limits and take actions. Effective and continuous monitoring of the Scheme shall be ensured and necessary actions, if any shall be taken, if required.

Risk Mitigation measures for Portfolio Volatility: Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

Risk mitigation measures for Managing Liquidity: Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Risk factors associated with investing in Canara Robeco Gold ETF ("Underlying Scheme"):

Market Risk: The value of the units relates directly to the value of the gold held by the Scheme and fluctuations in the price of gold could adversely affect investment value of the units. The factors that may affect the price of gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of gold that may be imposed by RBI/ any competent agency, trade and restrictions on import/export of gold or gold jewellery etc. Hence the investor may also lose money due to fluctuation in the prices of Gold.

Counter party Risk: The Underlying Scheme may have to buy or sell gold from the open market, which may lead to counter party risks for the Fund for trading and settlement.

Liquidity Risk: Trading in units of the underlying Scheme on the Exchange may be halted 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. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.

The **Underlying Scheme** has to sell gold only to RBI approved bullion bankers and Canalising agents who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the **Underlying Scheme** can sell gold. **Underlying Scheme** may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.

Currency Risk: Domestic Price of Gold depends on international price of gold, denominated in US\$, as well as domestic price of gold denominated in Indian Rupees, up on conversion. The NAV of the gold units of the underlying Scheme is based on the landed price of gold denominated in US\$ and other charges embedded to it. Investors will be exposed to fluctuation in the value of US\$ and Indian Rupee.

Regulatory Risk: Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.

Performance Risk: The performance of Gold will have a direct bearing on the performance of the underlying Scheme. The returns from physical gold may underperform returns from any other asset classes

Physical gold: There is a risk that part or all of the **Underlying Scheme** 's gold could be lost, damaged or stolen. Access to the **Underlying Scheme** 's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the **Underlying Scheme** and consequently on investment in units.

Passive Management of Investment: As the **Underlying Scheme** proposes to invest not less than 95% of the net assets in Gold, the Scheme is a passively managed scheme. The **Underlying Scheme** performance may be affected by a general price decline in the Gold prices. The **Underlying Scheme** invests in the physical Gold regardless of their investment merit. The Mutual Fund does not attempt to take defensive positions in falling markets.

Redemption Risk: Investors may note that even though the underlying scheme is an open ended scheme, the Scheme would repurchase units in Creation Unit Size only. If the unit holding is less than the Creation Unit Size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint atleast two Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market. Further, the price received upon redemption of units may be less than the value of the gold represented by them.

The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. And hence the units of the underlying Scheme may trade above or below the NAV. However, given that the investors can transact with AMC directly beyond the Creation Unit Size of the Scheme, there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.

Tracking Error: Tracking error may have an impact on the performance of the Underlying Scheme. Tracking error may be accounted by the various reasons which includes but not limited to expenses, cash balance to meet redemptions, dividend payout, delay in purchase/sale of gold, Illiquidity, delay in realization of sale proceeds, buy/sell transactions at different point in time which may not correspond to the closing price, other incidental cost (including taxes, insurance etc), creation of lot size etc. Given the structure of Canara Robeco Gold ETF, the AMC shall endeavor to keep the tracking error at lower. Under normal circumstances, such tracking error of the underlying scheme is not expected to exceed 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

Operational Risk: Gold Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Gold Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks. In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power. In the event that the price of gold declines, the value of investment in units is expected to decline proportionately.

The underlying scheme may not be able to acquire or sell the desired number of units of gold due to conditions prevailing in the market, such as, but not restricted to circuit filters on the gold ETF (if any), liquidity and volatility in gold prices.

A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.

The Units of the underlying scheme will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

The NAV of the units of Gold ETF are determined based on the formula as prescribed by the SEBI, whereas the actual price in the market may be different from the value of gold at based on the prescribed formula. This may lead to a condition where the NAV is too different from the domestic market price of gold. In such cases the trustees reserves the right to delay or suspend the buy/sell transactions.

The Trustee, in the interest of the Unit holders of the underlying Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/ unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

Indirect Taxation: For the valuation of gold by the underlying Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of the underlying Scheme.

Risk Mitigation Measures for Tracking Error:

Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (Canara Robeco Gold ETF).	The execution price of Canara Robeco Gold ETF will be a factor of demand/ supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market Illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/ Market Makers to enhance liquidity on the stock exchange and reduce the impact and that will help the fund to minimize tracking error
Funds flows in scheme of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of Canara Robeco Gold ETF, the Canara Robeco Gold savings Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of Canara Robeco Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (Canara Robeco Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in Canara Robeco Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from Canara Robeco Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses Execution of large buy / sell orders	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error. These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/authorized participants where the probability of default in trades is remote.

Requirement of Minimum Investor In The Scheme

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

Who can invest?

- Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed).
 - Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
 - Hindu Undivided Family (HUF)
 - Partnership Firms
 - A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
 - A Body Corporate established by or under any law in force in India
 - A Co-operative Society registered under any law relating to Co-operative Societies in India
 - A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorized to invest in Mutual Fund Schemes
 - FIs registered with SEBI
 - Banks and Financial Institutions
 - Pension Funds/Pension Fund Managers
 - Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation/ non-repatriation basis
 - Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations
 - Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
 - Foreign Portfolio Investors (FPI)
 - Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
 - The AMC (No fees shall be charged on such investments).
 - Any other category of investors that may be permitted by the Trustees as per the
 - Indian Laws in future.
- NRIs and PIOs All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for 32 investing directly in the Fund.

Notes :

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Overseas Citizens of India (OCI) / Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address

such as copy of the Memorandum and Articles of Association / bye-laws/trust deed / partnership deed / Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations / affirmations provided by the Investor(s) in the Application / Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted / authorised by the Constitution document / their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.

4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
5. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.
6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period/ after cut-off time on any business day on an ongoing basis.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.

Who Cannot Invest

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

- Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.
- NRIs and foreign nationals residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
- NRIs and PIOs who are residents of the United States of America / defined as United States Persons under applicable laws / statutes and the residents of Canada and USA
- Such other persons as may be specified by AMC from time to time.

Dividend Policy (applicable to all Schemes)

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

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

Dividend Distribution Procedure

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

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

Threshold Limit for 'Dividend Payout' Option

If the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than or equal to Rs. 250/- and where complete bank account details are not provided by the unitholders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme(s) and an account statement will be sent to the investors at their Registered Address.

The dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no Exit Load on the dividend so reinvested. The dividends so reinvested shall constitute a constructive payment of dividends to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

Applicable NAV for sale & repurchase:

Applicable NAV for sale of Units for Canara Robeco Liquid:

- i. Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time the closing NAV of the day immediately preceding the day of receipt of application;
- ii. Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day the closing NAV of the day immediately preceding the next business day; and
- iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time the closing NAV of the day immediately preceding the day on which the funds are available for utilization

Applicable NAV for repurchase of Units for Canara Robeco Liquid:

- a) For applications received up to 3 p.m., the closing NAV of the day immediately preceding the next business day shall be applicable.
- b) For applications received after 3 p.m., closing NAV of next business day shall be applicable.

Applicable NAV all scheme except Canara Robeco Liquid:

For Sale of Units (including Switch-in):

- I. For applicable NAV and allotment of units in respect to sale of units in the schemes with amount less than Rs.2 lakhs, it shall be ensured that
 - a. For applications received up to 3 p.m., along with instruments payable at par at the place of receipt, closing NAV of the same day on which the application is received shall be applicable.
 - b. For applications received after 3 p.m., along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable.
 - c. For applications received with outstation instruments not payable at par at the place of receipt, closing NAV of the day of realization of the instruments shall be applicable.
 - d. For applications received on non-business day along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable
- II. For applicable NAV and allotment of units in respect to sale of units in the schemes with amount equal to or more than Rs.2 lakhs , it shall be ensured that
 - a. For applications received up to 3 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. – the closing NAV of the day shall be applicable.
 - b. For applications received after 3 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. of the next business day - the closing NAV of the next business day shall be applicable.
 - c. Irrespective of the time of receipt of application, where funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. on any subsequent business– the closing NAV of such subsequent business day shall be applicable.
 - d. In case multiple applications are received for subscriptions/ purchase/ switch in for an aggregate investment amount equal to or more than Rs. 2 lakhs on any day, then such applications shall be consolidated at a Permanent Account Number (PAN) level. In case of application by individual in joint names, such consolidation of investment shall be based on PAN of the first unitholder. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the NAV of the day on which funds are credited to bank account before the cut off time. In case the funds are cleared on separate days, then the applicable NAV shall be the respective NAV(s) of the Business day(s) on which the funds are credited to bank account.

For Repurchase of units (including switch-out):

- a) For applications received up to 3 p.m., same day's closing NAV shall be applicable.
- b) For applications received after 3 p.m., closing NAV of next business day shall be applicable.

Daily Net Asset (NAV) Publication:

For All schemes except Canara Robeco Gold Savings Fund

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

For Canara Robeco Gold Savings Fund

The NAV will be calculated and disclosed at the close of every Business Day which shall be released for publication in at least two daily newspapers and also uploaded on the website of AMFI at www.amfiindia.com and website of Canara Robeco Mutual Fund at www.canararobeco.com respectively by 10.00 am the following business day. The NAV shall be calculated for all Business days and released to the Press with one day lag with an asterisk explaining that the NAVs are with one day/ or the actual time lag. In case of any delay, the reasons for such delay would be explained to AMFI. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.

Special Products/ Facilities Available

I. A. Systematic Investment Plan (SIP)

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

The features of Systematic Investment Plan for all schemes except Canara Robeco Gold Savings Fund and Canara Robeco Liquid are as under:

Monthly SIP Minimum amount per SIP	Rs. 1,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 500.00 and multiple of Re 1.00 thereafter For Canara Robeco Equity Tax Saver)
Quarterly SIP Minimum amount per SIP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 1000.00 and multiple of Re. 1.00 thereafter For Canara Robeco Equity Tax Saver.
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	01 st or 5 th or 15 th or 20 th or 25 th of every month / quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be effected on the next business day)
Applicable NAV and Cut-off time	For amount less than Rs. 2 lacs: For applications received before 3 p.m., closing NAV of the current business day shall be applicable. For applications received after 3 p.m., closing NAV of the next business day shall be applicable For amount equal to or more than Rs.2 lacs : For applications received before 3 p.m. and funds are available for utilization on the same day before cut-off time, closing NAV of the same day shall be applicable. For applications received after 3 p.m. and the funds are available for utilization on the same day, the closing NAV of next business day shall be applicable. However, irrespective of the date and time of receipt of application, the closing NAV of the business day on which the funds are available for utilisation before the cut-off time (3 p.m.) shall be applicable provided the application is received prior to the date of availability of the funds.
Notice Period	Investors are given option to discontinue SIP by giving 15 days notice prior to the due date of the next installment.

The features of Systematic Investment Plan for Canara Robeco Gold Savings Fund are as under:

Monthly SIP Minimum amount per SIP instalment Under Monthly SIP	Rs. 500.00 and multiple of Re. 1.00 thereafter.
Quarterly SIP Minimum amount per SIP instalment Under Quarterly SIP	Rs. 1,000.00 and multiple of Re. 1.00 thereafter.
No. of SIP Instalments (for Monthly SIP) • Minimum • Maximum No. of SIP Instalments (for Quarterly SIP) • Minimum • Maximum	Twelve instalments No Limit Four instalments No Limit
Periodicity	Monthly/Quarterly
The facility can be exercised on	1st or 5th or 15th or 20 th or 25th (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be effected on the next business day.)
Applicable NAV and Cut-off time	For applications received before 3 p.m., closing NAV of the current business day shall be applicable. For applications received after 3 p.m., closing NAV of the next business day shall be applicable.

I. B. Introduction of SIP Top -UP Facility

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

The silent features of the said facility are as follows:

- SIP Top- UP facility is applicable to an Investor who is enrolling for a new SIP.
- 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/-.
- Frequency for the Top up facility :
 - The said facility is available only for the SIP facility having frequency of Monthly and Quarterly.
 - 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.
 - In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as 'Annual' for both monthly and Quarterly SIP.
- 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.
- 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.
- The initial investment under the SIP Top- UP will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility / NACH facility only.
- For further details and Forms, investors are requested to refer our website (www.canararobeco.com) or visit nearest sales office of AMC/Investor's Service Center of Registrar viz. Karvy Computershare Private Limited. All other terms & Conditions of the said addendum shall remain unchanged.

Illustrations:

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

SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;
Starting Monthly SIP amount : Rs. 10000
Top Up Amount: Rs. 2000
Top Up frequency: Half-Yearly
Top Up limit : Rs. 16000

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

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

SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;
Starting Quarterly SIP amount : Rs. 10000
Top Up Amount: Rs. 2000
Top Up frequency: Annually
Top Up limit : Rs. 16000

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

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

II. Micro Systematic Investment Plan including MICRO SIP

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

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

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

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

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

III. Systematic Transfer Plan (STP):

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

The features of Systematic Transfer Plan for all schemes except Canara Robeco Gold Savings Fund are as under:

Monthly STP Minimum amount per STP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 500.00 and multiple of Re. 1.00 thereafter For Canara Robeco Equity Tax Saver
Quarterly STP Minimum amount per STP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 1000.00 and multiple of Re. 1.00 thereafter (For Canara Robeco Equity Tax Saver
No. of STP Installments (applicable for both Monthly & Quarterly STP) a) Minimum b) Maximum	Six installments No Limit
Periodicity	Monthly/Quarterly
The facility can be exercised on	01 st or 5 th or 15 th or 20 th or 25 th of every month / quarter. (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit/Credit Facility will be affected on the next business day.)
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue STP by giving 15 days notice prior to the due date of the next installment.

The features of Systematic Transfer Plan for Canara Robeco Gold Savings Fund are as under:

Monthly STP Minimum amount per STP installment	Rs. 500.00 and multiple of Re. 1.00 thereafter
Quarterly STP Minimum amount per STP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter
No. of SIP Instalments (for Monthly SIP) • Minimum • Maximum No. of SIP Instalments (for Quarterly SIP) • Minimum • Maximum	Twelve instalments No Limit Four instalments No Limit
Periodicity	Monthly/Quarterly
The facility can be exercised on	01 st or 5 th or 15 th or 20 th or 25 th of every month / quarter. (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit/Credit Facility will be affected on the next business day.)
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue STP by giving 15 days notice prior to the due date of the next installment.

IV. Systematic Withdrawal Plan (SWP):

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

The features of Systematic Withdrawal Plan (SWP) for all schemes except Canara Robeco Gold Savings Fund are as under:

Monthly SWP Minimum amount per SWP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 500.00 and multiple of Re. 1.00 thereafter for Canara Robeco Equity Tax Saver
Quarterly SWP Minimum amount per SWP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter except of Canara Robeco Equity Tax saver. Rs. 1000.00 and multiple of Re. 1.00 thereafter for Canara Robeco Equity Tax Saver
Periodicity	Monthly/Quarterly
Dates available for SWP Facility	01 st or 5 th or 15 th or 20 th or 25 th of every month /quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be affected on the next business day.)
No. of SWP Installments (applicable for both Monthly & Quarterly SWP) a) Minimum b) Maximum	Six installments No Limit
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue SWP by giving 15 days notice prior to the due date of the next installment.

The features of Systematic Withdrawal Plan (SWP) for Canara Robeco Gold Savings Fund are as under:

Minimum amount per SWP instalment under Quarterly SWP	Rs. 500.00 and multiple of Re. 1.00 thereafter.
Minimum amount per SWP instalment under Monthly SWP	Rs. 1000.00 and multiple of Re. 1.00 thereafter.
No. of SIP Instalments (for Monthly SIP) • Minimum • Maximum No. of SIP Instalments (for Quarterly SIP) • Minimum • Maximum	Four instalments No Limit Twelve instalments No Limit
Periodicity	Monthly/Quarterly
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

SWITCHING OPTIONS

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

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

TRANSACTIONS THROUGH "CHANNEL DISTRIBUTORS"

Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as

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

Transactions through Stock Exchange Platform for Mutual Funds

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

The Salient features of the facility are as follows:

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

Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.
 7. CRMF will not send account statement to unitholders holding units in demat mode. The statement provide by the Depository Participant will be equivalent to account statement.
 8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the Demat account of the investor.
 9. For any grievances with respect to transactions in MFSS, the investors / unitholders should approach the Stock Broker or the investor grievances cell of the stock exchange.
 10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI/ NSE from time to time. The operating guidelines are available at NSE website viz., www.nseindia.com
- B. Investors are requested to note that, in addition to the existing modes for transactions, investors can transact through BSE StAR MF platform of Bombay Stock Exchange Limited ("BSE"). (Applicable for Canara Robeco Equity Diversified, Canara Robeco F.O.R.C.E (Financial, Opportunities, Retail Consumption and Entertainment) Fund, Canara Robeco Infrastructure, Canara Robeco Emerging Equities, Canara Robeco Tax Saver, Canara Robeco Balance, Canara Robeco Large Cap+ Fund)

The Salient features of the facility are as follows:

1. Transaction for this purpose shall include purchase (including registration of SIP) and redemption only.
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
 - All trading members of BSE who are registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisors and empanelled with CRMF shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.
 - 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 SEBI circular vide reference No. 11/183204/2009 dated November 13, 2009 for stock broker's viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
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 provide by the Depository Participant will be equivalent to account statement.
8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the demat account of the investor.
9. For any grievances with respect to transactions in 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

ONLINE TRANSACTION ON THE WEBSITE:

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

Online Transactions through Karvy MFS website:

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

National Automated Clearing House Facility (NACH)

Investors can enrol for investments in Systematic Investment Plan (SIP) through National Automated Clearing House (NACH) Platform. NACH is a centralized system, launched by National Payment Corporation of India (NPCI) for consolidation of multiple Electronic Clearing Service system. NACH facility can be availed only if the Investor's Bank is a participating Bank in NACH Platform and subject to Investors

Bank accepting NACH Registration mandate. Registration Forms are available on www.canararobeco.com and at our Branch Offices. For registration under NACH, investors are required to submit registration form and requisite documents at least 31 days prior to the first SIP installment date. Existing Investors, who wish to invest in SIP through NACH will have to cancel the existing ECS / DD mandate and register under NACH. Once registered under this facility, for any modification to the mandate registered, Investors will have to cancel the existing SIP registration and re-register.

Dividend Transfer Facility:

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

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

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

ANNUAL SCHEME RECURRING EXPENSES

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

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

Expense Head	% of daily Net Assets (For Equity Schemes)	% of daily Net Assets (For Debt Schemes)	% of daily Net Assets (For Canara Robeco Gold Savings Fund)
Investment Management and Advisory Fees	Upto 2.50%	Upto 2.25%	Upto 1.50%
Trustee fee			
Audit fees			
Custodian fees			
RTA Fees			
Marketing & Selling expense incl. agent commission			
Cost related to investor communications			
Cost of fund transfer from location to location			
Cost of providing account statements and dividend redemption cheques and warrants			
Costs of statutory Advertisements			
Cost towards investor education & awareness (at least 2 bps)			
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.			
Service tax on expenses other than investment and advisory fees			
Service tax on brokerage and transaction cost			
Other Expenses			
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%	Upto 2.25%	Upto 1.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Upto 0.20%	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%	Upto 0.30%

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

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads.

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:

	Equity	Debt
On the first Rs. 100 Crore of the daily net assets	2.50%	2.25%
On the next Rs. 300 Crore of the daily net assets	2.25 %	2.00%
On the next Rs. 300 Crore of the daily net assets	2.00%	1.75%
On the balance of the assets	1.75%	1.50%

Additional Expenses under Regulation 52 (6A):

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

In accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% for cash market transactions and derivatives transactions respectively, may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.

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

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

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

The said additional expenses on account of inflows from beyond top 15 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.

(c) Additional expenses, incurred towards different heads mentioned under Regulation 52(2) and 52(4), not exceeding 0.20 per cent of daily net assets of the scheme(s);

Service Tax

As per SEBI Circular No. CIR/IMD/DF/21/ 2012 dated September 13, 2012, Service tax shall be charged as follows:

- Service tax 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.
- Service tax 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.
- Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the Scheme.
- Service tax 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.

Investor Education and Awareness initiatives

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

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

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

Dispatch of Repurchase (Redemption) Proceeds

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

Nomination Facility

Available to Sole/Joint Individual unit holder/s.

Operation under joint holding

Facility for operation by 'Anyone or Survivor'

For Investor Grievances please contact

Name and Address of Registrar (s)

M/s. Karvy Computershare Pvt. Limited

Unit: Canara Robeco Mutual Fund
Karvy Selenium, Tower B, Plot No 31 & 32, Gachibowli,
Financial District, Nanakramguda,
Serilingampally, Hyderabad - 500 032.
Tel. No. : +91 40 33215262 / 5269
E-Mail: crmf@karvy.com

Name and Address of Mutual Fund

Canara Robeco Mutual Fund

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

Unitholders' Information

Allotment

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

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

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

Allotment Confirmation / Consolidated Account Statement (CAS):

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

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

I. Investors who do not hold Demat Account

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

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

II. Investors who hold Demat Account

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

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

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

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

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

Half Yearly Financial Results:

Canara Robeco Mutual Fund shall within one month from the close of each half year that is on 31st March and 30th September, host a soft copy of its unaudited financial results on website of Asset Management Company(AMC) and shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

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

Monthly Portfolio Disclosure

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

Annual Report:

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

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

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

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

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

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

The unaudited financial results will also be displayed on the website of AMFI.

Transaction Charges

In accordance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent based on the type of product opted-in (who have opted to receive the transaction charges) as under:

First Time Mutual Fund Investor:

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

Investor other than First Time Mutual Fund Investor:

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

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

Transaction charges shall not be deducted for :

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

Option to Hold Units in demat mode

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited

to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode.

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

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

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

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

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

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

Foreign Account Tax Compliance Act:

FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC / Fund are likely to be classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(ii)) 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.

APPLICATION FORM (Please fill in BLOCK Letters)

Broker Name / ARN	Sub Broker Code / ARN	Employee Unique Identification Number	Bank Serial No. / Branch Stamp / Receipt Date
17397			

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 in-appropriateness, 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 / AGENTS 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.

AADHAAR / 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 <input type="radio"/>	
Second Applicant	Yes <input type="radio"/>	
Third Applicant	Yes <input type="radio"/>	

AADHAAR Number***
 First / Sole Applicant®
 Second Applicant
 Third Applicant

@ If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. **Refer instruction 12 ***Refer instruction 31

APPLICANT(S) INFORMATION [Refer Instruction 1]

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

Mr. | Ms. | M/s.

Father / Husband's Name

Occupation Please (✓)

Private Sector Service <input type="checkbox"/>	Government Service <input type="checkbox"/>	Professional <input type="checkbox"/>	Retired <input type="checkbox"/>	Student <input type="checkbox"/>	Others <input type="checkbox"/>
Public Sector <input type="checkbox"/>	Agriculturist <input type="checkbox"/>	Business <input type="checkbox"/>	Forex Dealer <input type="checkbox"/>	Housewife <input type="checkbox"/>	Please specify

Status Please (✓)

Resident Individual <input type="checkbox"/>	NRI - NRO <input type="checkbox"/>	Trust <input type="checkbox"/>	HUF <input type="checkbox"/>	Bank / FIs <input type="checkbox"/>	NRI-NRE <input type="checkbox"/>
Minor thru Guardian <input type="checkbox"/>	Company/Body Corporate <input type="checkbox"/>		FIs/FIPs <input type="checkbox"/>	Partnership Firm <input type="checkbox"/>	Society <input type="checkbox"/>

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)

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 SECOND APPLICANT

Mr. | Ms. | M/s.

Occupation Please (✓)

Private Sector Service <input type="checkbox"/>	Government Service <input type="checkbox"/>	Professional <input type="checkbox"/>	Retired <input type="checkbox"/>	Student <input type="checkbox"/>	Others <input type="checkbox"/>
Public Sector <input type="checkbox"/>	Agriculturist <input type="checkbox"/>	Business <input type="checkbox"/>	Forex Dealer <input type="checkbox"/>	Housewife <input type="checkbox"/>	Please specify

Status Please (✓)

Resident Individual <input type="checkbox"/>	NRI - NRO <input type="checkbox"/>	Trust <input type="checkbox"/>	HUF <input type="checkbox"/>	Bank / FIs <input type="checkbox"/>	NRI-NRE <input type="checkbox"/>
Minor thru Guardian <input type="checkbox"/>	Company/Body Corporate <input type="checkbox"/>		FIs/FIPs <input type="checkbox"/>	Partnership Firm <input type="checkbox"/>	Society <input type="checkbox"/>

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)

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 APPLICANT
Mr. | Ms. | M/s.

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

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) / /

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

3. Is the entity involved in / providing any or the following services

- Foreign Exchange / Money Changer Services YES NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) YES NO
- Money Lending / Pawning YES NO

4. Any other information _____

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

NAME OF THE GUARDIAN (In case of first Applicant is a Minor) _____ Relation with Minor Please (✓)
Mr. | Ms. | M/s. Mother Father Legal Guardian

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

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

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) / /

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

3. Is the entity involved in / providing any or the following services

- Foreign Exchange / Money Changer Services YES NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) YES NO
- Money Lending / Pawning YES NO

4. Any other information _____

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

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

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

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

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

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) / /

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

3. Is the entity involved in / providing any or the following services

- Foreign Exchange / Money Changer Services YES NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) YES NO
- Money Lending / Pawning YES NO

4. Any other information _____

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

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

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name <input type="text"/>	Depository Participant Name <input type="text"/>
DP ID No. <input type="text"/>	Target ID No. <input type="text"/>

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

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

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

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

Sole / First Applicant / Guardian <input type="checkbox"/> Yes <input type="checkbox"/> No		Second Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No		Third Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No or <input type="checkbox"/> POA <input type="checkbox"/> Yes <input type="checkbox"/> 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? please provide Tax Payer Id	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a US Specified Person? please provide Tax Payer Id	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a US Specified Person? please provide Tax Payer Id	<input type="checkbox"/> Yes <input type="checkbox"/> No
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

Overseas Correspondence address (Mandatory for NRI / FII Applicant)

City State Pin Code

COMMUNICATION (Please ✓)

I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E- mail/SMS alerts in lieu of Physical Documents.

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

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

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

REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]

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

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

SIP ENROLLMENT DETAILS

SIP Amount (Rs.) Enrollment Period

REGULAR SIP : Start Month End Month Frequency Please (✓) Monthly Quarterly

PERPETUAL SIP : Start Month Year until further instruction (or) End on Month Year

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

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

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

Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd. Application No.

Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

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

An application for purchase of units of along with cheque / DD as detailed overleaf. Cheques / Drafts are subject to realisation. Stamp, Signature & Date



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

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

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch and Account Number
1.						
2.						
3.						

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

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

<input type="checkbox"/> Category	<input type="checkbox"/> Unlisted company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Unincorporated Association/ Body of Individuals	<input type="checkbox"/> Trust	<input type="checkbox"/> Foreign Investor \$\$\$
Ownership per cent @@@	>25%	>15%	>15%	>=15%	

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.

\$\$\$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI/relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate CRAMC / its Registrar / KRA as may be applicable immediately about such change.

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

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

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

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

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

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

 First / Sole Applicant / Guardian Second Applicant Third Applicant

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

DECLARATION

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SAI, SID and Key Information Memorandum of the Scheme. I/We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We hereby declare that I/ We are authorised to make this investment in the above mentioned Scheme (s) and that the amount invested in the scheme (s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the government of India from time to time and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Registrar & Transfer agent(s), call centers, banks, custodians, depositories and/or authorised external third parties who are involved in transaction processing, despatches, etc. for the purpose of effecting payments to me/us. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that currently there is no subsisting order/ruling/judgment etc., in force which has been passed by of any court, tribunal, statutory authority or regulator, including SEBI prohibiting or restraining me/us from dealing in securities.

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

I / We hereby provide my / our consent in accordance with Aadhaar Act, 2016 and regulations made there under, 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 there under) 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 alongwith this application for subscription.

Name of the partners

Signatures

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
					Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch
1.						
2.						
3.						

M/s. Karvy Computershare Pvt. Limited "Karvy Plaza"

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

Instructions for filling an application form

1. Application must be in the Name of (a) Resident/Non Resident Individual or Individuals not exceeding 3 in number; (b) Minor through his/her parent/guardian; (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies; (f) Partnership Firm.
2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.
3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.
4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.
5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
6. Payment should be made by Cheque / Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers' Clearing House located at the place where the Application Form is submitted.
In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.
7. Cash / Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBECO MUTUAL FUND COLLECTIONS" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC / Identified center for sale of units of the Scheme.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.

12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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

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

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

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

Prevention of Money Laundering

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

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

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

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

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

13. NOMINATION DETAILS

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

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

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

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

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

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

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/ Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds

17. Documents to be submitted :

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

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

19. NRI - PAYMENT PROCEDURE

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

FPI Payment procedure

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

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

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

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

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

Electronic Clearing Service (ECS)*

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

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

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

* available only in respect of dividend payments.

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

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

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

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

21. Default Plan / Option

In case of valid applications received without indicating any choice Option, the following Default Option will be considered:

Scheme Name	Default Option
Canara Robeco Infrastructure, Canara Robeco Large Cap+ Fund, Canara Robeco Equity Diversified, Canara Robeco Emerging Equities, Canara Robeco Equity Tax Saver, Canara Robeco Gold Savings Fund, Canara Robeco Income, Canara Robeco Gilt PGS and Canara Robeco Dynamic Bond Fund	Default Option : Growth Default option under dividend : Dividend Reinvestment
Canara Robeco Yield Advantage Fund & Canara Robeco Monthly Income Plan Canara Robeco INDiGo Fund Canara Robeco Balance Canara Robeco Force Fund , Canara Robeco Savings Plus Fund, Canara Robeco Short Term Fund, Canara Robeco Liquid & Canara Robeco Treasury Advantage Fund	Default Option : Growth Default option under dividend : Monthly Dividend Reinvestment Default Option : Growth Default option under dividend : Quarterly Dividend Reinvestment Default Option : Growth Default option under dividend : Monthly Dividend Reinvestment

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

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

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

24. DEMATERIALIZATION :

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

25. TRANSACTION CHARGES

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

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

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

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

26. PERMANENT ACCOUNT NUMBER

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

27. Multiple Bank Account Registration:

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

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

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

However, if your distributor has not given you any advice pertaining to the investment, the EUIDN 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.

31. Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number:

Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.

Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to Canara Robeco Mutual Fund ("CRMFF"/it's Registrar and Transfer Agent/ Canara Robeco Asset Management Company Limited ("the AMC")

- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

- ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

The timelines for submission of the Aadhaar numbers, as per the requirements stated above, are as follows:

a) Requirements for all folios prior to June 01, 2017:

For folios existing prior to June 01, 2017, investors are required to submit the requisite details / documents, as stated above, by December 31, 2017. In case of failure by such investors, to submit the above details by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

b) Requirements for folios opened between June 01, 2017 and October 15, 2017:

For folios opened between June 01, 2017 and October 15, 2017, investors are required to submit the requisite details / documents, as stated above, by December 31, 2017. In case of failure by such investors, to submit the above details by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

c) Requirements for folios opened from October 16, 2017 to December 31, 2017:

For all folios opened from October 16, 2017 to December 31, 2017, investors are required to submit the requisite details / documents, as stated above, at the time of account opening. In case of failure by such investors, to submit the above details at the time of account opening, the AMC may, at its sole discretion, open the account pending receipt of the requisite details/ documents. In such cases where the AMC decides to open the account, if the investors fail to submit the requisite details/ documents by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

d) Requirements for folios opened from January 01, 2018:

For all folios opened from January 01, 2018, investors are required to submit the requisite details / documents, as stated above, at the time of account opening. No new folios shall be opened from January 01, 2018, if the requisite details / documents, as stated, are not submitted at the time of account opening.

Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months as aforesaid, failing which the account / folio shall cease to be operational.

It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.

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	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents: <ul style="list-style-type: none"> Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> 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 Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 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 Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 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 Documentary evidence (refer list below)
Telephone number is a country other than India	<ol style="list-style-type: none"> 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 Documentary evidence (refer list below)

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

- Certificate of residence issued by an authorized government body*
- 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 :

- Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not in case of minor applicant).
- 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.
- 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	FIs*
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 FIs - A copy of the SEBI registration certificate should be provided.

In case of Corporates or Non-Individual investor.

Dividend Transfer Plan (DTP) - Enrolment Form

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

Enrolment Form No.

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

KEY PARTNER/AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)					FOR OFFICE USE ONLY		
ARN	ARN Name	Sub-Agent's ARN/Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIIN)	Date of Receipt	Folio No. of Source Scheme	ISC Name & Stamp
ARN-							
Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors by the ARN Holder							
EUIIN Declaration (only where EUIIN box is left blank) (Refer Item No.15)							
I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/ relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.							
Sign here _____ First/Sole Unit holder/Guardian			Sign here _____ Second Unit holder			Sign here _____ Third Unit holder	

Date

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

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

- I/We hereby apply for enrolment under the DTP of the following Scheme(s)/Plan(s)/Option(s) and agree to abide by the terms and conditions of the respective Scheme(s)/Plan(s)/Option(s). (**New Registration**). I/We hereby agree that if the dividend in the Source Scheme is less than Rs.500/- either paid out or reinvested as per dividend option originally selected in source scheme.
- I/We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s)/Plan(s)/Option(s). (**Cancellation**). Please fill up items appearing under (A) [Except PAN details] and (C).

(A) Name of the Applicant	PAN # or PEKRN #	KYC is Mandatory # Please (✓)				
First/Sole Applicant	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;"> </td> <td style="width: 50%; border-bottom: 1px solid black;"> </td> </tr> <tr> <td style="border-bottom: 1px solid black;"> </td> <td style="border-bottom: 1px solid black;"> </td> </tr> </table>					Proof Attached <input type="checkbox"/>
Guardian (in case First/Sole Applicant is a minor)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;"> </td> <td style="width: 50%; border-bottom: 1px solid black;"> </td> </tr> <tr> <td style="border-bottom: 1px solid black;"> </td> <td style="border-bottom: 1px solid black;"> </td> </tr> </table>					Proof Attached <input type="checkbox"/>
Second Applicant	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;"> </td> <td style="width: 50%; border-bottom: 1px solid black;"> </td> </tr> <tr> <td style="border-bottom: 1px solid black;"> </td> <td style="border-bottom: 1px solid black;"> </td> </tr> </table>					Proof Attached <input type="checkbox"/>
Third Applicant	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;"> </td> <td style="width: 50%; border-bottom: 1px solid black;"> </td> </tr> <tr> <td style="border-bottom: 1px solid black;"> </td> <td style="border-bottom: 1px solid black;"> </td> </tr> </table>					Proof Attached <input type="checkbox"/>

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

(B) Particulars (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.)
1. Folio No. of 'Source' Scheme/Plan/Option (for existing Unit holder)/ Application No. (for new investor)
2. Name of 'Source' Scheme/Plan/Option
3. Name of 'Target' Scheme/Plan/Option
(C) CANCELLATION OF DTP
Folio No. of 'Source' Scheme/Plan/Option
Name of 'Source' Scheme/Plan/Option
Dividend Payment Details (Refer Item No. 12 overleaf) <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Re-investment

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

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

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

Canara Robeco Mutual Fund

Date :	Investment Manager : Canara Robeco Asset Management Co. Ltd. Construction House, 4 th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001.	Enrolment Form No.
Received from Mr./Ms./M/s. _____ 'DTP' application for transfer and investment	ISC Stamp & Signature	
of Dividend; from Scheme/Plan/Option _____		
to Scheme/Plan/Option _____		

TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

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

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

~ The DTP Facility will be available only to unit holder(s) holding units in non-demat form under Dividend option of the source scheme(s) (other than daily dividend reinvestment option, weekly dividend option).
- DTP facility is available to unit holder(s) only under the Dividend Plan/Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.
- The enrolment for DTP facility should be for all units under the respective Dividend Plan/Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout/Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
- The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
- Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of Rs. 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 8 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme. For example: If the Dividend Record Date of the Source Scheme is June 26 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is June 29 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of June 29 (Monday).
- The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP. e.g. the minimum application amount for new investors in Canara Robeco Emerging Equity Fund - Growth Plan is Rs.5,000/-. However in case of DTP, a Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of Rs.500/-).
- The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs.500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than Rs.500/- then the dividend will be either paid out or reinvested depending on the dividend option originally selected in the Source Scheme prior to availing the DTP Facility.
- Load Structure (Target Scheme):**
Entry Load - Nil
Exit Load - Nil i.e., no exit load would be applicable in case of redemption of units allotted as a result of DTP.
- Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.canararobeco.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of Canara Robeco Mutual Fund.
- The request for enrolment for DTP must be submitted at least 07 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 07 days.
- Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of Canara Robeco Mutual Fund, brokers/distributors and also displayed on the Canara Robeco Mutual Fund website i.e. - www.canararobeco.com
- The DTP facility will be terminated in the event of following incidents:
 - The unit holding under the scheme becomes nil.
 - In the case of death of the first unit holder
 - Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 07 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.
- Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor and does not possess his/ her own PAN, he/she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/processed.
- PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.canararobeco.com
- PAN Exempt Investments**
PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is Rs.50,000/- or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.
- Know Your Customer (KYC) Compliance:**
Investors should note that it is mandatory for all registrations for DTP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.canararobeco.com.
- Investment through Distributors**
Distributors/Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/relationship manager/sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIN, you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information. These requirements do not apply to Overseas Distributors.
New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes are available on www.canararobeco.com). They also hold a EUIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.
Direct Investments
Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited reserve the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website www.canararobeco.com

R & T AGENT

M/s. KARVY COMPUTERSHARE PVT. LTD.

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

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

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

Distributor / Broker ARN / RIA Code*	Sub-Broker ARN Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No. (EUIIN) (of individual ARN holder or of employee / Relationship Manager / Sales Person of the Distributor)								
#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund.											
Declaration for "execution-only" transaction (only where EUIIN box is left blank) - I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.											
Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant									
In case the subscription (lumpsum) amount Rs. 10,000/- or more and your Distributor has opted to receive transactions charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.											
Please tick (✓) <input type="checkbox"/> New Registration <input type="checkbox"/> Cancellation <input checked="" type="checkbox"/> Existing UMRN											
The Trustee, Canara Robeco Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.											
INVESTOR DETAILS		SIP DETAILS									
Sole / First Applicant's Name		SIP Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly (Default SIP frequency is Monthly) In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.									
Folio No.	PAN	SIP Date : <input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input checked="" type="checkbox"/> 15 th (Default) <input type="checkbox"/> 20 th <input type="checkbox"/> 25 th									
DEMAT ACCOUNT DETAILS (Optional) Please (✓) <input type="checkbox"/> NSDL OR <input type="checkbox"/> CDSL		SIP Start Month/Year <table border="1"><tr><td>M</td><td>M</td></tr><tr><td>/</td><td></td></tr><tr><td>Y</td><td>Y</td></tr><tr><td>Y</td><td>Y</td></tr></table>		M	M	/		Y	Y	Y	Y
M	M										
/											
Y	Y										
Y	Y										
Depository Participant (DP) ID	Beneficiary Account Number (NSDL only)	SIP End Month/Year <table border="1"><tr><td>M</td><td>M</td></tr><tr><td>/</td><td></td></tr><tr><td>Y</td><td>Y</td></tr><tr><td>Y</td><td>Y</td></tr></table>		M	M	/		Y	Y	Y	Y
M	M										
/											
Y	Y										
Y	Y										
Depository Participant (DP) ID (CDSL only)	(The application form should mandatorily accompany the latest Client investor master / Demat account statement.)	<input type="checkbox"/> SIP TOP UP (Optional) (Tick to avail this facility) TOP UP Amount: Rs. _____ *TOP UP amount has to be multiples of Rs. 500 only (Minimum Rs. 500). TOP UP Frequency : <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly Note : <ul style="list-style-type: none"> ● Default Frequency is Annual ● It is mandatory to submit NACH (OTM) ● NACH mandate should be provided for maximum amount in line with your Top Up mandate & SIP tenure. 									
SCHEME NAME											
PLAN	OPTION / SUB-OPTION :	Dividend Frequency:									
Please refer instructions and Key Scheme Features for options. Sub-options and other facilities available under each scheme of the fund.											
SIP Installment Amount Rs.	Rs. in words :										
FIRST INSTALLMENT PAYMENT DETAIL	Cheque / DD No. _____	Date _____									
Drawn on Bank / Branch / City _____	Amount Rs. _____										
YOUR CONFIRMATION / DECLARATION: I/we hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year as described in the instruction of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.											
Signature(s) (As in Bank Records)											
Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant									

CANARA ROBECO Mutual Fund **DEBIT MANDATE FORM**

UMRN¹ _____ Date² DD / MM / YYYY

CITIOOPIGW Utility Code⁴ CITIO00020000000037

Please (✓)⁷ CREATE MODIFY CANCEL

Sponsor Bank Code³ _____

I/We hereby authorize⁵ Canara Robeco Mutual Fund to debit (Please ✓)⁶ SB CA CC SB-NRE SB-NRO Others _____

Bank Account Number⁸ _____

With Bank⁹ Bank Name _____ IFSC¹⁰ _____ Or MICR¹¹ _____

An amount of Rupees¹² _____ In Words _____ Amount in Figures¹³ ₹ _____

FREQUENCY¹⁴ Monthly Quarterly Half Yearly Yearly As & When presented DEBIT TYPE¹⁵ Fixed Amount Maximum Amount

Folio No.¹⁶ _____ Phone¹⁸ _____

PAN¹⁷ _____ E-mail¹⁹ _____

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

PERIOD	FROM	DD MM YYYY	²⁰ _____	Signature Primary Account Holder	Signature Account Holder	Signature Account Holder
	TO	DD MM YYYY	_____	_____	_____	_____
	OR	<input checked="" type="checkbox"/> Until Cancelled	_____	²² Name as in bank records	Name as in bank records	Name as in bank records

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

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

TERMS & CONDITIONS FOR SIP THROUGH NACH

A) SIP Payment through NACH/Direct Debit

- This facility is available presently only for Systematic Investment Plan.
- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
- This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/update at any time in future at the sole discretion of CRAMC, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- SIP instalments shall be started only after registration of SIP – NACH Debit Mandate with investors banker through NPCI.
- Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:** • Date • Bank account number and Bank name • IFSC and/or MICR Code • Folio number or application number • Signatures as per bank records • SIP start date, end date or until cancelled • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned in figures and words.
- SIP auto debit is available only on specific dates of the month viz. 1st/5th/15th/20th/ 25th. In case 1st/5th/15th/20th/25th is a holiday, then next business day. In case the Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
- In case of SIP transaction where the mode of payment is through NACH/Direct Debit, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent instalments. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application.
The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the Canara Robeco Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date.
All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH/Direct Debit facilities of Reserve Bank of India (RBI)/NPCI.
- Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/Direct Debit.
- If mandate is not registered through NACH mode or/and if frequency opted is other than "as and when presented", mandate will not be considered as one time mandate.
- Canara Robeco Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case the SIP 'End Period' is not mentioned by the investor in the form, then the fund will continue SIP till it receives termination notice from the investor.
- Maximum Amount:** The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction. Generally speaking, your SIP amount will be lesser than this amount, but choosing a slightly higher limit helps you to undertake additional investments as per your choice. Always remember to mention an amount that is convenient to you.
- Change of Amount:** Investors can change the SIP amount by submitting the following documents 30 days before the next SIP debit date.
 - A new 'SIP' Form with revised SIP amount details.
 - Letter to discontinue the existing SIP

B) General Instructions

- Existing investors need to provide their folio number in this mandate form and need not to fill in the Common Application Form.
For minimum application amount to be invested in SIP, risk factors, features etc. please refer to the Key Scheme Features.

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

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

SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;				
Starting Monthly SIP amount : Rs. 10000/-				
Top Up Amount: Rs. 2000/-				
Top Up frequency: Half - Yearly		Top Up limit : Rs. 16000/-		
From date	To date	Monthly SIP Instalment (Rs.)	SIP Top Up Amount (Rs.)	Total Amount of SIP (Rs.)
1 - Jan - 16	1 - Jun - 16	10000	NA	10000
1 - Jul - 16	1 - Dec - 16	10000	2000	12000
1 - Jan - 17	1 - Jun - 17	12000	2000	14000
1 - Jul - 17	1 - Dec - 17	14000	2000	16000
1 - Jan - 18	1 - Dec - 21	16000	-	16000

- SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.
 - If the investor selects multiple SIP dates and opted for Top-Up facility, top-up will be applicable for all the dates opted by the investor.
 - The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/Direct Debit by giving ONE TIME MANDATE (OTM) with selection of "As & When presented and maximum amount".
- The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason.
 - Demat/Non-Demat Mode:** Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.
If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client investor master/Demat account statement. Demat option will be not be available for Daily/Weekly/Fortnightly dividend options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)/Central Depository Services Limited (CDSL).
Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.
The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.
 - It is advisable to go for registration of One Time MANDATE (OTM) by opting "As & When presented and Maximum amount".

INSTRUCTIONS TO FILL MANDATE

- UMRN - To be left blank.
- Date in DD/MM/YYYY format
- Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters). (Pre-printed)
- Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. (Pre-printed)
- Name of the entity to whom the mandate is being given. (Pre-printed)
- Account type - SB / CA / CC / SB-NRE / SB-NRO / OTHER
- Tick - Select your appropriate Action
 - Create - For New Mandate
 - Modify - For Changes / Amendment on existing Mandate
 - Cancel - For cancelling the existing registered Mandate
- Your Bank Account Number for debiting the amount.
- Name of your bank and branch.
- Your Bank branch IFSC code OR } (Please mention both IFSC Code & MICR Code)
- Your Bank branch MICR code }
- Amount in words. } (Investors are advised to fill the amount in words & figures based on whether it is fixed or maximum amount.)
- Amount in figures. }
- Frequency at which the debit should happen. (Half yearly and yearly options are not available. Advisable to opt for "As & When presented")
- Tick on the box to select the amount either fixed or maximum. (Advisable to opt for maximum amount)
- Folio No. / Application No. (In case of new investors).
- PAN (Permanent Account Number of Sole / First holder)
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid
 - Start date
 - End date
 - Or until cancelled (It is struck out. To cancel an existing mandate, investors are advised to submit separate cancellation form)
- Signatures of the account holder.
- Name of the account holder.

FATCA & CRS Declaration & Supplementary Information Declaration Form for Individuals

Please consult a tax professional for further guidance regarding your tax residency for FATCA & CRS compliance

NAME:											
PAN											OR PAN Exempt KYC Ref No. (PEKRN)
Place of Birth						Country of Birth					
Nationality						Tax Residence Address [<i>for KYC address</i>]					
<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify)						<input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business					

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? → Yes No

If 'No' please proceed for the signature of declaration

If 'Yes', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

Sr. No.	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type [<i>TIN or other, please specify</i>]	If TIN is not available, please tick <input checked="" type="checkbox"/> the reason A, B or C [as defined below]
1				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- **Reason A** → *The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.*
- **Reason B** → *No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected)*
- **Reason C** → *Others; please state the reason thereof.*

Declaration:

I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators/ tax authorities.

Date :

Place :

Signature:

FATCA & CRS Terms and Conditions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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.

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 the FI 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 Instruction

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> 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	<p><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> 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) <p><i>If Indian telephone number is provided along with a foreign country telephone number</i></p> <ol style="list-style-type: none"> 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)

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.**

Details of FATCA & CRS information
For non-individuals / legal entity

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

PAN Date of Incorporation DD / MM / YYYY

City of Incorporation

Country of Incorporation

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India Yes No
(If yes, please provide countries in which the entity is a resident for tax purposes and the associated Tax ID number Below)

Country	Tax Identification Number [%]	Identification Type (TIN or Other, Please specify)

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

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

Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA Instructions & Definitions

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

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

1. We are a, Financial institution³ or Direct reporting NFE⁴ (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

Note : If you do not have GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of Sponsoring Entity

GIIN not available (please tick as applicable) **Applied for**

If the entity is a financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰

Not obtained - Non-participating FI

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

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active ¹ Non-financial entity (NFE) <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of active NFE <input type="text"/> <input type="text"/> (Mention code - refer 2c of Part D)
4. Is the Entity an passive ² NFE <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section) Nature of Business _____

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(i) of Part D | ⁴Refer 3(vi) of Part D

If passive NFE, please provide below additional details for each of Controlling person.

(Please attached additional sheets if necessary)

Name and PAN / Any other Identification Number <small>(PAN, Aadhar, Passport, Election ID, Govt. ID, Driving License, NREGA Job Card, Others)</small>		Occupation Type - <i>Service, Business, Others</i>		DOB - <i>Date of Birth</i>	
City of Birth - Country of Birth		Nationality		Gender - <i>Male, Female, Other</i>	
Father's Name - <i>Mandatory if PAN is not available</i>					
1. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
2. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>
3. Name & PAN		Occupation Type		DOB	D D M M Y Y Y Y
City of Birth		Nationality		Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Country of Birth		Father's Name			Others <input type="checkbox"/>

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India;

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

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

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.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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

Part C : Certification

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.

Date : / /

Name	
Designation	

Signature	Signature	Signature
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PART D FATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

1. (i) **Financial Institution (FI)** – The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) **Depository Institution** : is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial Institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it’s income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity’s gross income during the shorter of –
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity :
 - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
Individual and collective portfolio management; or
 - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

Or
 - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity’s gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity’s gross income attributable to the relevant activities equals or exceeds 50 percent of the entity’s gross income during the shorter of :
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.

The term “Investment Entity” does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 – refer point 2c.)

- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- (vi) FI not required to apply for GIIN : Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as “non-reporting financial institution and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees’ state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. **Active Non-financial entity (NFE)** – (any one the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

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

08	<p>Any NFE that that fulfils all of the following requirements :</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely</p> <p>(I) An Investor Protection Fund referred to in clause (23EA)</p> <p>(II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act.</p>
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3. Other definitions

(i)	<p>Related entity</p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>																																
(ii)	<p>Passive NFE</p> <p>The term passive NFE means</p> <p>(i) Any non financial entity which is not an active non-financial entity; or</p> <p>(ii) An investment entity defined in clause 1(iv)(b) of these instructions</p> <p>(iii) A withholding foreign partnership or withholding foreign trust;</p>																																
(iii)	<p>Passive Income</p> <p>The term passive income includes income by way of:</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>																																
(iv)	<p>Controlling persons</p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.</p> <p>In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely :</p> <p>i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or</p> <p>ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or</p> <p>iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.</p> <p>In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">(A) Controlling Person Type:</th> </tr> <tr> <th style="width: 15%;">Code</th> <th>Sub-Category</th> </tr> </thead> <tbody> <tr><td>01</td><td>CP of legal person-ownership</td></tr> <tr><td>02</td><td>CP of legal person-other mean</td></tr> <tr><td>03</td><td>CP of legal person-senior managing official</td></tr> <tr><td>04</td><td>CP of legal arrangement-trust-settlor</td></tr> <tr><td>05</td><td>CP of legal arrangement-trust-trustee</td></tr> <tr><td>06</td><td>CP of legal arrangement-trust-protector</td></tr> <tr><td>07</td><td>CP of legal arrangement-trust-beneficiary</td></tr> <tr><td>08</td><td>CP of legal arrangement-trust-other</td></tr> <tr><td>09</td><td>CP of legal arrangement-Other-settlor equivalent</td></tr> <tr><td>10</td><td>CP of legal arrangement-Other-trustee equivalent</td></tr> <tr><td>11</td><td>CP of legal arrangement-Other-protector equivalent</td></tr> <tr><td>12</td><td>CP of legal arrangement-Other-beneficiary equivalent</td></tr> <tr><td>13</td><td>CP of legal arrangement-Other-other equivalent</td></tr> <tr><td>14</td><td>Unknown</td></tr> </tbody> </table>	(A) Controlling Person Type:		Code	Sub-Category	01	CP of legal person-ownership	02	CP of legal person-other mean	03	CP of legal person-senior managing official	04	CP of legal arrangement-trust-settlor	05	CP of legal arrangement-trust-trustee	06	CP of legal arrangement-trust-protector	07	CP of legal arrangement-trust-beneficiary	08	CP of legal arrangement-trust-other	09	CP of legal arrangement-Other-settlor equivalent	10	CP of legal arrangement-Other-trustee equivalent	11	CP of legal arrangement-Other-protector equivalent	12	CP of legal arrangement-Other-beneficiary equivalent	13	CP of legal arrangement-Other-other equivalent	14	Unknown
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(v) Specified U.S. person – A U.S. person other than following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

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

(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).

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

Canara Robeco Asset Management Company Ltd.

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Statutory Details: Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors:** Canara Bank, Head Office, 112 J.C. Road, Bangalore; Robeco Groep N.V., Coolingsel 120, 3011 Rotterdam, Netherlands. Investment Manager: Canara Robeco Asset Management Co. Ltd. (CR AMC). **Risk Factors: Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the factors and forces affecting the Capital markets and Money markets.** Past performance of the Sponsors/AMC/Mutual Fund do not guarantee future performance of the Schemes. **Canara Robeco Schemes are only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or returns.** The Sponsors of the Fund are not responsible or liable for any loss or shortfall resulting from the operations of the Schemes of CRMF, beyond the initial contribution of a sum of ₹ 10 lac towards the setting up of CRMF. Investors should read the Offer Document / Scheme Information Document for Scheme specific risk factors and other details before investing.

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