# **CANARA ROBECO**

# Key Information Memorandum

and Application Form - Regular Plan

# **Canara Robeco India Opportunities**

(A Close Ended Equity Scheme)

Offer for Units of face value Rs. 10 per unit for cash during the New Fund Offer only.

NFO Opens on: November 14, 2014 Closes on: November 28, 2014

# Canara Robeco Mutual Fund

Investment Manager: Canara Robeco Asset Management Company Ltd.

Construction House, 4th Floor, 5, Walchand Hirachand Marg,

Ballard Estate, Mumbai - 400 001.

Tel. No. (022) 66585000 - 5010, Fax: 6658 5011/12/13

E-Mail: crmf@canararobeco.com CIN: U65990MH1993PLC071003

Name of the Scheme	This product is suitable for investors who are seeking*
Canara Robeco India Opportunities	Capital appreciation over long term     A close ended equity fund that aims to provide capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies     High Risk (Brown)

Note: Risk is represented as:

(BLUE) investors understand that their principal will be at low risk

(YELLOW) investors understand that their principal will be at medium risk

(BROWN) investors understand that their principal will be at high risk

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 <a href="https://www.canararobeco.com">www.canararobeco.com</a>

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 KIM.

# Disclaimer of NSE:

As required, a copy of this SID has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/244596-Vdated July 11, 2014 permission to the Mutual Fund to use the Exchange's name in this SID as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the SID has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this SID; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

This Key Information Memorandum is dated October 27, 2014

<sup>\*</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Name of the Scheme

Canara Robeco India Opportunities

# Type of Scheme

Close Ended Equity Scheme

# **Investment Objective**

To generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

### Tenure

The scheme will have tenure of 3 years from the date of allotment of units.

# **Asset Allocation Pattern of the scheme**

The Asset Allocation pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative I	Allocation	Risk
	Minimum	Maximum	Profile
Mid- and Small Cap Equity and Equity Related Instruments	65%	90%	High
Large Cap Equity and Equity Related Instruments	10%	35%	High
Micro Cap Equity and Equity Related Instruments	0%	5%	High
Debt and Money Market Instruments	0%	25%	Low

For the purpose of this fund:

- Large cap companies are the top 150 Companies appearing in BSE 200 index or those companies whose market capitalisation is within the range of market capitalisation of top company and the 150th company of BSE 200.
- Midcap companies are the companies which are appearing in CNX Midcap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX Midcap Index;
- Small cap companies are the Companies which are appearing in CNX small cap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX small cap Index.

In case of a overlapping of Companies, viz. the Companies that can be considered both as Large cap  $\ensuremath{\mathcal{S}}$  Midcap, based on the above definitions, the allocation will be considered for allocation towards the Large cap. Similarly companies that can be considered both as midcap and small cap based on the above definitions the allocation will be considered for allocation towards Midcap.

The ranking will be reviewed periodically.

In the last six months of the tenure of the scheme, the exposure to Large Cap stocks may go up to 100 per cent, if considered in the best interest of investors, in order to facilitate smooth completion of maturity of the scheme.

Subject to guidelines specified by SEBI (MF) Regulations as may be amended from time to time, exposure by the Scheme in derivative instruments for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the Net Assets of Scheme at the time of investment. Exposure by the scheme in derivative shall be in accordance with Circular No. Cir/IMD/DF/ 11/2010 dated August 18, 2010 as may be amended from time to time.

The Scheme shall not invest in ADRs/GDRs. The Scheme shall not invest in foreign securities.

The Scheme shall not invest in securitized debt.

The scheme does not intend to invest in unrated debt instruments. The Scheme does not intend to enter Repo/ Reverse repo transactions in corporate debt securities

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/O1/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notifed by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Stock Lending.

The AMC shall adhere to the following limits should it engage in Stock Lending:

 Not more than 15% of the net assets of the Scheme can generally be deployed in Stock Lending.  Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single approved intermediary. Total of investments in Equity, debt securities, money market instruments and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme

Pending deployment of the funds in securities pursuant to the investment objectives of the Fund, such funds may be invested in short term deposits of scheduled commercial banks as permitted under the Regulations. The investments in these deposits shall be in accordance with SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respective and any other applicable guidelines as amended or updated from time to time

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations inter alia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time.

# Portfolio Rebalancing

The scheme shall rebalance the portfolio within 30 days. However, the scheme will endeavour to complete the rebalancing within 10 days. At all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the schemes.

# Risk Profile of the scheme

# **RISK FACTORS**

# Standard Risk Factors:

- . Mutual Fund Investments are subject to market risks, read all scheme related documents carefully
- Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- III. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- IV. As the price / value / interest rates of the securities in which the scheme invests fluctuates the value of your investment in the scheme may go up or down.
- The past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- VI. Canara Robeco India Opportunites is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or returns.
- VII. Canara Bank and Robeco Groep N. V., being the Sponsors, are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10 Lacs made by it towards setting up the Canara Robeco Mutual Fund.

# **Scheme specific Risk Factors**

# The performance of Scheme will be affected by a number of risk factors including the following:

In general, investment in the scheme may be affected by risks associated with equities and fixed income securities. The Scheme retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors as compared to plain diversified equity funds. This may make the Scheme vulnerable to factors that may affect these sectors in specific and may be subject to a greater level of market risk leading to increased volatility in the Scheme's NAV. The Scheme being close ended its units would be listed on a stock exchange. The Scheme does not guarantee a liquidity and active secondary market for its units on the stock exchange and hence the units may trade at a premium or discount to its NAV.

# Risks associated with transaction in units through stock exchange mechanism

Units of the Schemes will be traded on NSE or any other recognised stock exchange. Debit/Credit of Units in investor's demat account on any Business Day will depend upon the order processing/settlement by NSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange shall be governed by the operating guidelines and directives issued by NSE or such other recognised exchange in this regard.

# Risk associated with close ended Schemes:

A close ended Scheme endeavors to achieve the desired returns only at the scheduled maturity of the Scheme. Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the desired returns. Although the securities in the portfolio will have high market liquidity at the end of the tenure of the Scheme, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact at maturity while liquidating the portfolio.

# Risk associated with Listed Schemes:

Investors who hold units in demat form and wish to exit/redeem may do so through the stock exchange mode. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme on the exchange may not get the desired returns.

# Absence of Prior Active Market:

Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.

# Risks associated with investments in equities

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's portfolio could result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of Securities held in the Scheme's 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.

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. 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. 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, lesserknown companies. These investments may involve greater risk and the possibility of greater portfolio price volatility than investing in larger, more mature or betterknown 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 Scheme's ability to sell these investments is limited by overall trading volumes on the stock exchanges. In certain cases, 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 may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

# Risk Factors associated with investments in Fixed Income Securities

Price-Risk or Interest - Rate Risk: Fixed income securities such as bonds, debentures and money market instruments 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 is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

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

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.

Credit Risk: In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of 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.

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 associated with investing in Derivatives

- As and when the Scheme trades in the derivatives market, there are risk factors 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:

- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives can also limit the profits from a genuine investment transaction.
- iii. 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. <u>Dividends</u>

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.

# . <u>Listing</u>

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.

# . Risks associated with investing in Securitized Debt

Not Applicable. The Scheme will not invest in Securitized debt.

# k. Risks associated with Short Selling

Not Applicable. The Scheme will not undertake short selling.

# . 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.

# M. Risk associated with Securities Lending

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

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

# **Risk Control Mechanism**

Investments made by the Scheme 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 risk. 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. Following are few indentified risks and control measures to mitigate the same. However, there can be no assurance that these risks would be completely eliminated:

Type of Risks	Risk mitigation measures
Market Risk	The Scheme will invest in select Equity and Equity related securities in which market risk is inherent. The scheme may use derivatives to manage this risk to the extent possible.
Concentration Risk	The Scheme will try and mitigate this risk by investing in sufficiently large number of companies so as to maintain optimum diversification and keep stock-specific/sector specific concentration risk relatively low.
Currency Risk	The Scheme will not invest in overseas securities and hence there will be no exposure to foreign currencies.
Liquidity Risk	The liquidity of stocks that the fund invests into could be relatively low. The fund is Close Ended Fund and as such daily liquidity requirements are inherently not present. The Scheme would invest in securities keeping in mind the maturity date of the scheme to ensure liquidity to meet redemption/maturity requirements.
Derivatives Risk	Derivatives will be used for the purpose of hedging/portfolio balancing purposes or to improve performance and manage risk efficiently. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. No OTC contracts will be entered into.

# **Plans and Options**

**Regular Plan:** Growth Option and Dividend Payout Option **Direct Plan:** Growth Option and Dividend Payout Option

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

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

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.

Canara Robeco Mutual Fund shall have separate "Application Forms" for investors subscribing under Regular Plan & Direct Plan. Investors applying under Direct Plan can also fill the Regular Plan form, but should clearly indicate "Direct" in the ARN column of the application form. Also, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

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.

# Growth Option

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

# **Dividend Payout Option**

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

# Default Option:

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

# **Dividend Policy**

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

The Scheme is not assuring or guaranteeing any dividend or returns.

Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution. 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.

Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable). If AMC fails to pay the amount within 30 days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 30 days till the date of dispatch of the dividend.

# **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:

- 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.
- 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.
- 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.
- 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).
- 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.
- 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.

# **NAV Disclosure/ Portfolio Disclosure**

# **NAV Disclosure:**

The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places and shall be published in at least two daily newspapers on daily basis in accordance with the SEBI Regulations. The AMC shall update the NAVs on the website of Association of Mutual Funds in India — AMFI (www.amfiindia.com) and the website of the AMC www.canararobeco.com by 9.00 p.m. every day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

# Portfolio Disclosure:

As presently required by the SEBI Regulations, the portfolio of the schemes shall be available in a user-friendly and downloadable format on the website of AMC (www. canararobeco.com) on or before the tenth day of the succeeding month.

As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in a newspaper within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.

# Listing

The units may be listed on NSE and/or other stock exchange(s) as may be deemed appropriate by the AMC, accordingly then reference herein to NSE shall be deemed to mean and include NSE and/or such other Stock Exchange(s).

# Applicable NAV for Sale of units including Switch Ins

The Units of the Scheme will not be available for subscription/switch-in after the closure of the New Fund Offer period.

# Applicable NAV for Repurchase of Units Including Switch Outs

No redemption/repurchase of units shall be allowed prior to the maturity of this close ended scheme. Investors wishing to exit may do so, only in demat mode, by selling through National Stock Exchange of India Ltd. or any of the stock exchange(s) where the scheme will be listed as may be decided by the Trustees.

# **Minimum Application Amount**

# Minimum Amount for Application in the NFO

Minimum amount: Rs. 5,000.00 and multiples of Rs.10.00 thereafter.

In case of investors opting to switch into the Scheme from the existing scheme(s) of Canara Robeco Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the minimum amount is Rs.5,000/- per application and in multiples of Rs. 10/- thereafter.

# **Benchmark Index**

# CNX Midcap

As approved by the Board of Trustees, CNX Midcap is the Benchmark selected for the Scheme. However The Trustees reserve the right to change the benchmark due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of the Scheme performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis. Any change in the Benchmark Index for the Scheme would be actuated only post approval from Board of Trustees

# **Allotment**

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. Allotments made will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds. Also, note that the allotment of units will not be made in decimals/fractions. The units will be converted to the nearest whole number at the time of allotment of units for NFO applicants to be in adherence to the tradable lot of one unit on the Stock Exchange. The balance amount represented by fractional units will be refunded to the investor.

Where the Investor has chosen to receive the Units in electronic form, the AMC will credit Units to the Investor's Depository Account within 5 business days from the close of NFO as per the demat account details furnished by the investor in the Application Form.

In case the Unit holder does not wish to get his/her Units allotted in electronic form, he should indicate so in his Application Form. In that case, or where the AMC is not able to credit the Units to the Depository Account of Unitholder for any reason whatsoever, the AMC shall issue Statement of Account specifying the Units allotted to the investor within 5 business days from the closure of NFO.

Investors who do not provide the demat account details will be allotted units in Statement of Account (SOA) form.

Allotment of Units and despatch of Account Statements to FIIs/ FPIs will be subject to RBI approval. Any addition/ deletion of name from the folio of the unitholder is deemed as transfer of units. But the Units of the Scheme are not transferable.

In view of the same, additions/ deletion of names will not be allowed under any folio of the Scheme.

The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer.

# **Unit Certificates:**

Normally no unit certificates will be issued under the Scheme. However, if the unitholder so desires, the AMC shall issue a unit certificate to the unitholder within 30 days of the receipt of request for the certificate. The cost of stamp duty paid for issuing the unit certificate will form part of the annual ongoing expenses and/or may be recovered from the Unitholder. However, such unit certificates are not tradable with the Stock Exchange.

### Dematerialization / Rematerialization of Units:

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

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

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

# Default Option:

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

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

# Name of the Fund Manager

Mr. Ravi Gopalakrishnan is the fund manager for the Scheme. He will also manage the debt portion of the Scheme.

# Name of the Trust

Canara Robeco Mutual Fund

# Performance of the Scheme

This is new Scheme being launched and hence, there is no performance track record.

Investors are informed that the Mutual Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.

# **Expenses of the Scheme**

# (i) Load Structure

# **Entry Load**

Nil. SEBI vide its Circular No. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has stipulated that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.

# Exit Load / Switch-over load : Nil

Being a listed scheme, no redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.

# (ii) Annual Scheme Recurring Expenses

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme shall not exceed 2.50% of the daily average net assets of the Scheme per annum.

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			
Investment Management and Advisory Fees				
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	Upto 2.50%			
cheques and warrants	Opto 2.30%			
Costs of statutory Advertisements				
Cost towards investor education & awareness (at least 2 bps)				
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivatives transactions				
Service tax on expenses other than investment and advisory fees				
Service tax on brokerage and transaction cost				
Other Expenses	1			
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%			
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%			
Additional expenses for gross new inflows from specified cities	Upto 0.30%			
	5 (1.21) (1.2)			

The 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. At least 10% of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission (at least 10%) which is charged in the Regular 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:

- On the first Rs.100 Crore of the average weekly net assets 2.50%
- On the next Rs.300 Crore of the average weekly net assets 2.25 %
- On the next Rs.300 Crore of the average weekly net assets 2.00%
- On the balance of the assets 1.75%
- (a) Additional Expenses under Regulation 52 (6A):brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions; In accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19,

2012, any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% for cash market transactions and derivatives transactions respectively, may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.

- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least
  - (I) 30 per cent of gross new inflows in the scheme, or;
  - (II) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher: Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis; The said additional expenses on account of inflows from beyond top 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 least2 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.

# **Waiver of Load for Direct Applications**

Not Applicable

# Tax treatment for the Investors (Unit holders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

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

The NAV will be declared on all business days except Saturdays/Sundays/Public Holidays/book closure period days; and will be published in at least two daily newspapers having circulation all over India. NAV can also be viewed on www.canararobeco.com and www. amfiindia.com

# For Investor Grievances please contact

# M/s Karvy Computershare Pvt. Ltd..

M/s. Karvy Computershare Pvt. Limited "Karvy Plaza" H. No. 8-2-596 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034.

Tel No.: (040) 23312454,Fax No.: (040) 23311968,

Email: crmf@karvy.com

Unit holders' Information

# Foreign Account Tax Compliance

FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to

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

FATCA due diligence will be directed at each investor/Unit holder (including joint investor) and on being identified as a reportable person/specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor/Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC/ Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/AMFI from time to time in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors/ Unit holders should consult their own tax advisors regarding FATCA requirements with respect to their own situation.

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

# Account Statement:

- Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.
- An allotment confirmation specifying the number of units allotted to the investor shall be send 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.
- Thereafter, a Consolidated Account Statement (CAS) for each calendar month to
  the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the
  month, on or before 10th of the succeeding month shall be sent by e-mail/mail.
  CAS shall contain details relating to all the transactions carried out by the investor,
  including details of transaction charges paid to the distributor, if any, across all
  schemes of all mutual funds, during the month and holding at the end of the
  month
- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
- No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant will contain the details of transactions

# Half Yearly Consolidated Account Statement:

- A consolidated account statement detailing holding across all schemes at the end
  of every six months (i.e. September/ March), on or before 10th day of succeeding
  month, to all such Unit holders in whose folios no transaction has taken place
  during that period shall be sent by mail/email.
- The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.
- Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the

delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

# Monthly Portfolio Disclosure

As presently required by the SEBI Regulations, the portfolio of the schemes shall be available in a user-friendly and downloadable format on the website of AMC (www. canararobeco.com) on or before the tenth day of the succeeding month

# Half yearly Disclosures: Portfolio / Financial Results

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

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

### Dortfolio

The Mutual Fund shall before the expiry of one month from the close of each half year i.e. March 31 and September 30, send to all Unit holders a complete statement of its Scheme portfolio. Provided that the statement of Scheme portfolio may not be sent to the Unit holders if the statement is published, by way of an advertisement, in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The disclosure of Portfolio shall be made in the format prescribed by SEBI. The statement of portfolio shall also be displayed on the website of the Mutual Fund.

# 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).

# Applications Supported by Blocked Amount (ASBA)

Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein. For complete details on ASBA process refer Statement of Additional Information (SAI) made available on our website www.canararobeco.com

# Refund

If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days from the closure of NFO, interest @ 15% p.a. for delay period will be paid and charged to the AMC.

In the event of Applications not being complete in all respects and the consequent non allotment, the Scheme will refund the Application Money to the applicant(s), by Post and by way of Cheque or Demand Draft marked `A/c Payee'. All refund cheques will be mailed by registered post or as permitted by applicable regulations at the risk of the applicants.

# Who can invest

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

- The following persons are eligible and may apply for subscription to the Units
  of the Scheme(subject to, wherever relevant, purchase of Units of mutual
  funds being permitted under relevant statutory regulations and their respective
  constitutions):
- Adult Individual(s) and also minor(s) through their parent/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 authorised to invest in Mutual Fund Schemes
- Foreign Portfolio Investor (Foreign Portfolio Investor(FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India( Foreign Portfolio Investors) Regulations, 2014
- · 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
- Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
- Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.
- NRIs and PIOs

# Who cannot invest

- 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 IISA
- Such other persons as may be specified by AMC from time to time.

# **Transaction Charges**

In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and as amended from time to time, 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 (who have opted to receive the transaction charges for this Scheme type) as under:

# First Time Mutual Fund Investor:

Transaction charge of Rs 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/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.

# 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).
- Transactions carried out through the stock exchange mode.

Date: October 27, 2014

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

# Instructions for filling an application form

- 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.
- 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 application amount column of this Key Information Memorandum.
- 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.
- In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
- 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

- 7. Cash / Money Orders will not be accepted.
- 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.
- 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.
- The acknowledgement slip will be made in favour of First/Sole Applicant.
- Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.

# 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'

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

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

# Prevention of Money Laundering

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

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

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

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

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

# NOMINATION DETAILS

As per the recent AMFI Circulars, a Unit Holder in the scheme may be all owed to nominate upto a maximum of three nominees. The nomination will be on a proportationate 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

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
- 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.
- 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
- Documents to be submitted:
  - 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.
  - For Partnership Firms : Copy of the Partnership Deed
- 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.

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.inor 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:

- 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.
- 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

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

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.

- 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  $\ensuremath{\mathfrak{S}}$  assistance
- 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
  - 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.
- **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.

# 24. 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).

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, as the case may be. However, 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. PAN card copy is not required separately if KYC acknowledgement issued by CVL/CVLKRA is made available. 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.

# 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

- Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. The purpose of EUIN is to capture the identification of the sales person/ employee/relationship manager interacting with the investor, irrespective of whether the transaction is "Execution only" or "Advisory". 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, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
- The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Canara Robeco Treasury Advantage Fund (CRTAF), an open ended debt scheme. as may be specified by the investor in the application form. In case the investor fails to specify his preference as regards the Plan/Option of CRTAF into which the maturity proceeds are to be switched into, the default plan/option under CRTAF as per provisions of the respective Scheme Information Document shall be applicable. This Option enables the investors to remain invested and does not lose a single day return which may be possible on receiving the payout of redemption proceeds. Investor can choose to avail of this facility only 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 auto maturity switch. If this section is not signed or in case of discrepancy in signatures, switch request may be liable to be rejected. Further, in case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds 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. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load, Applicable NAV etc.
- 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.

# Note:

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

# **Canara Robeco Mutual Fund**

# **CANARA ROBECO**

Investment Manager: Canara Robeco Asset Management Co. Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
Tel.: 6658 5000, 6658 5086 Fax: 6658 5012 / 13 www.canararobeco.com
CIN: U65990MH1993PLC071003
This product is suitable for investors who are seeking\*

Application No.

Capital appreciation ov A close ended equity fur instrument of mid cap or High Risk (BRO) Investors should consult their financial Note: Risk is represented as:	and that aims to companies WN)	bout wheth	er the produ	ct is suital	ole for the	m.					equity hat their	. 1			invest	tors u	inders	tand t	hat th	neir				
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First / Sole Applicant @	P	N # (refe	rinstruct	ion)						Yes	C Comp		Slati	us (	ii yes,	alla	cii pii	301)						
Second Applicant										Yes	5	0												
Third Applicant										Yes	5	0												
@ If the first/sole applicant	is a Minor, then	please p	rovide de	tails of	Natural	l / Le	egal (	Guardi	an.	**	Refer ii	nstruct	tion 1	2										
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POWER OF ATTORNEY (PoA)	HOLDER DETAILS			
Name of PoA Mr.   Ms.   M/s.				
PAN	KYC [Please (✓) (Mandatory)]	Proof Attached		
MAILING ADDRESS [Please pi	ovide Full Address. P. O. Box No. may not be sufficie	ent. Overseas Investors	will have to provide Indi	an Address]
Local Address of 1st Applican	t-			
City	State			Pin Code
Tel. Off.	Resi.		Mobile	
E-Mail P L E A S E		R S		
Overseas Correspondence Ado	dress (Mandatory for NRI / FII Applicant)			
City City	Country			Pin Code
COMMUNICATION (Please ✓				
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BANK ACCOUNT DETAILS - Ma	ndatory			
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Account No.			A/c. Type SAVIN Please (✓)	IGS O NRE O CURRENT O NRO O FCNR O
Branch Address				
Bank Branch City	State	Pin Code		CR Code
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	EMITTANCE [Refer Instruction 20]			
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	Dividend Payout is available all payouts will be automatically process	•		
DEMAT ACCOUNT DETAILS (	This section to be filled only if investor wish to hold	units in demat form)	( Client Master List (CM	L) to be enclosed ) ( Refer instructions No. 24)
National S	Securities Depository Limited (NSDL)		Central Depository Serv	vices (India) Limited (CDSL)
Depository Participant Name _		Depository Participant	: Name ————	
DP ID No.				
DI ID NO.		Target ID No.		
INVESTMENT DETAILS AND P	AYMENT DETAILS (Payment through Cash/Outstation		1	
Scheme Name	Plan / Option	Amount Invested (₹)	Cheque/DDNo./UTR No. (Incase of NEFT/RTGS)	Bank and Branch and Account Number
Canara Robeco India Opportunities	☐ <b>Regular plan:</b> ☐Growth ☐Dividend (Payout)			
# (Type of Account : Saving/Cur MUTUAL FUND COLLECTIONS"	rrent/NRE/NRO/FCNR/NRSR) * All purchases are subject	to realization of cheque	/DD. ● All Cheques/Bank	Drafts must be drawn in favour of "CANARA ROBECO

	rship (Please tick applicable low. Details to be provided fo		•	wnership percent	age/interest in the trust of	any Beneficiary is as per the
Category	☐ Unlisted company	☐ Partnership Firm	Unincorpora Body of In	ted Association/ dividuals	Trust	Foreign Investor \$\$\$
Ownership per cent @@@	>25%	>15%	>15%		>=15%	
ownership, the investor will be	restors, the beneficial owners e responsible to intimate CRAI s, the beneficial ownership wi	hip will be determined as AC / its Registrar / KRA as m	per SEBI guidelines. For de ay be applicable immediate I guidelines. For details refe	tails refer to SAI/re ly about such chan	elevant Addendum. In case o ge.	investor.  of any change in the beneficial  ge in the beneficial ownership,
Details of Beneficial Ownersh	nip (Please attach a separate	sheet with this format if t	he space provided is insuff	cient)		
Sr.	Name		Addre	ess	Details of Identity such as PAN / Passport	% of ownership
					, ,	
[Please attach self attested co		f photo identity) along with	n application form]			
OTHER DETAILS (For Individ						
Gross Annual Income De	etails Please tick (✓) ☐ Be		☐ 5-10 Lacs ☐ 10 OR]	-25 Lacs	·25 Lacs	
Net-worth in ₹		·		as on (date) [		
2. Please tick if applicable:	Politically Exposed Per	son (PEP)	Related to a Po	litically Exposed Po	erson (PEP)	
3. Any other information _						
OTHER DETAILS (For Non-I	ndividuals Only)					
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			OR]			
2. Net-worth in ₹				as on (date)		
3. Is the entity involved i	n / providing any or the follo	wing services				
– Foreign Exchange / N	-		☐ YES ☐ NO			
– Gaming / Gambling /	Lottery Services (e.g. casinos	, betting syndicates)	☐ YES ☐ NO			
– Money Lending / Paw	ning YES NO	[	☐ YES ☐ NO			
3. Any other information	<u> </u>					
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		E/FIRST APPLICANT)				
CANARA RO				Applicati	on No.	
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Received from Mr. / Ms. / W	I/s.					
An application for purcha	ase of units of				Γ	Stamp, Signature හි Date
along with cheque / DD as o	detailed overleaf. Cheques,	Drafts are subject to real	sation.			Jighature O Date

NOMINATION DETAILS for Individuals [Minor / HUF / PC	DA Holder / Non Individuals cannot	Nominate - Refer Instruction N	o. 13]	
□ I / We credit in this folio no. in the event of my / our death. I , acknowledging receipt thereof, shall be a valid discharge b	/ We also understand that all payr	ments and settlements made to		of the Nominee(s) 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	<sup>@</sup> % of Share
1 D	D - M M - Y Y Y			
2 D	D - M M - Y Y Y			
3 D	D - M M - Y Y Y			
© If the percentage of share is not mentioned then the content of the percentage of share is not mentioned then the content of the trustees Canara Robeco Mutual Fund. I / We have read and Mutual Fund for allotment of units of the Scheme, as indicated a these funds is not directly / indirectly a result of "proceeds of crim required to substantiate the facts of this undertaking. I have not remy/our account and all my/our transactions to the intermediat agent(s), call centers, banks, custodians, depositories and/or auti The ARN holder has disclosed to me/us all the commissions (in the which the Scheme is being recommended to me/us applicable to NRIs only: I/We confirm that I am/we are Non-Rapproved banking channels or from funds in my/our Non-Resid Repatriation basis	I understood the contents of the SID and k bove and agree to abide by the terms, co e" as defined in "The Prevention of Mone eccived nor been induced by any rebate or ely whose stamp appears on the applica horised external third parties who are invi- e form of trail commission or any other m	st all the indicated nominee(s)  (ey Information Memorandum of the inditions, rules and regulations of the sy Laundering Act, 2002" and we under gifts, directly or indirectly in making thation form. I also authorize the Fund played in transaction processing, despayable to him for the different of I/We hereby confirm that the fund	Scheme. I / We hereby confirm and certertake to provide all necessary proof / do his investment. I / We authorize the Functo disclose details as necessary, to the staches, etc. for the purpose of effecting it competing Schemes of various Mutual is for subscription have been remitted fire	ees of Canara Robeco ify that the source of cumentation, if any, Ito disclose details of Registrar & Transfer payments to me / us. Funds from amongst
S First / Sole Applicant / Guardian	Second Applica	ant		
To be furnished by partnership firms				
To, The Trustees of Canara Robeco Mutual Fund, Sub: We, the undersigned, being the partner of M/s do hereby jointly and severally authorise Mr units of Scheme on behalf of you in writing about any change in the constitution or codeal with the above units. We enclose the copy of the Par Name of the partners	and in the name of our firm. He is / Tl omposition of our firm and upon suc	a Partn to subsc hey are also authorised to encash h change, also arrange to lodge ation for subscription.		for allotment of lertake to intimate
			Payment Detai	le.

		Amount	Payment Details		
Scheme Name	Plan/Option	Invested (₹)	Cheque/DD No./UTR No. (In case of NEFT/RTGS)	Bank and Branch	
Canara Robeco India Opportunities	□ <b>Regular plan:</b> □Growth □Dividend (Payout)				

REGISTRAR & TRANSFER AGENTS

Canara Robeco Mutual Fund
Investment Manager: Canara Robeco Asset Management Co. Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
Tel.: 6658 5000 , Fax: 6658 5012 / 13 www.canararobeco.com
CIN: U65990MH1993PLC071003

**CANARA ROBECO** 

ASBA Application No.

This product is suitable for inves						
Capital appreciation or     A close ended equity f	ver long term und that aims to provide capital appreci	ation by investing pre	dominantly in equity ar	d equity related		
instrument of mid cap  High Risk (BRC	companies		,	,		
,	al advisers if in doubt about whether the product is sui	table for them		 Da	ite DD/MM/	YYYY
	(BLUE) investors understand that their principal will be at low risk		rs understand that their		ors understand that their oal will be at high risk	
Note: Risk is represented as:	READ THE SCHEME INFORMATION DOCU					np.M
INVESTORS MOST			BLOCKED AMO			JRIVI.
BROKER/AGE	ENT INFORMATION			FOR OFFIC	E USE ONLY	
ARN Code & Name*	3ub Distributor / Branch Code	nployee Unique cation Number (EUIN)	SCSB	SCSB IFSC Code	Syndicate Member Code	SI No.
ARN			[Name & Code]	[11 digit code]	[Name & Code]	
	aid directly by the investor to the AMFI regist	ered Distributors based	on the investors' assessm	ent of various factors i	ncluding the service rendered	by the distributor.
Declaration for "execution-only" tr blank)]:I/We hereby confirm that the I me/us as this transaction is executed employee/relationship manager/sal broker or notwithstanding the advice o employee/relationship manager/sale	ansaction (only where EUIN box is left UIN box has been intentionally left blank by without any interaction or advice by the sperson of the above distributor/sub fin-appropriateness, if any, provided by the sperson of the distributor/sub broker.	nature of 1st Applicant /	/ Guardian ⊗ Signa	ture of 2nd Applicant	⊗ Signature of 31	rd Applicant
APPLICANT(S) INFORMAT	TION					
NAME OF FIRST / SOLE APPLI	CANT (For existing unitholde	er(s) please furnish you	ır Folio No.)			
Mr. Ms. M/s.						
PAN				Folio No.		
Mr. Ms. M/s.						
PAN						
NAME OF THIRD APPLICANT	<u> </u>					
Mr.   Ms.   M/s.						
PAN						
Status (Please ✓)	Resident Individual   NRI / PIO   Minor   Company/Box	dy Corporate □ Flls	☐ HUF ☐ Partnership	□ Bank / Fls Firm □ AOP / BOI	□ Sole Proprietorship □ □ Society □	Please specify
BANK ACCOUNT DETAILS		uy corporate 🗖 🖽	- Partifership	HIIII LI AOP/BOI	D Society L	-1
Name of the Bank						
Branch Address						
Bank Branch City			State		Pin Code	
Account No.			A/c. Tyl (Please	oe e ✓) SAVINGS [	NRE CURRENT N	RO 🗖 FCNR 🗖
IFS Code						
Amount to be blocked (Rs.)						
Amount in words INVESTMENT DETAILS						
Scheme Name: Canara Ro	beco India Opportunities	Р	lans :		vidend (Payout) vidend (Payout)	
CANARA RO	IP (TO BE FILLED IN BY THE SOLE/FIRS	T APPLICANT)			Date / /	
Canara Robeco Investment manager : Cana Construction House, 4th Flo	<b>Mutual Fund</b> ra Robeco Asset Management Company or, 5, Walchand Hirachand Marg, Ballard	r Ltd. d Estate, Mumbai 400	0 001. AS	BA Application N	0.	
Scheme Name: Canara Ro	obeco India Opportunities		Plans :	: Growth D		
Received from Mr. / Ms. /M/	/s	\\				
SCSB Account details		Total Amount	to be blocked		SCSB Stamp &	Signature
1,40.10.						
Branch Name		Rs. in words				

DEMAT ACCOUNT DETAILS													
Depository (Please ✓)	□ National :	Securities Depository Lim	nited				entral De	eposito	ry Services (	(India)	Limited		
Depository Participant Name		,							,				
DP-ID I													
	N												
Beneficiary Account Number					(*	16 digit	benefiic	ary A/c.	. No. to be r	nentio	ned abo	ove)	
UNDERTAKING BY ASBA INVESTOR AN	D ACCOUNT H	OLDER											
<ol> <li>I/ We hereby undertake that, I/ we have Document (SID) / Key Information Me understand that if the details as provide be relied upon. I/we further confirm ar Regulations, 2009.</li> </ol>	morandum (KIM ed by me/us in th nd undertake tha	) of the above mentione is Form are different from t I am/ we are eligible AS	d Scheme and Stat othose in the NFO A BA applicants(s) as	ement of A pplication F per the rel	dditional orm, the evant pro	Inform n in suc	nation (S <i>l</i> :h a case;	AI) of Ca the info	anara Robeo ormation as	co Mut provid	ual Fun ed by m	d. Furth e/us he	er, I/we rein will
(2) In accordance with provisions of ASBA in		•	•										
<ul> <li>the SCSB to do all acts as are neces the extent mentioned above und transfer of funds to the Canara Ro entitling me/us to receive mutual</li> </ul>	ler "DETAILS OF E beco Mutual Fur	BANK ACCOUNT FOR BLOC nd's account on receipt of	KING OF FUNDS" o	r unblockin	g of fund	s in the	bank acc	count m	iaintained v	vith the	SCSB s	, pecified	l above,
(b) Registrar to issue instructions to t the Canara Robeco Mutual Fund		ck the funds in the bank a	account specified al	oove upon f	inalisatio	n of th	e basis of	allotm	ent and to tr	ransfer	the req	uisite m	oney to
(3) In case the amount available in the ba	nk account spec	fied above is insufficient	, the SCSB shall reje	ect the app	lication.								
(4) If the DP ID, Beneficiary or PAN is not p my/ our application shall be rejected a					re incorre	ect or in	ncomplet	te or no	t matching	with th	e depo	sitory re	cords,
SIGNATURES													
First / Sole Applicant / Guardia	n	Seco	ond Applicant						Third App	olicant			
SCSB Bank -First / Sole Applicant / Gua	ardian	SCSB Ban	k - Second Applica	nt				SCSE	Bank - Thi	ird App	licant		
		INSTRUCTIONS FOR	R FILLING ASBA A	PPLICATIO	N FORM	Λ							
An Application Supported by Blocked (SCSB) with whom the bank account t			duly filled up ASBA	Application	on form,	physica	ally or ele	ectronic	cally, to the	Self C	ertified	Syndica	ate Bank
In case of ASBA application form the investor must be helding a k			bmit the ASBA App	lication Fo	rm at the	e Bank	branch o	of SCSB,	which is de	esignat	edfort	he purp	ose and

- - In case of ASBA application form in electronic form, the investor shall submit the ASBA application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription 3. amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank 6.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time. 8.
- Name of the First accountholder in bank to be the first unitholder in folio. If the name is not matched the application will be rejected and amount to be refunded if any.
- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:

1. Axis Bank Ltd 2. Allahabad Bank 3. Andhra Bank 4. Bank of Baroda 5. Bank of India 6. Bank of Maharashtra 7. Canara Bank 8. Central Bank of India 9. CITI Bank 10. Corporation Bank 11. Deutsche Bank 12. HDFC Bank Ltd. 13. HSBC Ltd. 14. ICICI Bank Ltd 15. IDBI Bank Ltd. 16. Indian Bank 17. Indian Overseas Bank 18. IndusInd Bank 19. J P Morgan Chase Bank, N.A. 20. Karur Vysya Bank Ltd. 21. Kotak Mahindra Bank Ltd. 22. Nutan Nagarik Sahakari Bank Ltd. 23. Oriental Bank of Commerce 24. Punjab National Bank 25. South Indian Bank 26. Standard Chartered Bank 27. State Bank of Bikaner and Jaipur 28. State Bank of Hyderabad 29. State Bank of India 30. State Bank of Travencore 31. Syndicate Bank 32. The Federal Bank 33. UCO Bank 34. Union Bank of India 35. United Bank of India 36. Vijaya Bank 37. YES Bank Ltd.

For the complete list of controlling / designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com

Tel No.: (040) 23312454, Fax No.: (040) 23311968, Email: crmf@karvy.com

# Canara Robeco Asset Management Company Ltd.

Branch Offices: AHMEDABAD: Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road, Ahmedabad 380 006. Tel: (079) 40278936, Fax: (079) 40264254, E-mail: crmf.ahmedabad@canararobeco.com, BANGALORE: 1st Floor, "Sana Plaza", 21/14 A, M. G. Road, Near Trinity Metro Station, Bangalore - 560001, Tel: (080) 39871400/01, Fax: (080) 30901092, Email: crmf.bangalore@canararobeco.com. CHANDIGARH: Canara Bank, Circle Office, 3rd Floor, Sector 34-A, Chandigargh - 160 022. Tel: (172) 2648007, E-mail: crmf.chandigarh@canararobeco.com CHENNAI: 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai 600 002. Email: crmf.chennai@canararobeco.com. Tel.: (044) 28492596-98 Fax: (044) 28497023 DELHI: 306, Kanchen Junga Building., 18, Barakambha Road, New Delhi 110 001. Email: crmf.delhi@canararobeco.com. Tel.: (011) 23326417, Fax (011) 23354780 GOA: Shop No. F-3, Edcon Tower .Panjim Goa: 403001. Email: crmf.goa@canararobeco.com.

Tel.: (0832) 2422415, 6450631 HYDERABAD: V. V. Vintage Boulevard, 1st Floor, Municipal H. No.6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. Tel: (40) 39132301 / 39132302, Fax: (40) 39132300, E-mail: crmf.hyderabad@canararobeco.com INDORE: 211, City Centre, M.G. Road, Indore - 452 003. Tel: +917316451222, E-mail: crmf.indore@canararobeco.com KOCHI: Door No. XL/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank ofCommerce, Broadway North End, Kochi 682 031. Email: crmf.kochi@canararobeco.com. Tel.: (0484) 2364846/36 Fax: (0484) 2364836 KOLKATA: Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 071. Email: crmf.kolkata@canararobeco.com. Tel.: (033) 30584716-19 Fax: (033) 30584720 MANGALORE: 1st Floor Essel Towers, Bunts Hostel Circle

Mangalore 575 003. Email: crmf.mumbai@canararobeco.com. Tel.: (022) 665850014804 Telefax: (0824) 2445565 MUMBAI: Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: crmf.mumbai@canararobeco.com. Tel.: (020) 66585000-18, 66585085 Fax: (022) 66585012/13 PUNE: C-2, Deccan Mall, 2nd Floo

# Karvy Computershare Pvt. Ltd.: Branch Offices

AGARTALA: Karvy Computershare Pvt. Ltd, Bidurkarta Chowmuhani, JN Bari Road, Tripura (West), Agartala-799001, Tel: 0381-2317519. AGRA: Karvy Computershare Pvt. Ltd, 1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra-282002, Tel: 9369918603. AHMEDABAD: Karvy Computershare Pvt.Ltd, 201/202 Shail, Opp: Madhusudan House, Navrangpura, Ahmedabad-380006, Tel: 079-26402967, 079-32997508. AJMER: Karvy Computershare Pvt.Ltd, S. No. 1 & 2, 2Nd Floor, Ajmer Tower, Kutchery Road, Ajmer-305001, Tel: 0145-5120725, 0145-2628055. AKOLA: Karvy Computershare Pvt. Ltd, Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Akola.- Akola-444004, Tel: 0724-2451874. ALIGARH: Karvy Computershare Pvt. Ltd, 1St Floor, Kumar Plaza-Aligarh-202001, Tel: 9369918604. ALLAHABAD: Karvy Computershare Pvt. Ltd, Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad-211001, Tel: 9369918605. ALLEPPY: Karvy Computershare Pvt. Ltd, X1V 172, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy-688011, Tel: 0477 3294001. ALWAR: Karvy Computershare Pvt. Ltd, 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No. 2, Alwar 301001, Tel: 0144-3291200, 0144-3291300. AMBALA: Karvy Computershare Pvt. Ltd, 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala-133001, Tel: 9315017301. AMRAVATI: Karvy Computershare Pvt.Ltd, Shop No 13 & 27, Gulshan Plaza, Badnera Road, Near Bhartiya Mahavidhyalaya, Rajapeth, Amravati-444605, Tel: 0721-3291081, 0721-3291081. AMRITSAR: Karvy Computershare Pvt.Ltd, 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar-143001, Tel: 0183-5053802. ANAND: Karvy Computershare Pvt.Ltd, 8-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand -380001, Tel: 9662020623. ANANTHAPUR: Karvy Computershare Pvt.Ltd, #15/149,1St Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur-515001, Tel: 08554-244449. **ANKLESHWAR**: Karvy Computershare Pvt.Ltd, L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar 393002, Tel: 9558464477. **ASANSOL**: Karvy Computershare Pvt.Ltd, 114/71 G T Road, Near Sony Centre, Bhanga Pachil-Asansol-713303, Tel: 0341-6550222, 9332095447. **AURANGABAD**: Karvy Computershare Pvt.Ltd, Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005, Tel: 0240-2343414. **AZAMGARH**: Karvy Computershare Pvt.Ltd, 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276001, Tel: 9307910001. BALASORE: Karvy Computershare Pvt. Ltd., Gopalgaon, M. S Das Street, Gopalgaon, Balasore, Orissa, Balasore-756001, Tel: 06782-260503. BANGALORE: Karvy Computershare Pvt. Ltd., 59, Skanda puttanna Road, Basavanagudi, Bangalore-560004, Tel: 080-26600785, 080-26602852/9625. BANKURA: Karvy Computershare Pvt. Ltd., Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura-722101, Tel: 03242-255964. BAREILLY: Karvy Computershare Pvt. Ltd., 1St Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly-243001, Tel: 9369918607. BARHAMPORE (WB): Karvy Computershare Pvt.Ltd, Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb)-742101, Tel: 03482 274494. BARODA: Karvy Computershare Pvt.Ltd, Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda-390007, Tel: 0265-6640870, 0265-6640871. BEGUSARAI: Karvy Computershare Pvt.Ltd, Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai-851117, Tel: 9308793949. BELGAUM: Karvy Computershare Pvt.Ltd, Cts No 3939/ A2 A1, Above Raymonds Show Room | Beside Harsha Appliances, Club Road, Belgaum-590001, Tel: 0831 2402544.
BELLARY: Karvy Computershare Pvt.Ltd, No. 1, Khb Colony, Gandhi Nagar, Bellary-583103, Tel: 08392 – 254750. BERHAMPUR (OR): Karvy Computershare Pvt.Ltd, Ramlingam Tank Road, Dist Ganjam Berhampur, Orissa, Berhampur (Or)-760002, Tel: 0680-2250106. BETUL: Karvy Computershare Pvt.Ltd, 107,1St Floor, Hotel Utkarsh, J. H. College Road -Betul-460001, Tel: 07141 - 231301. BHAGALPUR: Karvy Computershare Pvt.Ltd, 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur-812001, Tel: 9386256100. BHARUCH: Karvy Computershare Pvt.Ltd, Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001, Tel: 02642-225022. BHATINDA: Karvy Computershare Pvt.Ltd, #2047-A2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi-151001, Tel: 0164-5006725. BHAVNAGAR: Karvy Computershare Pvt. Ltd, KRUSHNA DARSHAN COMPLEX, PARIMAL CHOWK, OFFICE NO: 306-307, 3RD FLOOR, ABOVE JED BLUE SHOW ROOM, Bhavnagar-364002, Tel: 0278-3004116. BHILAI: Karvy Computershare Pvt.Ltd, Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar-East, Bhilai-490020, Tel: 0788-2295999, 0788-2295332. BHILWARA: Karvy Computershare Pvt.Ltd, Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, Bhilwara--, Tel: 01482-246362, 01482-246364. BHOPAL: Karvy Computershare Pvt.Ltd, Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal-462011, Tel: 0755-4092712, 0755-4092715. BHUBANESWAR: Karvy Computers hare Pvt. Ltd, A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar-Bhubaneswar-751007, Tel: 0674-6534585. **BIKANER:** Karvy Computershare Pvt.Ltd, 70-71, 2Nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner-334001, Tel: 0151-2200014. **BILASPUR:** Karvy Computershare Pvt.Ltd, Shop No-201 & 202, 1St Floor, V R Plaza, Link Road, Bilaspur, C.G.-Bilaspur-495001, Tel: 07752-408436. **BOKARO:** Karvy Computershare Pvt.Ltd, B-1, 1St Floor, City Centre, Sector-4, Near Sona Chandi Jwellars, Bokaro-827004, Tel: 06542-233332, 06542-233330/31. **BURDWAN:** Karvy Computershare Pvt.Ltd, 63 Gt Road, Halder Complex 1St Floor-Burdwan-713101, Tel: 0342-2665140. CALICUT: Karvy Computershare Pvt. Ltd, lind Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut-673004, Tel: 0495-4022480. CHANDIGARH: Karvy Computershare Pvt.Ltd, Sco 371-372S, Above Hdfc Bank, Sector 35-B, Chandigarh-160036, Tel: 0172-4342618. CHANDRAPUR: Karvy Computershare Pvt.Ltd, Shop No-6 Office No-2 1St Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur-442402, Tel: 07172-270262, 07172-277584. CHENNAI: Karvy Computershare Pvt.Ltd, F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai-600002, Tel: 044-42028512, 044-42028513. CHINSURA: Karvy Computershare Pvt.Ltd, J Ć Ghosh Saránu,Bhánga Gará, Chinsurah, Hooghly-Chinsurah-712101, Tel: 033-26810164. COCHIN: Karvy Computershare Pvt.Ltd, Ali Arcade, 15t Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm-682036, Tel: 0484 3000231, 0484 3000232. COIMBATORE: Karvy Computershare Pvt.Ltd, 1057/1058 Jaya Enclave, 2nd Floor, Avinashi Road-Coimbatore-641018, Tel: 0422-4384770. CUTTACK: Karvy Computershare Pvt.Ltd, Po - Buxi Bazar, Cuttack, Opp Dargha Bazar, Dargha Bazar, Cuttack-753001, Tel: 0-9238102118. DARBHANGA: Karvy Computershare Pvt.Ltd, Jaya Complex, 2Nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga-846003, Tel: 06272-220145. DAVANGERE: Karvy Computershare Pvt.Ltd, #15/9, 1st Floor, Sobagu Complex, 2nd Main Road (Avk College Road) P J Extension-Davangere-577002, Tel: 0819-2258714, DEHRADUN: Karvy Computershare Pvt.Ltd, Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun-248001, Tel: 9369918608. DEORIA: Karvy Computershare Pvt.Ltd, 15t Floor, 15t Floor, Opp. Zila Panchayat, Civil Lines, Deoria-274001, Tel: 7499496134. DEWAS: Karvy Computershare Pvt.Ltd, 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001, Tel: 07272-426010, 07272-426010. DHANBAD: Karvy Computershare Pvt.Ltd, 208 New Market 2Nd Floor, Bank More-Dhanbad-826001, Tel: 0326-6452027. DHARWAD: Karvy Computershare Pvt.Ltd, G, 7&8 Banashankari Avenue, Opp Nttf, P B Road, Dharwad-580001, Tel: 0836-2744207, 0836-2744208. DHULE: Karvy Computershare Pvt.Ltd, Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424001, Tel: 02562-282823, 02562-282823. DINDIGUL: Karvy Computershare Pvt.Ltd, No: 9 Old No:4/B, New Agraharam, Palani Road, Dindigul-624001, Tel: 0451-2436077. **DURGAPUR**: Karvy Computershare Pvt.Ltd, 1St Floor, Old Dutta Automobile Bldg, Nachan Road, Benachity, Durgapur-713213, Tel: 0343-6512111. **ELURU:** Karvy Computershare Pvt.Ltd, D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr. Prabhavathi Hospital, R.R. Pet-Eluru-534002, Tel: 08812-227851, 08812-227852/53/54. ERODE: Karvy Computershare Pvt. Ltd, No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode-638003, Tel: 0424-4021212. FARIDABAD: Karvy Computershare Pvt.Ltd, A-2B, Ist Floor, Nehru Groundnit-Faridabad-121001, Tel: 9310448851. FEROZPUR: Karvy Computershare Pvt.Ltd, The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur-152002, Tel: 01632-241814. GANDHIDHAM: Karvy Computershare Pvt.Ltd, 203 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham--, Tel: 02836-228630. GANDHINAGAR: Karvy Computershare Pvt.Ltd, Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar-382007, Tel: 079-23244955, 079 232 44955. GAYA: Karvy Computershare Pvt.Ltd, 15t Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001, Tel: 0631-2220071. GHAZIABAD: Karvy Computershare Pvt.Ltd, 1St Floorc-7, Lohia Nagar-Ghaziabad-201001, Tel: 9310448804. GHAZIPUR: Karvy Computershare Pvt.Ltd, 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur-233001, Tel: 7499496131. GONDA: Karvy Computershare Pvt.Ltd, Shri Market, Sahabgunj, Station Road, Gonda-271001, Tel: 7499496127. GORAKHPUR: Karvy Computershare Pvt.Ltd, Above V.I.P. Houseajdacent, A.D. Girls College, Bank Road, Gorakpur-273001, Tel: 9369918610. GULBARGA: Karvy Computershare Pvt.Ltd, Cts No 2913 1St Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga-585105, Tel: 0847-2310040. GUNTUR: Karvy Computershare Pvt.Ltd, D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur-522002, Tel: 0863-2339094. GURGAON: Karvy Computershare Pvt.Ltd, Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon-122001, Tel: 9310448806. GUWAHATI: Karvy Computershare Pvt.Ltd, 54 Sagarika Bhawan 2Nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati-781024, Tel: 8811036746. GWALIOR: Karvy Computershare Pvt.Ltd, 37/38, Lashkar, Mlb Roadshinde Ki Chhawani, Near Nadi Gate Pul, Gwalior-474001, Tel: 9300004262. HALDWANI: Karvy Computershare Pvt.Ltd, Above Kapilaz, Sweet House, Opp Lic Building, Pilikothi, Haldwani-263139, Tel: 9369918611. HARIDWAR: Karvy Computershare Pvt.Ltd, 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249401, Tel: 9369918612. HASSAN: Karvy Computershare Pvt.Ltd, St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan -573201, Tel: 08172 262065. HISSAR: Karvy Computershare Pvt.Ltd, Sco-71, 1St Floor, Red Square Market-Hissar-125001, Tel: 9315017303. HOSHIARPUR: Karvy Computershare Pvt.Ltd, 1St Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur-146001, Tel: 01882-500143. HUBLI: Karvy Computershare Pvt.Ltd, 22Nd & 23Rd, 3Rd Floor, Eureka Junction, Travellers Bunglow, Hubli-580029, Tel: 0836-2252444. HYDERABAD: Karvy Computershare Pvt.Ltd, 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad-500034, Tel: 040-23312454, 23433103. INDORE: Karvy Computershare Pvt.Ltd, 213 B City Center, M.G. Road, Opp. High Court, Indore-452001, Tel: 0731-4268828, 0731-4218902. JABALPUR: Karvy Computershare Pvt.Ltd, Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur-482002, Tel: 0761-3204376. JAIPUR: Karvy Computershare Pvt.Ltd, S16/A liird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur-302001, Tel: 0141-2379761, 01414167715/17. JALANDHAR: Karvy Computershare Pvt.Ltd, Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar-144001, Tel: 0181-5094410. JALGAON: Karvy Computershare Pvt.Ltd, 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon-425001, Tel: 0257-2226761. JALPAIGURI: Karvy Computershare Pvt.Ltd-D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri-735101, Tel: 03561-222136. JAMMU: Karvy Computershare Pvt.Ltd, 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu-180012, Tel: 0191-2458820, 01912458818. JAMNAGAR: Karvy Computershare Pvt.Ltd, 108 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar-361001, Tel: 0288-2558887. JAMSHEDPUR: Karvy Computershare Pvt.Ltd, 2ND FLOOR, R R SQUARE, SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA, MAIN ROAD, BISTUPUR, Jamshedpur-831001, Tel: 0657-2317025. JAUNPUR: Karvy Computershare Pvt.Ltd, R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur-222002, Tel: 9369918613. JHANSI: Karvy Computershare Pvt.Ltd, 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284001, Tel: 9369918614. JODHPUR: Karvy Computershare Pvt.Ltd, 203, Modi Arcade, Chopasni Road-Jodhpur-342001, Tel: 0291-2638479. JUNAGADH: Karvy Computershare Pvt.Ltd, 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh-362001, Tel: 0285-2652220, 0285-2652220. KANNÜR: Karvy Computershare Pvt. Ltd, 2Nd Floor, Prabhath Complex, Fort Road, Nr. Icici Bank, Kannur-670001, Tel: 0497-2764190. KANPUR:

Karvy Computershare Pvt.Ltd, 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur-208001, Tel: 9369918615. KARAIKUDI: Karvy Computershare Pvt.Ltd, Gopi Arcade, 100 Feet Road, -Karaikudi-630001, Tel: 04565-237192. KARIMNAGAR: Karvy Computershare Pvt.Ltd, H.No. 4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel: 0878-2261779, 0878-2244773/75/79. KARNAL: Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, Tel: 0184-2252524. KARUR: Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, Tel: 0184-2252524. KARUR: Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, Tel: 0184-2252524. KARUR: Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, Tel: 0184-2252524. KARUR: Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karva Chaman, Kunjpura Road, Road, Karva Chaman, Kunjpura Road, Karva Chaman, Karva Chaman, Karva Chaman, Karv Thiru-vi-ka Road, Near G.R. Kalyan Mahal, Karur-639001, Tel: 04324-241755. KHARACPUR: Karvy Computershare Pvt.Ltd, 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur-721304, Tel: 03222-253380. KOLHAPUR: Karvy Computershare Pvt.Ltd, 605/1/4 EWard, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001, Tel: 02312653656. KOLKATA: Karvy Computershare Pvt.Ltd, 166 A Rashbihari Avenue 2Nd Floor-Opp- Fortish Hospital, Kolkata-700029, Tel: 033-24635432, 033 24659263. KOLLAM: Karvy Computershare Pvt.Ltd, Sree Vigneswara Bhavan, Shastri Junction-Kollam-691001, Tel: 0474-2747055. KORBA: Karvy Computershare Pvt. Ltd., 1St Floor, 35, Indira Complex, P. Nagar, Korba-495677, Tel: 9300155683. KOTA: Karvy Computershare Pvt. Ltd., 29, Ist Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324007, Tel: 0744-5100964, 0744-5100964. KOTTAYAM: Karvy Computershare Pvt.Ltd, 1St Floor Csiascension Square, Railway Station Road, Collectorate P.O., Kottayam-686002, Tel: 0481-2300868. KURNOOL: Karvy Computershare Pvt.Ltd, Shop No. 43, 1St Floor, SV Complex, Railway Station Road, Near Sbi Main Branch, Kurnool-518004, Tel: 08158-228550. LUCKNOW: Karvy Computershare Pvt.Ltd, 24, Prem Nagar, Ashok Marg, Lucknow-226001, Tel: 9369918600. LUDHIANA: Karvy Computershare Pvt.Ltd, Sco - 136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana-141001, Tel: 0161-4648747. MADURAI: Karvy Computershare Pvt.Ltd, Rakesh towers, 30-C, Ist floor, Bye pass Road, Opp Nagappa motors, Madurai-625010, Tel: 0452-2605856. MALAPPURAM: Karvy Computershare Pvt.Ltd, First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram-676505, Tel: 0483-32731450. MALDA: Karvy Computershare Pvt.Ltd, Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda-732101, Tel: 03512-223763. MANGALORE: Karvy Computershare Pvt.Ltd, Mahendra Arcade Opp Court Road, Karangal Padi-Mangalore-575003, Tel: 0824-2496289. MARGOA: Karvy Computershare Pvt.Ltd, 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao-403601, Tel: 0832-2731823. MATHURA: Karvy Computershare Pvt.Ltd, Ambey Crown, Iind Floor, In Front Of Bsa College, Gaushala Road, Mathura-281001, Tel: 9369918618. MEERUT: Karvy Computershare Pvt.Ltd, 1St Floor, Medi Centreopp Icici Bank, Hapur Road Near Bachha Park, Meerut-250002, Tel: 9369918619. MEHSANA: Karvy Computershare Pvt.Ltd, UI/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana-384002, Tel: 02762-242950. MIRZAPUR: Karvy Computershare Pvt.Ltd, Girja Sadan, Dawari Gunj-Mirzapur-231001, Tel: 7499496133. MOGA: Karvy Computershare Pvt.Ltd, 1St Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga-142001, Tel: 01636-230792. MORADABAD: Karvy Computershare Pvt.Ltd, Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad-244001, Tel: 9369918620. MORENA: Karvy Computershare Pvt.Ltd, Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena-476001, Tel: 7489361265. MUMBAI: Karvy Computershare Pvt.Ltd, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort-400001, Tel: 022-66235353, 022-66235313. MUZAFFARPUR: Karvy Computershare Pvt.Ltd, I St Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur-842001, Tel: 9386256101. MYSORE: Karvy Computershare Pvt.Ltd, L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore -570001, Tel: 0821-2438006. NADIAD: Karvy Computershare Pvt.Ltd, 104/105, Near Paras Cinema, City Point Nadiad, Nadiad-387001, Tel: 0268-2563245. NAGERKOIL: Karvy Computershare Pvt.Ltd, 3A, South Car Street-Nagercoil-629001, Tel: 04652 - 233552. NACPUR: Karvy Computershare Pvt.Ltd, Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur-440010, Tel: 0712-2533040, 0712-2533040. NAMAKKAL: Karvy Computershare Pvt.Ltd, 105/2, Arun Towers, Paramathi Street-Namakkal-637001, Tel: 04286-234801. NANDED: Karvy Computershare Pvt.Ltd, Shop No.4, Santakripa Market, G G Road, Opp.Bank Of India, Nanded-431601, Tel: 02462-237885. NASIK: Karvy Computershare Pvt.Ltd, S-12, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002, Tel: 0253-6611395. NAVSARI: Karvy Computershare Pvt.Ltd, 1/1 Chinmay Aracade, Opp Sattapir Rd, Tower Rd, Mavsari-396445, Tel: 02637-280367, 02637-280367. NELLORE: Karvy Computershare Pvt.Ltd, 16-2-230, Room No: 27, 2Nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore-524001, Tel: 0861-2349940. NEW DELHI: Karvy Computershare Pvt.Ltd, 305 New Delhi House, 27 Barakhamba Road -New Delhi -110001, Tel: 011-43681700, 011-43681704. NIZAMABAD: Karvy Computershare Pvt.Ltd, H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad-503003, Tel: 08462-224366. NOIDA: Karvy Computershare Pvt. Ltd., 307 Jaipuria Plazad 68 A, 2Nd Floor, Opp Delhi Public School, Sector 26, Noida-201301, Tel: 9310448805. PALGHAT: Karvy Computershare Pvt. Ltd., No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad-678001, Tel: 491 6061110. PANIPAT: Karvy Computershare Pvt. Ltd., 1St Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat-132103, Tel: 9315017304. PANJIM: Karvy Computershare Pvt. Ltd., City Business Centre, Coelho Pereira Building, Room No18, 19 & 20, Dada Vaidya Road, Panjim-403001, Tel: 0832-2426873, 0832-2426874. PATHANKOT: Karvy Computershare Pvt.Ltd, 1St Floor, 9 A, Improvement Trust Building, Patel Chowk, Pathankot-145001, Tel: 0186-5080188. PATIALA: Karvy Computershare Pvt.Ltd, Sco 27 D , Chotti Baradari, Near Car Bazaar, Patiala-147001, Tel: 0175-5004349. PATNA: Karvy Computershare Pvt.Ltd, 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna-800001, Tel: 0612-6453098. POLLACHI: Karvy Computershare Pvt.Ltd, S S Complex, New Scheme Road-Pollachi-642002, Tel: 04259- 235111, 235122, 235133. PONDICHERRY: Karvy Computershare Pvt.Ltd, No:7, Thiayagaraja Street, Pondicherry-605001, Tel: 0413 2220640. PUDUKOTTAI: Karvy Computershare Pvt.Ltd, Sundaram Masilamani Towers, Ts No. 5476-5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622001, Tel: 04322-220050. PUNE: Karvy Computershare Pvt.Ltd, Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune-411005, Tel: 020-25533795, 020-255339957. RAIPUR: Karvy Computershare Pvt.Ltd, 2 & 3 Lower Level, Millenium Plaza, Room No. Ll 2 & 3, Behind Indian Coffee House, Raipur-492001, Tel: 0771-4052620. RAJAHMUNDRY: Karvy Computershare Pvt.Ltd, D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry-533101, Tel: 0883-2434468, 0883-2434470. RAJAPALAYAM: Karvy Computershare Pvt.Ltd, Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Rajapalayam-626117, Tel: 04563 - 232951, 04563 - 232952. RAJKOT: Karvy Computershare Pvt.Ltd, 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot-360001, Tel: 9601288416. RANCHI: Karvy Computershare Pvt.Ltd, Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834001, Tel: 0651-2331320. RATLAM: Karvy Computershare Pvt. Ltd., 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam-457001, Tel: 07412-402007. RENUKOOT: Karvy Computershare Pvt.Ltd, Shop No. 18, Near Complex Birla Market-Renukoot-231217, Tel: 7499495854. REWA: Karvy Computershare Pvt.Ltd, 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485001, Tel: 7489755878. ROHTAK: Karvy Computershare Pvt.Ltd, 1St Floor, Ashoka Plaza, Delhi Road, Rohtak-124001, Tel: 9315017305. ROORKEE: Karvy Computershare Pvt.Ltd, Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee-247667, Tel: 9369918621. ROURKELA: Karvy Computershare Pvt.Ltd, 15t Floor Sandhu Complex, Kachery Road, Uditnagar-Rourekla-769012, Tel: 0661-2510772. SAGAR: Karvy Computershare Pvt.Ltd, Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar-470002, Tel: 07582-402404. SAHARANPUR: Karvy Computershare Pvt.Ltd, 18 Mission Market, Court Road-Saharanpur-247001, Tel: 9369918622. SALEM: Karvy Computershare Pvt.Ltd, No:40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Śalem 636016, Tel: 0427-4020300. SAMBÁLPUR: Karvy Computershare Pvt. Ltd, Ground Floor Quality Massion --, Sambalpur-768001, Tel: 0663-2522105. SATNA: Karvý Computershare Pvt.Ltd, 1St Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satína-485001, Tel: 9300004263. SHAKTINAGAR: Karvy Computershare Pvt.Ltd, 1St/A-375, V V Colony, Dist Sonebhadra, Shaktinagar-231222, Tel: 7499496129. SHILLONG: Karvy Computershare Pvt.Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793001, Tel: 0364 2506106. SHIMLA: Karry Computershare Pvt.Ltd, Triveni Building, By Pas Chowkkhallini-Shimla-171002, Tel: 9318644501. SHIMOGA: Karry Computershare Pvt.Ltd, Universi Building, By Pas Chowkkhallini-Shimla-171002, Tel: 9318644501. SHIMOGA: Karry Computershare Pvt.Ltd, Computershare Pvt.Ltd, Pirst Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri-473551, Tel: 9303028921. SIKAR: Karry Computershare Pvt.Ltd, First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi-Sikar -332001, Tel: 01572-250398. SILCHAR: Karry Computershare Pvt.Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar-788001, Tel: 03842 261714. SILIGURI: Karvy Computershare Pvt.Ltd, Nanak Complex, Sevoke Road-Siliguri-734001, Tel: 0353-2526393. SITAPUR: Karvy Computershare Pvt.Ltd, 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur-261001, Tel: 9369918623. SIVAKASI: Karvy Computershare Pvt.Ltd, 363, Thiruthangal Road, Opp: TNEB, Sivakasi-626123, Tel: 04562 228816. SOLAN: Karvy Computershare Pvt.Ltd, Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173212, Tel: 9318991871. SOLAPUR: Karvy Computershare Pvt.Ltd, Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur-413004, Tel: 0217-2300021, 0217-2300318. SONEPÁT: Karvy Computershare Pvt.Ltd, 205 R Model Town, Above Central Bank Of India-Sonepat-131001, Tel: 9315457164. SRI GANGANAGAR: Karvy Computershare Pvt. Ltd, 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar-Sri Ganganagar-335001, Tel: 0154-2470177. SRIKAKULAM: Karvy Computershare Pvt. Ltd, D. No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam-532001, Tel: 08942-225382, 08942-225362. SULTANPUR: Karvy Computershare Pvt. Ltd, Rama Shankar Complex, Civil Lines, Faizabad THANJAVUR: Karvy Computershare Pvt.Ltd, No. 70, Nalliah Complex, Srinkakulam-532001, Tel: 0466-2211209, 04862-325051. TIRUNELVELI: Karvy Computershare Pvt.Ltd, No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore-613001, Tel: 04362-275415. THODUPUZHA: Karvy Computershare Pvt.Ltd, First Floor, Pulimoottil Pioneer, Pala Road-Thodupuzha-685584, Tel: 0486-2211209, 04862-325051. TIRUNELVELI: Karvy Computershare Pvt.Ltd, 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli-627001, Tel: 0462 2335137. TIRUPATHI: Karvy Computershare Pvt.Ltd, D no: 203, II nd Floor, PADMAVATHI NILAYAM, NOKIA CARE UPSTAIRS, Tilak Road, Tirupathi-517501, Tel: 0877-6544567. TIRUPUR: Karvy Computershare Pvt.Ltd, First floor, 224 A, Kamaraj Road, Oppto Cotton market complex, Tirupur-641604, Tel: 0421-2214221. TIRUVALLA: Karvy Computershare Pvt.Ltd, 2Nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla-689107, Tel: 0469-3205676. TRICHUR: Karvy Computershare Pvt.Ltd, 2Nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001, Tel: 0487-3246231. TRICHY: Karvy Computershare Pvt.Ltd, 60, Sri Krishna Arcade, Thennur High Road, Trichy-620017, Tel: 0431-4020227. TRIVANDRUM: Karvy Computershare Pvt.Ltd, 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum-695010, Tel: 0471-2725728. TUTICORIN: Karvy Computershare Pvt.Ltd, 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628003, Tel: 0461-2334603. UDAIPUR: Karvy Computershare Pvt.Ltd, 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur-313001, Tel: 0294-2429370. UJJAIN: Karvy Computershare Pvt.Ltd, 101Aashta Tower, 13/1Dhanwantri Marg, Freeganj, Ujjain-456010, Tel: 0734-4250007, 0734-4250008. VALSAD: Karvy Computershare Pvt.Ltd, Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad-396001, Tel: 02632-258481. VAPI: Karvy Computershare Pvt.Ltd, Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi-396195, Tel: 9228012909. VARANASI: Karvy Computershare Pvt.Ltd, D-64/1321St Floor, Anant Complex, Sigra, Varanashi-221010, Tel: 9369918626. VELLORE: Karvy Computershare Pvt.Ltd, 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001, Tel: 04162215007. VIJAYANAGARAM: Karvy Computershare Pvt.Ltd, Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram-535002, Tel: 08922-236962. VIJAYAWADA: Karvy Computershare Pvt.Ltd, 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada-520010, Tel: 0866-2475126. VISAKHAPATNAM: Karvy Computershare Pvt.Ltd, Door No 47-14-5/1,Eswar Paradise, Dwarakanagar Main Road-Visakhapatnam-530016, Tel: 0891-2714125. WARANGAL: Karvy Computershare Pvt.Ltd, 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-506001, Tel: 0870-2501664. YAMUNA NAGAR: Karvy Computershare Pvt.Ltd, Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar-135001, Tel: 9315017306.

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., Coolsingel 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.

# Know Your Client (KYC) Application Form (For Individuals Only)

Application No. :

Please fill in ENGLISH and in BLOCK LETTERS

Main Intermediary

	leaf)		
1. Name of Applicant (As appearing in supporting identification	n document).		
Name			PHOTOGRAPH
			PHOTOGRAPH
Father's/Spouse Name			
			Please affix
			the recent passport size photograph and
2. Gender Male Female B. Marital status S	ngle Married C. Date of Birth	l   d ] <b>/</b> [ m   m ] <b>/</b> [ y   y   y   y	sign across it
3. Nationality Indian Other (Please specify)			
<b>4. Status</b> Please tick (✓) ☐ Resident Individual ☐ Non Res	ident	Mandatory for NRIs & Foreign Nationals	)
5. PAN                 Please 6	enclose a duly attested copy of your PAN Ca	ard	
Aadhaar Number, if any:			_
6. Proof of Identity submitted for PAN exempt cases Ple	pasa Tirk ( /)		
UID (Aadhaar) Passport Voter ID Driving			(Please see guideline 'D' ove
			v see galacimic b ove
B. Address Details (please see guidelines overl	eaf)		
1. Address for Correspondence			
City / Town / Village		Div	n Code
State State	Country		1 Coue
	Country		
2. Contact Details   Tel. (Off.)  (ISD)   (STD)	Tol /Doc	\	
	Tel. (Res.)	()	
Mobile (ISD) (STD)  E-Mail Id.	Fax	(130) (310)	
3. Proof of address to be provided by Applicant. Plea Passport Ration Card Registered Lease/Sale Architecture *Latest Telephone Bill (only Land Line) *Latest Extra *Not more than 3 Months old. Validity/Expiry date of p	Agreement of Residence □ Driving Lice lectricity Bill □*Latest Gas Bill □ Othe roof of address submitted □ d □ d □ / □	nse	t Bank A/c Statement/Passbook
City / Town / Village		Pin	ı Code
City / Town / Village State	Country		Code
State  5. Proof of address to be provided by Applicant. Plea  Passport Ration Card Registered Lease/Sale A  **Latest Telephone Bill (only Land Line) **Latest E	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill Thatest Gas Bill Othe	ng valid documents & tick (✓) aga ense □Voter Identity Card □*Lates ers (Please specify)	inst the document attached
State  5. Proof of address to be provided by Applicant. Plea  Passport Ration Card Registered Lease/Sale	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill Thatest Gas Bill Othe	ng valid documents & tick (√) againse □Voter Identity Card □*Lates	inst the document attached
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5. Proof of address to be provided by Applicant. Plea  Passport Ration Card Registered Lease/Sale A  *Latest Telephone Bill (only Land Line) *Latest E  *Not more than 3 Months old. Validity/Expiry date of p  6. Any other information:  DECLA  hereby declare that the details furnished above are true undertake to inform you of any changes therein, imme alse or untrue or misleading or misrepresenting, I am/wei	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill *Latest Gas Bill Othe roof of address submitted d d / r	rig valid documents & tick (✓) aga rinse	inst the document attached t Bank A/c Statement/Passboo
5. Proof of address to be provided by Applicant. Ples Passport Ration Card Registered Lease/Sale Aratest Telephone Bill (only Land Line) Atatest Extra *Not more than 3 Months old. Validity/Expiry date of p	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill *Latest Gas Bill Othe roof of address submitted d d / r  ARATION and correct to the best of my/our know diately. In case any of the above inform e are aware that I/we may be held liable  Date:	rig valid documents & tick (✓) aga rense	inst the document attached
5. Proof of address to be provided by Applicant. Plea Passport Ration Card Registered Lease/Sale A *Latest Telephone Bill (only Land Line) *Latest E *Not more than 3 Months old. Validity/Expiry date of p  6. Any other information:  DECLA thereby declare that the details furnished above are true undertake to inform you of any changes therein, imme alse or untrue or misleading or misrepresenting, I am/we	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill *Latest Gas Bill Othe roof of address submitted d d / r  ARATION and correct to the best of my/our know diately. In case any of the above inform e are aware that I/we may be held liable  Date:	rig valid documents & tick (✓) aga rense	tinst the document attached to Bank A/c Statement/Passboo
5. Proof of address to be provided by Applicant. Plea    Passport   Ration Card   Registered Lease/Sale /   *Latest Telephone Bill (only Land Line)   *Latest E  *Not more than 3 Months old. Validity/Expiry date of p  6. Any other information:    DECLA   hereby declare that the details furnished above are true undertake to inform you of any changes therein, imme alse or untrue or misleading or misrepresenting, I am/we lace:    FOR OFFICE	ase submit ANY ONE of the followin Agreement of Residence Driving Lice lectricity Bill *Latest Gas Bill Othe roof of address submitted ddd//r  ARATION and correct to the best of my/our know diately. In case any of the above inform e are aware that I/we may be held liable Date:  USE ONLY  Seal/Stamp of the intermediary should	rig valid documents & tick (✓) aga rense	tinst the document attached to Bank A/c Statement/Passboo  FURE OF APPLICAN  d / m m / y y y  he intermediary should contain

Signature

Date

Signature

Date

# INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

# A. IMPORTANT POINTS:

- 1. Self attested copy of PAN card is mandatory for all clients.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- 3. If any proof of identity or address is in a foreign language, then translation into English is required.
- 4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- 5. If correspondence & permanent address are different, then proofs for both have to be submitted.
- 6. Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
- 8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- 9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- 11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

# B. Proof of Identity( POI): List of documents admissible as Proof of Identity:

- 1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- 2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

# C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

- Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.
- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
  - 3. Bank Account Statement/Passbook Not more than 3 months old.
- 4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinationa Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- 7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
- 8. The proof of address in the name of the spouse may be accepted.

# D. Exemptions/clarifications to PAN (\*Sufficient documentary evidence in support of such claims to be collected.)

- In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- 2. Investors residing in the state of Sikkim.
- 3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- 4. SIP of Mutual Funds upto Rs 50,000/- p.a.
- 5. In case of institutional clients, namely, FIIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

# E. List of people authorized to attest the documents:

- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.