

# Key Information Memorandum

## and Application Form - Regular Plan

### Canara Robeco Capital Protection Oriented Fund - Series 7

(Close Ended Capital Protection Oriented Scheme)

RATED AS - '[CARE] AAAmfs (SO)!' by CARE\*

Offer for Units of Rs. 10 per unit during the New Fund Offer Period

**NFO** Opens on: - 19<sup>th</sup> August, 2016 Closes on: 02<sup>nd</sup> September, 2016

#### Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.

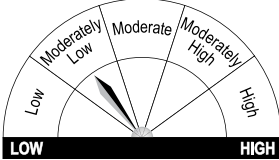
CIN No : U65990MH1993PLC071003

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

Ballard Estate, Mumbai 400 001.

Tel.: 6658 5000 Fax: 6658 5012 / 13.

www.canararobeco.com

Name of the Scheme/Plan	This product is suitable for investors who are seeking*	RISKOMETER
<b>Canara Robeco Capital Protection Oriented Fund - Series 7</b>	<ul style="list-style-type: none"> <li>Capital Protection at Maturity and Capital Appreciation over medium term</li> <li>Investment in Debt and Money Market Securities (70% - 100%) and Equity and Equity related instruments (0% - 30%)</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk.</p>

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

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

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

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE vide its letters NSE/LIST/23595 dated 23rd April, 2015 has given permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document 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 Scheme Information Document 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 Scheme Information Document 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 Scheme Information Document 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

# CARE vide its letter CARE/HO/RL/2015-2016/1062 dated 13th April, 2015 has conditionally rated the Canara Robeco Capital Protection Oriented Fund- Series 7 as '[CARE] AAAmfs(SO)!' (pronounced as CARE triple A m f s Structured Obligation). The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The conditional rating is subject to the Scheme receiving the regulatory approvals and fulfillment of all conditions specified in the structural provisions agreed between CARE & Canara Robeco AMC. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns. CARE reserves the right to suspend, withdraw or revise the above rating at any time on the basis of new information or unavailability of information or such other circumstances, which CARE believes, may have an impact on the rating assigned to the Scheme. The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by the Scheme. The rating is restricted to Canara Robeco Capital Protection Oriented Fund - Series 7 only. CARE does not assume any responsibility on its part, for any liability, that may arise consequent to the AMC/ Mutual Fund not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

This Key Information Memorandum (KIM) dated as on 1st August, 2016.

## Name of the Scheme

Canara Robeco Capital Protection Oriented Fund– Series 7

## Type of Scheme

A Close-ended Capital Protection Oriented Scheme

## Investment Objective

To seek capital protection by investing in high quality fixed income securities maturing on or before the maturity of the scheme and seeking capital appreciation by investing in equity and equity related instruments. However, there is no assurance that the objective of the Fund will be realised and the Fund does not assure or guarantee any returns.

## Tenure

The scheme will have the tenure of 1096 days including the date of allotment.

## Rating

The proposed portfolio structure has been rated 'CARE AAAMfs (SO)' by CARE, a SEBI registered credit rating agency, from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis.

## Asset Allocation Pattern of the scheme

The Asset Allocation pattern of the scheme would be as under:

Instruments	Allocation		Risk Profile
	Minimum	Maximum	
Indian Debt Instruments and Money Market Instruments	70%	100%	Low to Medium
Equity and equity related instruments	0%	30%	Medium to High

- Gross notional exposure by the Scheme in fixed income derivative instruments for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the net assets of the 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 cumulative gross exposure through equity/equity related instruments, debt and derivative position shall not exceed 100% of the net assets of the scheme and the total exposure to option premium paid shall not exceed 20% of the net assets of the Scheme.
- The scheme does not intend to invest in securitised debt instruments and Repo/ reverse repo in corporate debt securities.
- The scheme does not intend to invest in Foreign Securities/ securities lending and short selling.
- The scheme does not intend to invest in Credit default swaps
- The scheme will invest in debt instruments which mature on or before the date of the maturity of the scheme.
- Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI. 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. These proportions can vary depending upon the perception of the Fund 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. While making asset allocations, the Fund Manager would endeavor that capital remains protected on and ensure that rating of the Scheme is not adversely affected.

## 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 endeavour to ensure that the portfolio would adhere to the overall investment objective of the scheme.

## OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:

### Credit Evaluation Policy

From the credit evaluation perspective, each company is internally appraised by focusing on various parameters including business fundamentals, financial analysis, industry analysis, and management track record. A detailed analysis is carried out before deciding to invest. All research is carried out internally and approved as per our authorisation matrix. There is a set of Prudent Investment Norms in place, which is directed by the

Board of Trustees and the Risk Management Committee of the AMC, and is complied with for all investments under debt schemes.

## Sectors in which the Scheme shall not invest

The scheme shall not invest in instruments issued by companies in the Real Estate, Construction and Gems & Jewellery sectors. Depending upon the changes in the investment environment, the AMC may consider other Sectors/companies for applying such restrictions from time to time.

**Type of instruments which the schemes propose to invest in:** Please refer Section 'D. Where will the scheme invest' given below for further details.

**Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:** (The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per SEBI circular Cir/IMD/DF/12/2011 dated August 01, 2011, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating.

## Intended Portfolio Allocation:

Credit Rating/ Instruments	AAA	A1+	Not Applicable
CDs		0%-5%	
CPs		0%-5%	
NCDs (including Government Securities (State/Central), T Bills and Corporate Bonds)	95%-100%		
Others (CBLO, Rep )			

## Note:

1. All investments shall be made based on rating prevalent at the time of investment.
2. In case of non-availability of and taking into account the risk-reward analysis of CDs and NCDs; the scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) or / T-Bills / CBLO. Such deviation may continue till suitable NCDs of desired credit quality is not available.
3. At the time of building the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalents.
4. Further, the above allocation may vary during the duration of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In case of such deviations, the Scheme may invest in Bank CDs having highest ratings (i.e. A1+ or equivalent) / CBLOs /T-Bills. Deviation, if any, due to such instances, may continue till suitable NCDs of desired credit quality are not available.
5. Change in Asset Allocation: Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table and subject to the notes mentioned herein, the Fund Manager shall rebalance the portfolio within 30 days from the date of said deviation (provided such deviation is not too close to maturity of the scheme). Accordingly, investors should note that there will not be any variation between the intended portfolio allocation and the final portfolio allocation apart from the exceptions as mentioned under clauses (2), (3), (4) above.
6. The Scheme shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as Government Securities, T bills, CBLO, short term deposit and such similar instruments to which rating is not applicable.

**Reporting:** After the closure of NFO, the AMC will report in the next meeting of AMC/ Trustees, the publicized percentage allocation and the final portfolio.

## Investment Strategy

### Investment Focus and strategy:

The Fund manager would endeavor to construct the portfolio within the guidelines set forth in the Scheme Information Document (prospectus) and by the Canara Robeco Risk Management Committee. The portfolio construction process will adhere to stringent credit quality and sector limitations. The Risk Management & Control Structure is at the core of the entire portfolio construction process with the Security & Liquidity Limits guiding the security selection.

**Equity Investment Policy:** The equity allocation will be managed like a diversified portfolio with high conviction stock ideas. Bottom-up stock picking methodology will be followed at the time of portfolio construction which forms the core of Business Management Valuation (BMV) investment process followed across our current equity funds.

**Fixed Investment Policy:** Most of the portfolio will be invested in zero coupon bonds which expire in line with the maturity of the schemes and are highly rated by the credit rating agencies and/or other highly rated debt and money market securities maturing on or before the maturity of the scheme. It will primarily follow a passive investment strategy, where the portfolio will be intended to largely buy and hold till maturity.

Investment in Debt Securities required for capital protection will only be made in such securities carrying the highest investment grade rating accorded by an approved credit rating agency. In times of uncertainty, the scheme has the flexibility to go up to 100% in fixed income (debt instruments) in order to limit downside.

**Derivatives Investment Policy:** The fund may take exposure to equity market via futures or options as it allows efficient participation in equity market movements. At the start date of the scheme the futures or options may be bought and may be held until their expiry date. The expiry date would fall within the maturity date of the scheme.

The Trustees shall continuously monitor the portfolio structure of the Scheme and report the same in the Half Yearly Trustee Reports to SEBI. The AMC shall also report the same in their bimonthly reports to SEBI.

## Risk Profile of the scheme

### Scheme Specific Risk

#### I. Risks associated with investments in Fixed Income Securities

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

**Re - investment Risk:** Investments in fixed income securities carry re - investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

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

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

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

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

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

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

#### II. Risks associated with investments in equities and equity related instruments

- Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors.
- Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

#### III. Risks associated with investments 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.

#### Trading in derivatives has the following risks:

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

#### IV. Risks associated with Capital Protection and Ratings

The scheme offered is "oriented towards protection of capital" and "not guaranteed with returns". Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc. The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds, expenses and reinvestment risk.

CARE's rating is not a recommendation to buy, sell or hold a fund or scheme. These ratings do not comment on the volatility of net asset value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity. The ratings are based on current information furnished to CARE by the issuer or obtained by CARE from sources it considers reliable. CARE does not, however guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. CARE does not perform an audit in connection with any rating and may on occasion rely on unaudited information. The ratings may be changed, suspended, or withdrawn as a result of changes in or unavailability of such information, or based on other circumstances. Fund rated by CARE have paid a rating fee.

**The portfolio of the Scheme would be reviewed on a quarterly basis rating agency, CARE, in the light of the objective of the Scheme.**

#### V. Risks associated with Market Trading

- Although Units of the Scheme Information Document are to be listed on the Exchange(s), there can be no assurance that an active secondary market will develop or be maintained.
- Trading in Units of the scheme on the Exchange(s) may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the scheme will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Exchange(s) or SEBI may inter-alia result in wider premium/ discount to NAV.
- The Units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings.
- The trading prices of Units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the scheme.
- The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund on the maturity date / final redemption date will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

- As the Units allotted under the Scheme will be listed on the Exchange(s), the Mutual Fund shall not provide for redemption / repurchase of Units prior to maturity / final redemption date of the scheme

#### VI. Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

#### Plans and Options

Scheme offers two plans Regular and Direct. Under each plan there are two options

- Regular plan: Growth, Dividend (Payout)
- Direct plan: Growth, Dividend (Payout)

#### Default Option:

In case of valid applications received without indicating any choice of option the default option will be Growth Option and processed accordingly.

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

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

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

#### Special Products / facilities available during the NFO Inter-Scheme Switching Option

The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other open ended scheme(s) / plan (s) or close ended scheme offered by the Mutual Fund to this scheme during the New Fund Offer period.

This Option will be useful to Unit holders who wish to alter the allocation of their investment among the open ended scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and a reinvestment of the Redemption proceeds in an open-ended scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit / Entry Load, lock-in period, etc). The price at which the Units will be Switched out of the scheme will be based on the Redemption Price, and the proceeds will be invested in the scheme at the Offer price for units in the scheme.

#### Subscription through Stock Exchange Platform for Mutual Funds:

Investors are requested to note that, in addition to the existing modes for transactions, investors can transact through Mutual Fund Service System (MFSS) platform of National Stock Exchange of India Limited (NSE) during NFO. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors as may be qualified as per the guidelines issued by relevant stock exchange) to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. Investors should note that the said stock exchange platform(s) shall not be available to the investors for purpose of trading in units of the scheme post listing of units on NSE. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued there under from time to time.

In addition to the above, Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. ('NSE') and/or of BSE Star MF platform of Bombay Stock Exchange ('BSE') to purchase and redeem units of scheme during NFO period of the Fund directly from CRMF in physical (non-demat) mode and/or demat (electronic) mode. MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors. Non-demat transactions are also permitted through stock exchange platform.

The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time.

#### TRANSACTIONS THROUGH "CHANNEL DISTRIBUTORS

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

#### ONLINE TRANSACTION ON THE WEBSITE:

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

#### Optional switch of redemption proceeds on maturity:

The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the Parent Scheme to any of the Scheme/Plan (Target Scheme) of the Canara Robeco Mutual Fund available for subscription on the date of maturity, as may be specified by the investor in the application form (request can be made during the New Fund Offer period or at any time before maturity). The switch-in requests in these schemes will be effected based on the applicable NAV of these schemes, subject to applicable cut-off timing provisions.

**The Investor can choose to avail of this facility by signing separately in the designated space in the application form/ transaction slip and confirming their intention to avail maturity switch.** In case the Target Scheme is not mentioned under the switch request, the default scheme to be considered for switch would be Canara Robeco Liquid (Regular Plan- Growth Option or Direct Plan- Growth Option) based on Plan opted by an investor in the parent scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity. In case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from 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 etc.

#### Listing

The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme will be listed on one or more recognized stock exchanges as may be decided by AMC within 5 working days from the date of



allotment. As the units will be listed on stock exchanges, investors/ unitholders can buy / sell units on a continuous basis on the stock exchanges during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. Unitholders who wish to trade in units would be required to have a demat account. All investors may buy/sell Units on the Stock Exchange on all the trading days as per the settlement cycle of the Stock Exchange.

As per SEBI Circular no. CIR/MD/DF/10/2010 dated 28<sup>th</sup> August, 2010, in order to facilitate transferability of units held in one demat account to another demat account; units of the scheme held in demat form shall be freely transferable.

Although Units are to be listed on Stock Exchange, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control.

As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008 Trustees have obtained in-principle approval for listing of schemes from National Stock Exchange of India Ltd.

**For further details please refer to the SID of the Scheme.**

#### 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 closed 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: Rs. 5,000.00 and multiples of RS.10.00 thereafter during New Fund Offer.

#### Despatch of Repurchase (Redemption) Requests

The redemption or repurchase proceeds shall be dispatched to the unit holders within 10 business days from maturity date.

#### Benchmark Index

CRISIL MIP Blended Fund Index

#### 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 5 working 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:

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

#### 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.

#### Allotment Confirmation / Consolidated Account Statement (CAS):

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

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

#### I. Investors who do not hold Demat Account

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

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

#### II. Investors who hold Demat Account

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

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

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

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

- a. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.
- b. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.
- c. In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- d. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

- e. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- g. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- h. Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.
- i. Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.

#### 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 scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. It may be noted that trading and settlement in the Units of the scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form.

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

#### Name of the Fund Manager

Mr. Ravi Gopalakrishnan & Ms Suman Prasad

#### Name of the Trust

Canara Robeco Mutual Fund

#### Performance of the Scheme

This is a 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

No Exit Load is applicable during the term of the Scheme since no redemption is permitted with the AMC / Mutual Fund before maturity of the Scheme, being a close ended Scheme. However, the Units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE). Investors wishing to exit may do so through the Stock Exchange route as per rules specified by the Stock Exchange(s).

The above mentioned load structure shall be equally applicable to the special products such as SIP, switches, STP, SWP, etc. offered by the AMC. Further, for switches between the Growth and Dividend Option or vice versa, no load will be charged by the scheme. For switches between the Plans i.e. between Regular and Direct Plan or vice versa, no load will be charged by the scheme.

##### (ii) Annual Scheme Recurring Expenses

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

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

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

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

At least 5% 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 5%) 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 daily net assets - 2.25%
- On the next Rs.300 Crore of the average daily net assets - 2.00%
- On the next Rs.300 Crore of the average daily net assets – 1.75%
- On the balance of the assets – 1.50%

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

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

- (b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least –
  - (i) 30 per cent of gross new inflows in the scheme, or;
  - (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

#### 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 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.

#### Waiver of Load for Direct Applications

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

#### Tax treatment for the Investors (Unit holders)

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](http://www.canararobeco.com) and [www.amfiindia.com](http://www.amfiindia.com)

#### For Investor Grievances please contact M/s. Karvy Computershare Pvt. Limited

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

#### Unit holders' Information

##### Account Statement:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. 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.  
  
\*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, and Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. 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.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- 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 periodically by respective Depository Participants (DPs) will contain the details of transactions.

#### Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

#### 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

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

#### Half Yearly Disclosures: Portfolio / Financial Results:

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

#### 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](http://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'.

#### Who can invest

1. Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed).
2. Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
3. Hindu Undivided Family (HUF)
4. Partnership Firms

5. A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
6. A Body Corporate established by or under any law in force in India
7. A Co-operative Society registered under any law relating to Co-operative Societies in India
8. A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes
9. Foreign Institutional Investors (FIIs) registered with SEBI
10. 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 .
11. Banks and Financial Institutions
12. Pension Funds/Pension Fund Managers
13. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis
14. Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations
15. Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
16. Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable
17. Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
18. Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.
19. NRIs and PIOs

#### Notes :

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad /Overseas Citizens of India (OCI) / Foreign Institutional Investors (FIIs)/ Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed/ partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI.  
The Fund / AMC / Trustees / other intermediaries will rely on the declarations/ affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor
4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
5. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.

6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.

#### Who Cannot Invest

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

#### Option to Hold Units in demat mode

The Unit holders are given an Option to hold the units in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP at the time of subscribing to the units during the NFO.

In case the unit holders do not provide their Demat Account details or provide incomplete details or the details do not match with the records as per Depository(ies), units shall be allotted in physical (non-demat) form. Such investors will not be able to trade in the stock exchange till their holdings are converted into demat form. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

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

#### Transaction Charges

The AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/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.

For further details on transaction charges refer to the section 'Transaction Charges' on Page 61 in the 'Scheme Information Document'.

**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.**



Application No.

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Capital Protection at Maturity and Capital Appreciation over medium term</li> <li>Investment in Debt and Money Market Securities (70% - 100%) and Equity and Equity related instruments (0% - 30%)</li> </ul>	<p><b>RISKMETER</b></p> <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk.</p>
--	--

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

**APPLICATION FORM (Please fill in BLOCK Letters)**

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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

**Declaration for "execution-only" transaction (only where EUIN box is left blank)**  
 (Refer Instruction 28): I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

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

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

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

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

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

Folio No.  Name of 1st Unit Holder

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

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

PAN / PEKRN # (refer instruction)	KYC Compliance Status* (if yes, attach proof)
First / Sole Applicant <sup>®</sup>	Yes <input type="radio"/>
Second Applicant	Yes <input type="radio"/>
Third Applicant	Yes <input type="radio"/>

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

**APPLICANT(S) INFORMATION [Refer Instruction 1]**

NAME OF FIRST / SOLE APPLICANT / MINOR (incase of minor their shall be no joint holder)

DATE OF BIRTH (Mandatory in case of Minor)

Mr. | Ms. | M/s.

Father / Husband's Name

Occupation Please (✓)

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

Status Please(✓)

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

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

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

**[OR]**

Net-worth in ₹  as on (date)

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

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

- Foreign Exchange / Money Changer Services	<input type="checkbox"/> YES <input type="checkbox"/> NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)	<input type="checkbox"/> YES <input type="checkbox"/> NO
- Money Lending / Pawning	<input type="checkbox"/> YES <input type="checkbox"/> NO

4. Any other information

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

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

Occupation Please (✓)

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

Status Please(✓)

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

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

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

**[OR]**

Net-worth in ₹  as on (date)

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

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

- Foreign Exchange / Money Changer Services	<input type="checkbox"/> YES <input type="checkbox"/> NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)	<input type="checkbox"/> YES <input type="checkbox"/> NO
- Money Lending / Pawning	<input type="checkbox"/> YES <input type="checkbox"/> NO

4. Any other information

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

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

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

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

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

**[OR]**

Net-worth in ₹ \_\_\_\_\_ as on (date)    /    /

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

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

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

4. Any other information \_\_\_\_\_

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

NAME OF THE GUARDIAN (In case of first Applicant is a Minor)  Relation with Minor Please (✓)  Mother  Father  Legal Guardian

Mr. | Ms. | M/s.

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

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

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

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

**[OR]**

Net-worth in ₹ \_\_\_\_\_ as on (date)    /    /

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

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

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

4. Any other information \_\_\_\_\_

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

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

**POWER OF ATTORNEY (PoA) HOLDER DETAILS**

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

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

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

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

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

**[OR]**

Net-worth in ₹ \_\_\_\_\_ as on (date)    /    /

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

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

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

4. Any other information \_\_\_\_\_

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

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

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

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

Non Individual investors should mandatorily fill separate FATCA details form

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

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

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

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

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

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

Local Address of 1st Applicant

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Tel Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile \_\_\_\_\_

E-mail \_\_\_\_\_

Overseas Correspondence address (Mandatory for NRI / FII Applicant)

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

**COMMUNICATION (Please ✓)**

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

**BANK ACCOUNT DETAILS - Mandatory**

Name of the Bank \_\_\_\_\_

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

Branch Address \_\_\_\_\_

Bank Branch City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_ MICR Code \_\_\_\_\_  
(Please enter the 9 digit number that appears after your cheque number)

IFSC CODE (RTGS/NEFT) \_\_\_\_\_ (Mandatory for Credit via NEFT/RTGS) Please attach a cancelled cheque OR a clear photo copy of a cheque  
(11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank)

**REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]**

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

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

**AUTO SWITCH – REDEMPTION AMOUNT (Refer Instruction 32, for list of schemes)**

Scheme Name \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

If no Scheme Name Plan/Option is mentioned, default scheme to be considered for switch would be Canara Robeco Liquid (Regular Plan- Growth Option or Direct Plan- Growth Option) based on Plan opted by an investor in the parent scheme.

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

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

**CANARA ROBECO**  
Mutual Fund

Application No. \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Received from Mr. / Ms. /M/s. \_\_\_\_\_  
An application for purchase of \_\_\_\_\_ units of \_\_\_\_\_  
along with cheque / DD as detailed overleaf. Cheques / Drafts are subject to realisation.

Stamp, Signature & Date

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

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

Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch and Account Number
Canara Robeco Capital Protection Oriented Fund - Series 7		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout			

# (Type of Account/Saving/Current/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 MUTUAL FUND COLLECTIONS"

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

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

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

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

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

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

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

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

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

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
---	--	---

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

**DECLARATION**

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

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

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

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

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
---	--	---

**To be furnished by partnership firms**

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

Name of the partners \_\_\_\_\_ Signatures \_\_\_\_\_

Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
				Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch
Canara Robeco Capital Protection Oriented Fund - Series 7		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout			

REGISTRAR & TRANSFER AGENTS

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

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



# Instructions for filing an application form

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

## 12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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

Individual investors are requested to fill in 'KYC Details Change Form' issued by CVL-KRA which is also available on the AMC website [www.canararobeco.com](http://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](http://www.canararobeco.com).

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

### Prevention of Money Laundering

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, Canara Robeco Asset Management Company Limited (CRAMC) / Canara Robeco Mutual Fund (CRMF) reserves the right to seek information, record

investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

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

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.canararobeco.com](http://www.canararobeco.com)

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

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

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

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

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

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

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds
17. Documents to be submitted :
  - i) For Charitable and Religious Trusts/Association / Society :
    - (a) Trust Deed / Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
  - ii) For Companies :
    - (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
  - iii) For Partnership Firms : Copy of the Partnership Deed
  - iv) For FPI/FII
    - List of Authorised signatories
    - KYC Acknowledgement/ Proof of KYC
    - PAN
    - Certificate of Registration from Designated Depository Participant (DDP).
18. The right to accept or reject any application in whole or in part lies with the Trustees.
19. NRI - PAYMENT PROCEDURE  
Payment by NRIs and person of Indian origin residing abroad may be made by way of Indian Rupee Draft purchased abroad or by way of cheque drawn on Non-Resident (External) (NRE) Non-Resident Ordinary (NRO) Accounts. Payments can be also be made by means of Rupee Draft purchased out of NRE / NRO / FCNR accounts.  
FPI Payment procedure
  - FIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.
20. Real Time Gross Settlement (RTGS) & National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' & 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India(RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder

maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

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

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

#### Electronic Clearing Service (ECS)\*

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

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

- 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 Form.

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

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

#### 21. Default Plan / Option

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

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

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

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

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

- The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
- Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents.
- Photo copy of the document evidencing the date of birth of minor like " i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board

of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof" should be attached with the application form.

- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

#### 24. DEMATERIALIZATION :

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

#### 25. TRANSACTION CHARGES

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

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

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

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

#### 26. PERMANENT ACCOUNT NUMBER

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

#### 27. Multiple Bank Account Registration:

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

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

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

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

#### 29. Details of Beneficial Ownership

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

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

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

### 30. FATCA & CRS Terms and Conditions

Details under FATCA & CRS : The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be

reported to tax authorities / appointed agencies. Towards compliance we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

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

### FATCA & CRS Instructions

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

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

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

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

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

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

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

### Note :

- Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not 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.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

### 31. Accompanying documents.

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

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

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

In case of Corporates or Non-Individual investor.

## 32. List of Schemes available for Switch at the time of redemption/maturity

Open Ended Equity / Hybrid Schemes	Plan	Options
Canara Robeco Infrastructure		
Canara Robeco Emerging Equities		
Canara Robeco F.O.R.C.E Fund	Regular / Direct	• Growth • Dividend Payout • Dividend Reinvestment
Canara Robeco Large Cap+ Fund		
Canara Robeco Equity Diversified		
Canara Robeco Equity Tax Saver	Regular / Direct	• Growth • Dividend Payout
Canara Robeco Balance	Regular / Direct	• Growth • Monthly Dividend Option (Payout and Reinvestment)
Open Ended Debt / Money Market Schemes	Plan	Options
Canara Robeco Savings Plus Fund	Regular / Direct	• Growth • Daily Dividend Reinvestment/Payout • Weekly Dividend Reinvestment/Payout • Monthly Dividend Reinvestment/Payout • Dividend Reinvestment/Payout
Canara Robeco Liquid	Regular / Direct	• Growth • Daily Dividend Reinvestment • Weekly Dividend Reinvestment/Payout
Canara Robeco Treasury Advantage Fund	Regular / Direct	• Monthly Dividend Reinvestment/Payout • Dividend Payout (for Direct Plan only)
Canara Robeco Income	Regular / Direct	• Growth • Quarterly Dividend Reinvestment / Payout
Canara Robeco Gilt PGS	Regular / Direct	• Growth • Dividend Reinvestment / Payout
Canara Robeco Medium Term Opportunities Fund	Regular / Direct	• Growth • Dividend Reinvestment / Payout
Canara Robeco Dynamic Bond Fund	Regular / Direct	• Growth • Dividend Reinvestment • Dividend Payout • Dividend Reinvestment / Payout
Canara Robeco Short Term Fund	Regular / Direct	• Growth • Weekly Dividend Reinvestment • Monthly Dividend Reinvestment • Monthly Dividend Payout
Canara Robeco Monthly Income Plan	Regular / Direct	• Growth • Monthly Dividend Payout / Reinvestment
Canara Robeco Yield Advantage Fund	Regular / Direct	• Quarterly Dividend Payout / Reinvestment
Canara Robeco InDiGo Fund	Regular / Direct	• Growth • Quarterly Dividend Payout / Reinvestment
Fund of Fund	Plan	Options
Canara Robeco Gold Savings Fund	Regular / Direct	• Growth • Dividend Reinvestment / Payout



## FATCA & CRS Declaration & Supplementary Information Declaration Form for Individuals

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

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

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

**If 'No' please proceed for the signature of declaration**

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

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

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

**Declaration:**

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

Date :

Place :

Signature:

## FATCA & CRS Terms and Conditions

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

**Details under FATCA & CRS :** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

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

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

## FATCA & CRS Instruction

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>3. Any one of the following documents:                             <ul style="list-style-type: none"> <li>Certified Copy of "Certificate of Loss of Nationality</li> <li><b>or</b> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</li> <li><b>or</b> Reason the customer did not obtain U.S. citizenship at birth</li> </ul> </li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of tax purposes of any country other than India; <b>OR</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

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

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

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

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

Name of the entity

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

PAN  Date of Incorporation DD / MM / YYYY

City of Incorporation

Country of Incorporation

Please tick the applicable tax resident declaration -

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

Country	Tax Identification Number*	Identification Type (TIN or Other, Please specify)

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

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here   
Please refer to para 3(vii) Exemption code for U.S. persons under Part D of FATCA Instructions & Definitions

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

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

1. We are a, Financial institution<sup>3</sup>  or Direct reporting NFE<sup>4</sup>   
(please tick as appropriate)

**Global Intermediary Identification Number (GIIN)**

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

Name of Sponsoring Entity

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

If the entity is a financial institution,  Not required to apply for - please specify 2 digits sub-category<sup>10</sup>

Not obtained - Non-participating FI

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

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

<sup>1</sup>Refer 2 of Part D | <sup>2</sup>Refer 3(ii) of Part D | <sup>3</sup>Refer 1(i) of Part D | <sup>4</sup>Refer 3(vi) of Part D

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

(Please attached additional sheets if necessary)

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

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

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

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

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

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

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

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

**Part C : Certification**

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

Date : / /

Name	
Designation	

Signature	Signature	Signature
-----------	-----------	-----------

**PART D FATCA Instructions & Definitions**  
(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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

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

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

- (v) **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.



(vi) FI not required to apply for GIIN : Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as “non-reporting financial institution and Guidance issued by CBDT in this regard.

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

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

Code	Sub-category
01	Less than 50 percent of the NFE’s gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity related NTT of an entity, the stock of which is regularly traded on an establish securities market.
03	The NFE is a Governmental Entity, an International Organisation, a Central bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
06	The NFE was not a financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<p>Any NFE that that fulfils all of the following requirements :</p> <ul style="list-style-type: none"> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare;</li> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE’s country or territory of residence or the NFE’s formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE’s country or territory of residence or the NFE’s formation documents require that, upon the NFE’s liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE’s country or territory of residence or any political subdivision thereof.</p> <p>Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely</p> <p>(I) An Investor Protection Fund referred to in clause (23EA)</p> <p>(II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act.</p>

3. **Other definitions**

<p>(i) <b>Related entity</b></p> <p>An entity is a ‘related entity’ of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p>(ii) <b>Passive NFE</b></p> <p>The term passive NFE means</p> <p>(i) Any non financial entity which is not an active non-financial entity; or</p> <p>(ii) An investment entity defined in clause 1(iv)(b) of these instructions</p> <p>(iii) A withholding foreign partnership or withholding foreign trust;</p>
<p>(iii) <b>Passive Income</b></p> <p>The term passive income includes income by way of:</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer’s business as such a dealer.</p>

**(iv) Controlling persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely :

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

**(A) Controlling Person Type:**

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

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

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

**(vi) Direct reporting NFE**

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

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

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

# Canara Robeco Mutual Fund

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

ASBA Application No. \_\_\_\_\_

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Capital Protection at Maturity and Capital Appreciation over medium term</li> <li>Investment in Debt and Money Market Securities (70% - 100%) and Equity and Equity related instruments (0% - 30%)</li> </ul>	<p><b>RISKOMETER</b></p> <p>LOW MODERATELY LOW MODERATE MODERATELY HIGH HIGH</p>
<p>Investors understand that their principal will be at Moderately Low risk.</p>	

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

Date 

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

**INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.**

**APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM**

BROKER /AGENT INFORMATION			FOR OFFICE USE ONLY			
ARN Code & Name*	Sub Distributor/Branch Code	Employee Unique Identification Number (EUIN)	SCSB	SCSB IFSC Code	Syndicate Member Code	Sl. No.
ARN-			[Name & Code]	[11 digit code]	[Name & Code]	
<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p><b>Declaration for "execution-only" transaction (only where EUIN box is left blank):</b> I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.</p>						
			⊗ Signature of 1st Applicant / Guardian	⊗ Signature of 2nd Applicant	⊗ Signature of 3rd Applicant	

APPLICANT(S) INFORMATION	
NAME OF FIRST / SOLE APPLICANT	(For existing unitholder(s) please furnish your Folio No.)
Mr.   Ms.   M/s.	<table border="1" style="width: 100%; height: 20px;"></table>
PAN	<table border="1" style="width: 100%; height: 20px;"></table> Folio No. <table border="1" style="width: 100%; height: 20px;"></table>
NAME OF SECOND APPLICANT	
Mr.   Ms.   M/s.	<table border="1" style="width: 100%; height: 20px;"></table>
PAN	<table border="1" style="width: 100%; height: 20px;"></table>
NAME OF THIRD APPLICANT	
Mr.   Ms.   M/s.	<table border="1" style="width: 100%; height: 20px;"></table>
PAN	<table border="1" style="width: 100%; height: 20px;"></table>
Status Please(✓)	Resident Individual <input type="checkbox"/> NRI - PIO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank / FIs <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others <input type="checkbox"/> Minor thru Guardian <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> FIs/FIPs <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Society <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Please specify

BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS	
Name of the Bank	<table border="1" style="width: 100%; height: 20px;"></table>
Branch Address	<table border="1" style="width: 100%; height: 20px;"></table>
Bank Branch City	<table border="1" style="width: 100%; height: 20px;"></table> State <table border="1" style="width: 100%; height: 20px;"></table> Pin Code <table border="1" style="width: 100%; height: 20px;"></table>
Account No.	<table border="1" style="width: 100%; height: 20px;"></table> A/c Type (please ✓) <input type="radio"/> SAVINGS <input type="radio"/> NRE <input type="radio"/> CURRENT <input type="radio"/> NRO <input type="radio"/> FCNR
IFS Code	<table border="1" style="width: 100%; height: 20px;"></table>
Amount to be blocked (Rs.)	<table border="1" style="width: 100%; height: 20px;"></table>
Amount in words	<table border="1" style="width: 100%; height: 20px;"></table>

INVESTMENT DETAILS	
Canara Robeco Capital Protection Oriented Fund - Series 7	PLAN <input type="checkbox"/> Regular Plan : <input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Payout) <input type="checkbox"/> Direct Plan : <input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Payout)

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

**Canara Robeco Mutual Fund** Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Investment Manager : Canara Robeco Asset Management Co. Ltd. ASBA Application No. \_\_\_\_\_  
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Canara Robeco Capital Protection Oriented Fund - Series 7	PLAN <input type="checkbox"/> Regular Plan : <input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Payout) <input type="checkbox"/> Direct Plan : <input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Payout)
---	--

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

<b>SCSB Account details</b> A/c No. _____ Bank Name _____ Branch Name _____	<b>Total Amount to be blocked</b> Rs. in figures _____ Rs. in words _____	SCSB Stamp & Signature <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
--	---	---

**DEMAT ACCOUNT DETAILS**

Depository (Please ✓)	<input type="checkbox"/> National Securities Depository Limited	<input type="checkbox"/> Central Depository Services (India) Limited
Depository Participant Name		
DP ID No.	I	N
Beneficiary Account Number	(16 digit beneficiary A/c. No. to be mentioned above)	

**UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER**

- (1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Canara Robeco Mutual Fund. Further, I/ we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case, the information as provided by me/us herein will be relied upon. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009.
- (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize:
- (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Canara Robeco Mutual Fund's account on receipt of instructions from the Registrar to Canara Robeco Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc.
- (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Canara Robeco Mutual Fund's account.
- (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and Mutual Fund or SCSB shall not be liable for losses, if any.

**SIGNATURE**

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
SCSB Bank - First / Sole Applicant / Guardian	SCSB Bank - Second Applicant	SCSB Bank - Third Applicant

**INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM**

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
  - In case of ASBA application form in physical mode**, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - 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 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 SCSB.
- 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 Account.
- 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.
- 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:**
  - Axis Bank Ltd
  - Allahabad Bank
  - Andhra Bank
  - Bank of Baroda
  - Bank of India
  - Bank of Maharashtra
  - Canara Bank
  - Central Bank of India
  - CITI Bank
  - Corporation Bank
  - Deutsche Bank
  - HDFC Bank Ltd.
  - HSBC Ltd.
  - ICICI Bank Ltd
  - IDBI Bank Ltd.
  - Indian Bank
  - Indian Overseas Bank
  - IndusInd Bank
  - J P Morgan Chase Bank, N.A.
  - Karur Vysya Bank Ltd.
  - Kotak Mahindra Bank Ltd.
  - Nutan Nagarik Sahakari Bank Ltd.
  - Oriental Bank of Commerce
  - Punjab National Bank
  - South Indian Bank
  - Standard Chartered Bank
  - State Bank of Bikaner and Jaipur
  - State Bank of Hyderabad
  - State Bank of India
  - State Bank of Travencore
  - Syndicate Bank
  - The Federal Bank
  - UCO Bank
  - Union Bank of India
  - United Bank of India
  - Vijaya Bank
  - YES Bank Ltd.

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

**REGISTRAR & TRANSFER AGENTS****M/s. KARVY COMPUTERSHARE PVT. LTD.**

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



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. 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.
7. 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.
3. 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.

2. 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/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. 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 apostilled 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.)

1. 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:

1. 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).
2. 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.



## 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 - 380 009. 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 - 560 001. Tel: (080) 39871400/01, Fax: (080) 30901092, E-mail: crmf.bangalore@canararobeco.com, **CHANDIGARH:** Canara Bank, Circle Office, 3rd Floor, Sector 34-A, Chandigarh - 160 022. Tel: (0172) 2648007, E-mail: crmf.chandigarh@canararobeco.com, **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai - 600 002. Tel: (044) 28492598, Fax: (044) 28497023, E-mail: crmf.chennai@canararobeco.com, **DELHI:** 306, Kanchen Junga Building, 18, Barakambha Road, New Delhi - 110 001. Tel: (011) 23326417, Fax: (011) 23354780, E-mail: crmf.delhi@canararobeco.com, **GOA:** Shop No. F-3, Edcon Tower, Panajim, Goa - 403 001. Tel: (0832) 2422415/6450631, E-mail: crmf.goa@canararobeco.com, **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No.6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. Tel: +(040) 39132301/39132302, Fax: (040) 39132300, E-mail: crmf.hyderabad@canararobeco.com, **INDORE:** 211, City Centre, M.G. Road, Indore - 452 003. Tel: (0731) 6451222, E-mail: crmf.indore@canararobeco.com, **JAIPUR:** Office No. 354, 3rd Floor, Ganpati Plaza, M.I. Road, Jaipur - 302 001, Tel: (0141) 4010281, E-mail: crmf.jaipur@canararobeco.com, **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza, (Opp. Oriental Bank of Commerce), Broadway North End, Kochi - 682 031. Tel: (0484) 2364846, E-mail: crmf.kochi@canararobeco.com, **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata - 700 071. Tel: (033) 30584716-19, E-mail: crmf.kolkotta@canararobeco.com, **LUCKNOW:** Office No. F-101, 1st Floor, Sky Hi Chamber, 5, Park Road, Lucknow - 226 001. Tel: (0522) 4026560, E-mail: crmf.lucknow@canararobeco.com, **MANGALORE:** 1st Floor, Essel Towers, Bunts Hostel Circle, Mangalore - 575 003. Tel: (0824) 2448804, Telefax: (0824) 2445565, E-mail: crmf.mangalore@canararobeco.com, **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Mumbai - 400 001. Tel: (022) 66585000-18, 66585085, Fax: (022) 66585012/13, E-mail: crmf.mumbai@canararobeco.com, **PATNA:** 1st Floor, Harshwardhan Arcade, Frazer Road, Dak Banglow Crossing, Patna - 800 001, Tel: (061) 23223911, E-mail: crmf.patna@canararobeco.com, **PUNE:** C-2, Deccan Mall, 2nd Floor, Next to Deccan Post Office, Deccan Gymkhana, Pune - 411 004, Tel: (020) 30923820, Fax: (020) 25661454, E-mail: crmf.pune@canararobeco.com, **SURAT:** M-8/9, Jolly Plaza, Athwagate, Surat - 395 001. Tel: (0261) 6554243, E-mail: crmf.surat@canararobeco.com

---

**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.**