

# Key Information Memorandum and Application Form

## CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND

(An open-ended equity scheme investing in Banking and Financial Services Sector)

Scheme Code: CANA/O/E/SEC/26/01/0028

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer#
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments predominantly in equity and equity related instruments of entities engaged in banking and financial services sector.</li> </ul>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High (As per AMFI Tier I Benchmark i.e.: Nifty Financial Services Index (TRI))</p>

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

Note: The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

#The benchmark riskometer is based on the evaluation of the portfolio data as of January 30, 2026.

Offer for Units of Rs. 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices.

**New Fund Offer Opens on: February 27th, 2026**

**New Fund Offer Closes on: March 13th, 2026**

**Scheme Re-opens for continuous sale and repurchase on: Within 5 Business Days from the date of allotment.**

Name of Mutual Fund: Canara Robeco Mutual Fund

Name of Asset Management Company: Canara Robeco Asset Management Company Ltd.

CIN of Asset Management Company: L65990MH1993PLC071003

Name of the Trustee Company: CRMF Trustee Private Limited

CIN of Trustee Company: U66301MH2024PTC433040

### Address: Canara Robeco Asset Management Co. Ltd.

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

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The 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](http://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 the Key Information Memorandum.

This Key Information Memorandum is dated February 09, 2026.

### Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in the banking and financial services sector. There is no assurance that the investment objective of the Scheme will be achieved.

### Asset Allocation Pattern of the scheme

This includes asset allocation table giving the broad classification of assets and indicative exposure level in percentage terms.

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related Instruments of entities engaged in banking and financial services sector	80%	100%
Equity and Equity related instruments of entities other than above	0%	20%
Debt and Money Market Securities	0%	20%
Units issued by InvITs	0%	10%

Investment in Derivatives, including Equity and Debt Derivatives, would be up to 50% of the Net Assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. Exposure by the Scheme in derivatives shall be in accordance with paragraph 12.24 and 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time.

Debt exposure includes securitized debt or debt derivatives.

In accordance with paragraph 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the cumulative gross exposure through equities, equity related instruments including REITs, debt, money market instruments, derivatives (including fixed income derivatives), repo transactions in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure. SEBI, vide its letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities,
- T-Bills and
- Repo on Government Securities.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities lending	The stock lending done by the Scheme (if any) shall not exceed 20% of the net assets of the Scheme and not more than 5% of the net assets to any single approved intermediary / counterparty as on the date of such lending.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
2.	Derivatives (for hedging purposes, portfolio rebalancing, equity derivatives for other than hedging purposes or derivatives for such other purpose as may be permitted from time to time)	The Scheme may invest up to 50% of Net Assets of the Scheme in derivatives (equity and debt derivatives) for hedging purpose. The exposure of the Scheme to equity derivatives for other than hedging purposes shall not exceed 20% of Net Assets of the Scheme.	-
3.	Securitized Debt	Exposure by the Scheme in Securitized Debt shall not exceed 20% of the Net Assets of the Scheme.	-

4.	Overseas Securities	The Scheme intends to invest up to US\$ 100 million in overseas securities. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards unutilized industry wide limits. Further, on an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of US\$ 300 Million per Mutual Fund. The Scheme may invest up to US \$ 100 million in foreign securities as per SEBI Master Circular for Mutual Funds dated June 27, 2024. Investment in Overseas Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time.	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	InvITS	The scheme shall invest not more than 10% of its NAV in the units of InvIT.	Clause 13 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
6.	Debt instruments with special features (AT1 and AT2 Bonds)	The Scheme will not invest in said security.	-
7.	Debt instruments having Structured Obligations / Credit Enhancements	The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times, considering the market value of such shares.	Paragraph 12.3 of SEBI Master Circular dated June 27, 2024
8.	Repo / reverse repo transactions in corporate debt securities	The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme.	Paragraph 12.18 of SEBI Master Circular dated June 27, 2024

9	Mutual Fund units	The Scheme may invest in another Scheme under same asset management company or any another mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in Schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
10	Triparty Repos (TREPS) <sup>^</sup>	Exposure by the Scheme in TREPS shall not exceed 20% of the Net Assets of the Scheme subject to the asset allocation limit for Debt and Money Market Instruments.	-
11	Credit Default Swaps	The Scheme will not invest in said security.	-
12	Short Selling	The Scheme shall not indulge in Short Selling of securities.	-
13	Writing Covered Call Option	The Scheme does not intend to write Covered Call Options.	-
14	Short Term deposits of Scheduled Commercial Bank (Pending Deployment)	The Scheme shall park not more than 15% of its net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees.	Paragraph 12.16 of SEBI Master Circular dated June 27, 2024.

<sup>^</sup> The exposure to TREPS may exceed the limit specified above at the time of building the portfolio post the new fund offer period and subsequently pending deployment of new inflows received in the Scheme.

#### Changes in Investment Pattern:

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

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

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

#### Rebalancing due to Short Term Defensive Consideration:

Pursuant to Paragraph 14.1.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations, the Scheme will rebalance the portfolio within thirty (30) calendar days from the date of deviation.

#### Rebalancing due to Passive Breaches:

Pursuant to Paragraph 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024 read with SEBI Circular no. SEBI/HQ/IMD/PoD2/PoR/2025/92 dated June 26, 2025, as may be amended/ clarified from time to time, in the event of passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Fund Manager will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Committee. The Investment Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed under clause 2.9 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 as may be amended from time to time.

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

#### Deployment of Funds collected in New Fund Offer (NFO) period

As per Regulation 35(5) of SEBI (Mutual Funds) Regulation, 1996 and SEBI Circular no. SEBI/HQ/IMD/IMD-PoD-V/P/CIR/2025/23 dated February 27, 2025, the AMC shall deploy the funds garnered in the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. Further, in case the funds are not deployed as per the asset allocation mentioned above as per the aforesaid mandated plus extended timelines, the AMC shall comply with the restrictions, reporting and disclosure requirements as specified in the aforesaid SEBI Circular dated February 27, 2025, as amended from time to time.

#### Investment Strategy

The Scheme will be managed actively in line with the investment objective and asset allocation pattern of the Scheme. The objective of the Scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of entities engaged in banking & financial services sector. Being a sectoral fund, the Scheme will invest minimum 80% of its net assets in equity and equity related instruments of entities engaged in Banking & Financial Services Sector in accordance with the sector list provided by AMFI.

Banking and Financial Services Sector may include but shall not be limited to:

- Banks
- Non-Banking Finance Companies
- Housing Finance Companies
- Micro Finance Companies
- Stock Broking & Allied Entities
- Asset Management Company(s)
- Depositories
- Credit Rating Agencies
- Clearing Houses, Registrar & Transfer Agents and Other Intermediaries
- Financial Technology (Fintech), Exchanges and Data Platforms
- Investment Banking Companies
- Wealth Management Entities
- Distributors of Financial Products
- Insurance Companies – General, Life, Health & Reinsurance

This above list is only indicative, and the Scheme will explore to invest in new and emerging areas of Banking & Financial Services Sector.

The selection of entities that fall within the underlying sector of Banking and Financial Services would be driven primarily by the growth prospects and valuations of the businesses over a medium to long term as per the discretion of the fund manager. The investment emphasis of the Scheme will be in identifying entities with strong competitive position in good business and having quality management. The AMC would follow an active investment style supported by in-house research. Essentially, the focus would be on fundamentally strong entities with scope for growth over time. The AMC, in selecting the entities, would focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the entity and the key earning drivers. The scheme may from time to time hold cash / cash equivalents for the purpose of derivative investments and for meeting liquidity requirements.

#### Equity and Equity-related Instruments:

As the Scheme intends to invest predominantly in equity/equity related instruments of entities engaged in banking and financial services sector, hence the concentration is likely to be high in entities belonging to the said sector. Further, the volatility and/or adverse performance of the said sector and/or of the entities belonging to this sector would have a material adverse bearing on the performance of the Scheme. The Fund Manager has the discretion to invest in units of REITs, in line with the asset allocation pattern of the Scheme and by adhering to various norms and regulations.

#### Debt and Money Market Instruments:

The Scheme may invest upto 20% of the Net Assets of the Scheme in Debt and Money Market instruments. The Scheme will invest in a diversified range of debt and money market instruments. The scheme's assets will be allocated by the fund manager based on the current interest rate environment, yield curve, yield spread, and liquidity of the various instruments. The Investment Manager will actively analyse the current general economic environment (especially interest rates and inflation), general liquidity, political environment as well as other aspects of the economy and markets prior to making the investments.

## Derivatives:

The scheme may invest in derivatives such as futures & options and such other derivative instruments like stocks/ index futures and options, interest rate swaps, forward rate agreements, or such other derivative instruments as may be introduced and permitted by the SEBI from time to time. The scheme may invest in derivatives for the purpose of hedging, portfolio balancing, and other than hedging purposes (equity derivatives) and other purposes as may be permitted under the regulations. Hedging using interest rate futures could be perfect or imperfect, subject to applicable regulations. The margin for derivatives may be placed in the form of such securities/ instruments/ deposits as may be permitted/eligible to be placed as margin from the assets of the scheme. The securities/ instruments/ deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

For detailed derivative strategies, please refer SAI.

## IMTs:

The Fund Manager has the discretion to invest in units of IMTs as specified, in line with the asset allocation pattern of the Scheme and within stipulated limits and by adhering to various norms and regulations.

## Investment in Mutual Fund units:

The Scheme may also invest in schemes managed by the AMC or in the Schemes of any other mutual funds (without charging any fees) in conformity with the investment objective of the Scheme and in the terms of the prevailing SEBI (Mutual Funds) Regulations, 1996. Provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

## Stock/Securities lending by the Fund:

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

The Scheme shall invest in such other securities as permitted by the Regulations and as stated in the asset allocation pattern.

## Securitized Debt:

As a risk control measure, the Scheme shall make investment in such Securitized Debts which have a minimum rating of P1+ and/or such other equivalent rating for short term papers or AAA and/or such other equivalent rating for long term papers which suits the risk profile of the Scheme. The ratings AAA or its equivalent, P1+ or its equivalent assigned to instruments reflects highest degree of safety with regard to timely payment of financial obligations and the + sign reflects comparatively better standing within the category. Investments in these instruments with the highest ratings suit the risk profile of the Scheme. The Scheme shall not invest in any Pool of Assets.

Policy relating to Originator(s) – The Scheme shall invest in those Securitized Debt, whose Originator is a Corporate Entity, being a Bank or an NBFC. The Scheme shall invest in the instruments subject to necessary investment limits mentioned under SEBI regulations. Risk may be mitigated by seeking additional credit support (credit enhancement) in order that the instrument(s) may receive the desired level of credit rating. Further, prior to investing in Securitized Debt, it would be ensured that the minimum retention period of the debt and minimum retention percentage by the Originator prior to securitization shall be as prescribed by the RBI guidelines. Any investment in Securitized Debt has to go through an independent credit appraisal process and no special consideration shall be given to whether the Originator has invested in any Scheme(s) of Canara Robeco Mutual Fund.

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

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

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

## Procedure followed for investment decisions:

The Fund Manager of the Scheme is responsible for making buy / sell decisions for the Scheme's portfolio and seeks to develop a well-diversified portfolio taking into account the asset allocation pattern of the Schemes along with risks that are associated with

such investments. The investment decisions are made on an ongoing basis keeping in view the market conditions and other regulatory aspects.

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

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

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

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

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

## Portfolio Turnover Policy:

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

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

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

With effect from 01st April 2023, IND AS guidelines have been implemented and all transactions cost of investment are to be expenses out (i.e., charged to revenue account instead of capitalisation) as per the amended Regulation 52 (6A)(a) of SEBI (Mutual Funds) Regulations, 1996.

## Risk Control:

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

Through adequate diversification of the portfolio, the AMC tries to reduce the risk. Diversification will also be achieved by spreading the investments over a diverse range of industries. The investments may be made in primary as well as secondary markets and the portfolio will be adequately diversified.

As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the Schemes and provisions of SEBI Regulations. The Risks and the corresponding risk mitigation strategies are provided under Section II of the SID.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

As the Scheme intends to invest in equity/equity related instruments of the entities belonging to the banking and financial services sector and hence the concentration is likely to be high in entities belonging to the said sector. Further, the volatility and/or adverse performance of the said sector and/or of the entities belonging to this sector would have a material adverse bearing on the performance of the Scheme.

Scheme specific Risk Factors are summarized below:

### **L Risks associated with investment in Equity and Equity related instruments**

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

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

The Fund Manager of the Scheme may invest in the Securities of smaller, lesser-known entities. These investments may involve greater risk and the possibility of greater portfolio price volatility than investing in larger, more mature or better-known firms. Amongst other reasons for the greater price volatility of Securities of small entities and unseasoned entities are the less certain growth prospects of smaller firms, the lower degree of liquidity of the markets for such securities, and the greater sensitivity of small entities to changing economic conditions. For example, these entities are associated with higher investment risk than that normally associated with larger firms due to the greater business risks of small size and limited product lines, markets, distribution channels and financial and managerial resources. Such Securities, including those of newer or recently restructured entities or those which may have experienced financial difficulties, may be more volatile in price than larger capitalized securities. 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 value of the Scheme investments may be affected by factors affecting capital markets generally, such as price and volume volatility in the stock markets, interest rates, currency exchange rates, foreign investments, changes in government policy, political, economic, or other developments and closure of the stock exchanges.

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

## II. Risks associated with investments in Fixed Income Securities/Bonds

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

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

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

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

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

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

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

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

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

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

## III. Risks Associated with investing in Money Market Instruments:

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

## IV. Risk associated with investing in Derivatives

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

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

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

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

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

**Basis Risk associated with imperfect hedging using Interest Rate Futures (IRF):** The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.

### Trading in derivatives has the following risks:

- a) An exposure to derivatives in excess of the hedging requirements can lead to losses.
- b) An exposure to derivatives can also limit the profits from a genuine investment transaction.
- c) Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.
- d) The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management. Transactions in futures and options carry a high degree of risk. A relatively small market movement will have

a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

#### V. Risk associated with Securities Lending

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

#### VI. Risk associated with investing in Securitised Debt

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

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

- Auto Loans (cars / commercial vehicles / two wheelers)
- Residential Mortgages or Housing Loans
- Consumer Durable Loans
- Personal Loans
- Corporate Loans

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

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

- Assets securitized and Size of the loan:** This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.
- Diversification:** Diversification across geographical boundaries and ticket sizes might result in lower delinquency.
- Loan to Value Ratio:** Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrower's own contribution of the asset cost is high, the chances of default are lower.
- Average seasoning of the pool:** This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

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

- Prepayment Risk:** This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABSs. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.
- Reinvestment Risk:** Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

#### VII. Risks associated with investing in Tri Party Repo through CCL (TREPS):

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

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

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

#### VIII. Risk factors associated with Creation of Segregated Portfolio

Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprising of

segregated portfolio may not realise any value. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

#### IX. Risk associated with Floating Rate Securities:

The Scheme may invest in floating rate instruments. These instruments' coupon will be reset periodically in line with the benchmark index movement. The changes in the prevailing rates of interest will affect the value of the Scheme's holdings and thus the value of the Scheme's Units. The Scheme could be exposed to the interest rate risk

- to the extent of time gap in resetting of the benchmark rates, and
- to the extent the benchmark index fails to capture the interest rate movement.

Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. mark-up) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments. If the floating rate asset is created by swapping the fixed return to a floating rate return, then there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return. Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.

#### X. Risk factors associated with repo transactions in corporate bonds:

In Repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

**Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles or with entities regulated by SEBI/RBI/IRDA.

**Collateral Risk:** In the event of default by the repo counterparty, the schemes have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations.

#### XI. Risk factors associated with investing in Structured Obligations (SO) & Credit Enhancement (CE) rated securities:

Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed / mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issues, the underlying loan pool or securitization, etc. is assessed to arrive at rating for the issue.

**Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

**Credit Risk:** The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

#### XII. Risks Factors associated with transaction in Units through stock exchange(s):

In respect of transaction in Units of the Scheme by an investor through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the scheme has no control.

#### XIII. Risk factors associated with investment in Foreign Securities:

The Scheme may invest in overseas / foreign securities with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. The scheme's NAV may also be affected by

a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers.

Overseas investments are subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI/RBI from time to time. Therefore, the limit of USD 1 billion due to the USD 7 billion may or may not be able to utilization limit being exhausted by other Mutual Funds. Further, investments in overseas Exchange Traded Fund (ETF(s)) are subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

As and when the investment limits at Mutual Fund level/Industry level are exhausted or nearing exhaustion, the scheme may temporarily suspend deployment of funds in overseas funds/securities.

Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.

Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative.

#### XIV. Risk Factors Associated with Investments in REITs and Invits:

- **Market Risk:** REITs and Invits investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & Invits may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and Invits being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian law.

#### XV. Risk associated with investing in mutual fund units:

Investment in units of Mutual Fund scheme involves investment risks including the possible loss of principal. As the price / value / interest rates of the underlying securities in which the mutual fund scheme invests fluctuates, the value of units of mutual fund scheme may go up or down. The value of underlying securities may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods etc. The NAV is also exposed to Price-Interest-Rate Risk and Credit Risk and may be affected inter-alia, by liquidity in the securities market. Investment in units of mutual fund scheme is also exposed to risk of suspension of subscriptions / redemptions of the units, change in fundamental attributes etc. Since the Scheme may invest in schemes of Mutual Funds, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

#### XVI. Other Risks:

##### a) Stock Market Fluctuations

Investors may note that the value of their investment may fall as well as rise and they may get back less than they originally invested. The value of equity securities may go down as well as up in response to the performance of individual entities and general market conditions. The securities exchange on which the shares may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Scheme to losses and delays in its ability to redeem shares of the Scheme.

##### b) Income Distribution cum Capital Withdrawal (Dividends)

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

##### c) Warrants

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

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

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

For details on risk factors and risk mitigation measures, please refer SID.

#### Plans/Options

The Scheme offers following two plans:

- Regular Plan
- Direct Plan

Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor.

Regular and Direct Plans offer the following Options:

- (a) Growth
- (b) Income Distribution cum Capital Withdrawal (IDCW) Option
  - Reinvestment of Income Distribution cum Capital Withdrawal Option
  - Payout of Income Distribution cum Capital Withdrawal Option

Both Regular Plan & Direct Plan shall have a common portfolio.

#### Default option:

In case the investor fails to specify the preference, it would be construed that the investor has opted for Growth Option.

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

For detailed disclosure on default plans and options, kindly refer SAI.

#### Applicable NAV

(after the scheme opens for subscriptions and redemptions)

##### A. Applicable NAV for Purchases/Switch-ins

Pursuant to Paragraph B-4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 for purchase application (including switch-in) received within cut-off time on a Business Day, irrespective of the amount, the closing Net Asset Value (NAV) of the day on which the funds are available for utilization shall be applicable.

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

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

- In respect of valid applications received up to the cut off time of 3:00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.
- In respect of valid applications received after the cut off time of 3:00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cutoff time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

##### For Switch-ins of any amount:

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

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

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

## E. Applicable NAV for redemptions including switch-outs

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

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

### Technical issues when transactions are processed through online facilities/ electronic modes:

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions carried out through online facilities / electronic modes, there may be a time lag of few seconds or up to 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut-off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transactions which have failed due to technical reasons will also follow the same rule.

### Minimum Application Amount/ Number of Units

(During NFO and on Continuous basis)

Purchase	Additional Purchase	Redemption
Rs. 5,000 and multiples of Rs. 1 thereafter.	Rs. 1000 and multiples of Rs. 1 thereafter	Rs. 1000/- and in multiples of Rs. 1/- thereafter or the account balance, whichever is lower.
<b>Systematic Investment Plan (SIP)</b> For Any date/monthly frequency – Rs. 1000 and in multiples of Rs. 1 thereafter For quarterly frequency – Rs. 2000 and in multiples of Rs. 1 thereafter	<b>Systematic Transfer Plan (STP)</b> For Daily/Weekly/Monthly frequency – Rs. 1000 and in multiples of Rs. 1 thereafter For quarterly frequency – Rs. 2000 and in multiples of Rs. 1 thereafter	<b>Systematic Withdrawal Plan (SWP)</b> For Monthly frequency – Rs. 1000 and in multiples of Rs. 1 thereafter For quarterly frequency – Rs. 2000 and in multiples of Rs. 1 thereafter For Annual Frequency – Rs. 2000 and in multiples of Rs. 1 thereafter

**Note:** Minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to paragraph 6.10 of SEBI Master Circular for Mutual Funds.

### Despatch of Redemption Request

**Redemption:** Within 3 working days of the receipt of the redemption request at the authorised centre of Canara Robeco Mutual Fund or within such timelines as may be prescribed by SEBI / AMFI from time to time in case of exceptional circumstances or otherwise.

### Benchmark Index

As per AMFI Tier I Benchmark:

Nifty Financial Services Index (TFI)

The Scheme will be benchmarked to the Total Returns Variant of the Index.

**Justification for use of Benchmark:**

Nifty Financial Services Index is designed to reflect the behaviour and performance of the Indian financial market which includes banks, financial institutions, housing finance, insurance companies and other financial services companies. The Scheme is being benchmarked against the index mentioned above, since the index is most suited for comparing performance of the Scheme. Further, the above benchmark is in accordance with paragraph 1.9 of SEBI Master Circular dated June 27, 2024 for Mutual Funds on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes'.

The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme in conformity with the investment objective of Scheme and/or as prescribed by SEBI/AMFI from time to time, in accordance with applicable regulatory guidelines.

## Income Distribution cum Capital Withdrawal (IDCW) Policy

The Scheme may distribute surplus if any, by way of IDCW, as may be decided by the Trustees from time to time. As per the provisions Paragraph 11.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, amount can be distributed out of the investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors as required under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and Paragraph 11.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

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

IDCW, if declared, shall be dispatched to the unit holders within 7 working days from the record date.

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

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

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

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

**IDCW/Dividend Distribution Procedure:** In accordance with Chapter 11 of SEBI Master Circular for Mutual funds dated June 27, 2024, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under:

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

### Reinvestment of Income Distribution cum Capital Withdrawal Option:

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

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

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

If the IDCW amount payable to the unit holders under the 'Payout of Income Distribution cum Capital Withdrawal Option' under a folio is less than or equal to Rs. 250/- and where complete bank account details are not provided by the unit holders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme, and an account statement will be sent to the investors at their Registered Address. The IDCW shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no Exit Load on the IDCW so reinvested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

### Investment of unclaimed redemption and dividend (IDCW) amounts of the schemes of the CRMF:

Pursuant to Paragraph 14.3 of SEBI Master Circular for Mutual Funds dated 11, issued on June 27, 2024 "Treatment of unclaimed redemption and dividend (IDCW) amounts", the new plan viz. Canara Robeco Liquid Fund – Unclaimed Redemption & Dividend (IDCW) Plan – Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and dividend (IDCW) amounts of the schemes of the Canara Robeco Mutual Fund ("CRMF").

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

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

### Name of the Fund Managers

Mr. Amit Kadam and Mr. Shridatta Bhandwaidar would be the Fund Managers for Canara Robeco Banking and Financial Services Fund.

Tenure for which the Fund Manager has been managing the Scheme: Not applicable as it is a new Scheme.

### Name of the Trustee Company

CRMF Trustee Private Limited

### Performance of the scheme:

This Scheme is a new scheme and does not have any performance track record.

### Additional Scheme Related Disclosures

This being a new Scheme, there are no additional Scheme related disclosures.

### Expenses of the Scheme

#### i) Load Structure

#### New Fund Offer Period and Continuous Offer:

#### Exit Load:

1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment.

Nil - if redeemed/switched out upto 12% of allotted units within 365 days from the date of allotment.

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

#### ii) Recurring Expenses

#### New Fund Offer Period:

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. These expenses will be borne by the AMC and not by the scheme.

#### Annual Scheme Recurring Expenses:

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

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses, subject to the below mentioned sipd-wise limits and other expenses as permitted under the SEBI (Mutual Funds) Regulations and circulars issued thereunder. 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 prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time.

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Up to 2.25%**
Audit fees/fees and expenses of trustees	
Custodial fees	
Registrar and Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling expenses including agent commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness (at least 0.02% p.a.)	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	Up to 2.25%*
Other Expenses <sup>†</sup>	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) of SEBI (Mutual Funds) Regulations, 1996	Up to 2.25%*
Additional expenses under Regulation 52 (6A) (c)	Up to 0.05%

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

\*\* Excluding GST

#### Goods and Service Tax (GST):

GST shall be charged as follows:

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

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per Paragraph 10.1.7 of SEBI Master Circular for Mutual Funds dated, June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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

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

- On the first Rs. 500 crore of the daily net assets - 2.25%,
- On the next Rs. 250 crore of the daily net assets - 2.00%,
- On the next Rs. 1,250 crore of the daily net assets - 1.75%,
- On the next Rs. 3,000 crore of the daily net assets - 1.50%,
- On the next Rs. 5,000 crore of the daily net assets - 1.50%,
- On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof.
- On the balance of the assets - 1.05%,

Actual expenses for the previous financial year: Not Applicable as this is a new scheme.

a) Additional Expenses under Regulation 52 (5A) in accordance with clause 10.114 of SEBI Master Circular dated June 27, 2024 for Mutual Funds, Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (5A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps 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 of the SEBI (Mutual Funds) Regulations, 1996.

b) In accordance with Regulation 52(4A) of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular no. HQ/(83)2025-IMD-POD-1/152/2025 dated November 27, 2025, the mutual fund distributors shall be eligible for additional commission on new investments / inflows from:

- New individual investors (new PAN) from B-30 cities at the mutual fund industry level,
- New women individual investors (new PAN) from both Top 30 and B-30 cities.

The structure of additional commission shall be in accordance with the guidelines prescribed by SEBI in the aforesaid circular and such other Circulars/guidelines issued by SEBI/AMFI from time to time in this regard. The same shall be applicable with effect from 1st March 2026 or such other date as may be notified by SEBI/AMFI from time to time.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

#### Notes:

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

#### An illustration:

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (in Rs.)	10,000	10,000
Returns before Expenses (@ 15% p.a.) (in Rs.)	1,500	1,500
Expenses other than Distribution Expenses (in Rs.)	150	150
Distribution Expenses (in Rs.)	50	-
Returns after Expenses at the end of the Year (in Rs.)	1,300	1350
% Returns on Investment (Post Expenses)	13%	13.5%

- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- Any tax impact has not been considered in the above example; in view of the individual nature of the tax implications.

The AMC will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of the Mutual Fund ([www.canararobeco.com](http://www.canararobeco.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (5A)(c) of SEBI (Mutual Funds) Regulations, 1996) and Goods & Services tax on investment and advisory fees in comparison to previous base TER charged to the Scheme/Plan shall be communicated to investors of the Scheme/Plan through notice via email or SMS and will be uploaded on the website ([www.canararobeco.com](http://www.canararobeco.com)) at least three working days prior to effecting such change.

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

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

#### Investor Education and Awareness initiatives:

As per Paragraph 10.116 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustees or the Sponsor.

#### Tax treatment for the investors (Unitholders)

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

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

The AMC will calculate and disclose the first NAV of the Scheme within 5 (five) Business Days from the date of allotment. Thereafter, the AMC will calculate the NAV of the Scheme on every Business Day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund ([www.canararobeco.com](http://www.canararobeco.com))

and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 11:00 p.m. on the day of declaration of the NAV.

For further details, please refer SID.

Refer Link: <https://www.canararobeco.com/track-nav>

#### For Investor Grievances please contact

##### Name and Address of Investor Relations Officer

Mr. N.R. Sudarshan, Head - Mid Office and Investor Relations Officer – Mutual Fund,  
Canara Robeco Asset Management Co. Ltd. 4th Floor, Construction House, 5,  
Walchand Hirchand Marg, Ballard Estate, Mumbai – 400 001.  
Tel No. (022) 6658 5000 Fax (022) 6658 5012/73,  
E-Mail: [ro@canararobeco.com](mailto:ro@canararobeco.com)

##### Name and Address of Registrar

KFin Technologies Limited,  
301, Centrum, 3rd Floor 57, Lal Bahadur Shastri Road, Nav Pada,  
Kurla (West) Mumbai – 400 070, Maharashtra  
Tel No. : 022 4677 0911 Email : [cmf@kfinfintech.com](mailto:cmf@kfinfintech.com) Website: [www.kfinfintech.com](http://www.kfinfintech.com)

#### Unitholders' Information

##### Accounts Statements:

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unitholders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

##### Consolidated Account Statement (CAS):

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

Further, 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, and the Asset Management Companies (AMCs)/ MF-RTAs shall put in place systems to facilitate generation and dispatch of a single consolidated account statement for investors having mutual fund investments and holding DEMAT accounts. In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner.

##### Investors who do not hold DEMAT Account

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

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

##### Investors who hold DEMAT Account

Consolidated Account Statement\*\*, based on PAN of the holders, shall be sent by Depositories to investors holding DEMAT account. If there is any transaction in any of the demat accounts of the investor or in any of the mutual fund folios, then CAS shall be sent to that investor on monthly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October.

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

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

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

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

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

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

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

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

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

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

Account Statement will be issued on allotment.

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

#### Half Yearly Consolidated Account Statement:

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

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

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

Further, as per the provisions of Paragraph 14.3.3.4.b of SEBI Master Circular for Mutual Funds dated June 27, 2024, CAS issued for the half-year shall also provide the following:

The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. (The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, at prevailing rates), operating expenses, etc.)

- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

#### Dematerialization / Rematerialization of Units:

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

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

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

#### Default Options:

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

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

#### Monthly Portfolio:

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

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

Refer Link: <https://www.canararobeco.com/documents/statutory-disclosures/scheme-dashboard/scheme-monthly-portfolio/>

#### Half Yearly Disclosures: Financial Results

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

Refer Link: <https://www.canararobeco.com/documents/statutory-disclosures/unaudited-half-yearly-financial-results/>

#### Half Yearly Portfolio:

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

Refer Link: <https://www.canararobeco.com/documents/forms-downloads/forms-information-documents/information-documents/half-yearly-portfolio/>

#### Annual Report:

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

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

Refer Link: <https://www.canararobeco.com/documents/statutory-disclosures/annual-reports-returns/annual-report/?searchyear=2024-25>

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer <sup>†</sup>
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments predominantly in equity and equity related instruments of entities engaged in banking and financial services sector.</li> </ul>	<p>The risk of the scheme is Moderate.</p>	<p>(As per AMFI Tariff Benchmark i.e., Nifty Financial Services Index (NFI))</p>

Application No: \_\_\_\_\_

\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. <sup>†</sup>The benchmark riskometer is based on the evaluation of the portfolio data as of January 30, 2024.

The above product labeling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or market portfolio and the same may vary post NFO when the actual investments are made. Offer for Units of Rs. 10 each for cash during the New Fund Offer and Continuous offer for Units of Rs. 10 per based price.

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

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

By mentioning RIA Code, I/We authorize you to share with the investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. Declaration for "execution-only" transaction (only where EIIN box is left blank) (Refer Instruction 20): I/We hereby confirm that the EIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction produced by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of Inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

**1. 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*
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The details in our records under the folio number mentioned will apply for this application. \*Name should be as per the PAN.

**2. PAN / PERIN AND KYC COMPLIANCE DETAILS - Mandatory (Refer Instruction No. 12)**

PAN/PERIN* (refer instruction)	KYC Compliance Status** (Please attach proof)	KIN (KYC Identification No.)	Gender
First / Sole Applicant <sup>†</sup>	Yes <input type="radio"/>		<input type="radio"/> Female <input type="radio"/> Male
Second Applicant	Yes <input type="radio"/>		<input type="radio"/> Female <input type="radio"/> Male
Third Applicant	Yes <input type="radio"/>		<input type="radio"/> Female <input type="radio"/> Male

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

**3. UNIT HOLDER'S INFORMATION (Refer Instruction No. 1)**

NAME OF FIRST / SOLE APPLICANT / MINOR (In case of minor there shall be no first holder): \_\_\_\_\_

In case of Minor, please tick (✓)  Father  Mother  Legal Guardian

(In case of Legal Guardian, submission of duly notarized consent order is mandatory)

DATE OF BIRTH\*: \_\_\_\_\_

Type of Incorporation is mandatory for non-individual and Date of Birth is mandatory for individuals and minor.

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

\*Name should be as per the PAN

Father/Mother's Name (Mandatory): \_\_\_\_\_

Occupation Please tick (✓)	Private Sector Service Public Sector <input type="checkbox"/>	Government Service Agriculturist <input type="checkbox"/>	Professional Business <input type="checkbox"/>	Retired Former Dealer <input type="checkbox"/>	Student Housewife <input type="checkbox"/>	Others <input type="checkbox"/> Please specify _____
Status Please tick (✓)	Resident Individual Minor thru Guardian <input type="checkbox"/>	NRI - NRD <input type="checkbox"/> Trust Company/Body Corporate <input type="checkbox"/>	HUF PIs/PIPs <input type="checkbox"/>	Bank / FIs Partnership Firm <input type="checkbox"/>	NRI-NRE Societies <input type="checkbox"/>	Sole Proprietorship <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

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 / Pawnshop:  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.

EEL No. \_\_\_\_\_ Expiry Date: \_\_\_\_\_

(Mandatory for term - individuals transacting / proposing to transact for an amount of Rs. 50 crores or more)

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

<p><b>Canara Robeco Mutual Fund</b></p> <p>Investment Manager : Canara Robeco Asset Management Co. Ltd.</p> <p>Construction House, 4th Floor, 3, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.</p>	<p>Application No. _____</p>	<p><b>CANARA ROBECO</b></p> <p>Mutual Fund</p>
<p>Received from Mr./Ms./M/s. _____</p> <p>PAN: _____</p> <p>All Purchases are subject to realization of cheques / Payment instrument.</p> <p>For any queries: Call at Toll Free No. 1800-209-2726 or write to us at: <a href="mailto:cmf@canararobeco.com">cmf@canararobeco.com</a></p>	<p>Date: _____</p> <p>Stamp, Signature &amp; Date</p>	<p>_____</p> <p>... continued overleaf</p>

NAME OF SECOND UNIT HOLDER* Mr.   Ms.   M/s. <small>*Name should be as per the PAN</small>																
Father/Mother's Name (Mandatory)																
DATE OF BIRTH* (Mandatory)																
Occupation Please (✓) <small>*Mandatory</small>	Private Sector Service Public Sector	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	Others <input type="checkbox"/> Please specify					
Status Please(✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	NRI - NRO <input type="checkbox"/> Trust Company/Body Corporate	<input type="checkbox"/>	HUF FIs/FIPs	<input type="checkbox"/>	Bank / FI Partnership Firm	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	Sole Proprietorship	<input type="checkbox"/>				

1. Gross Annual Income Details Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crm  1 Crm & above  
 [OR]  
 Net worth in ₹ \_\_\_\_\_ as on (date) \_\_\_\_\_

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

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

NAME OF THIRD UNIT HOLDER* Mr.   Ms.   M/s. <small>*Name should be as per the PAN</small>																
Father/Mother's Name (Mandatory)																
DATE OF BIRTH* (Mandatory)																
Occupation Please (✓)	Private Sector Service Public Sector	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	Others <input type="checkbox"/> Please specify					
Status Please(✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	NRI - NRO <input type="checkbox"/> Trust Company/Body Corporate	<input type="checkbox"/>	HUF FIs/FIPs	<input type="checkbox"/>	Bank / FI Partnership Firm	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	Sole Proprietorship	<input type="checkbox"/>				

1. Gross Annual Income Details Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crm  1 Crm & above  
 [OR]  
 Net worth in ₹ \_\_\_\_\_ as on (date) \_\_\_\_\_

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

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

NAME OF THE GUARDIAN (in case if First Unit Holder is minor)*												Relation with Minor Please (✓)	
Mr.   Ms.   M/s. <small>*Name should be as per the PAN</small>												Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian <input type="checkbox"/>	
Father/Mother's Name (Mandatory)													
DATE OF BIRTH* (Mandatory)													

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

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

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

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 (✓)  Single  Anyone or Survivor  Joint (Default option is Anyone or Survivor)

#### 4. POWER OF ATTORNEY (POA) HOLDER DETAILS

Name of POA* Mr.   Ms.   M/s. <small>*Name should be as per the PAN</small>																
PAN																
Father/Mother's Name (Mandatory)																
DATE OF BIRTH* (Mandatory)																
Occupation Please (✓)	Private Sector Service Public Sector	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	Others <input type="checkbox"/> Please specify					
Status Please (✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	NRI - NRO <input type="checkbox"/> Trust Company/Body Corporate	<input type="checkbox"/>	HUF FIs/FIPs	<input type="checkbox"/>	Bank / FI Partnership Firm	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	Sole Proprietorship	<input type="checkbox"/>				

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

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.

Sl. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
					Cheque/AMNH/ INTL No. (in case of NEFT/RTGS)	Bank and Branch
1	CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND	Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Dividend cum Capital Withdrawal Option <input type="checkbox"/> Flexi of Income Distribution cum Capital Withdrawal Option			





**DECLARATION**

In the Trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the Summary Of Additional Information, Scheme Information Document 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 Directives of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable law 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 relative or gifts, directly or indirectly in making this investment. I/We authorise the Fund to disclose details of my/our account and all my/our transactions to the immediately whose stamp appears on the application form. I also authorise the Fund to disclose details, as necessary, to the Registrar (Transfer Agent, call centre, banks, custodians, depositories and/or authorized external third parties who are involved in transaction, processing, dispatches, 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 model, payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

I / We hereby provide my / our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage; (ii) validating / authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMA. I / We hereby provide my / our consent for sharing / disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folio with my / our PAN.

Applicable to NRIs only: I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non Resident External / Ordinary Account / FCNR / NRE/NR 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 type="radio"/> First/Sole Applicant/Guardian	<input type="radio"/> Second Applicant	<input type="radio"/> Third Applicant
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**To be furnished by partnership firms**

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

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

Name of the Partners	Signatures
_____	_____

**Investors who are Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes, have to declare their status as NPO to AMC:**

<p>We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).</p>	<input type="checkbox"/> Yes  <input type="checkbox"/> No
<p>If yes, please quote Registration No. of Darpan portal of Niti Aayog.</p>	

If you have not registered in Darpan Portal yet, please register immediately and furnish the above information to us. Please note that failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable.

We are aware that we may be liable for any fines or other consequences as applicable under the respective statutory requirements, and we authorize you to deduct such fines / charges under intimation to us or collect such fines / charges in any other manner as might be applicable by law.

## Instructions for filling an application form

1. Application must be in the Name of (a) Resident/Non Resident Individual or Individuals not exceeding 3 in number; (b) Minor through his/her parent/guardian; (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies; (f) Partnership Firm.
2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.
3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.
4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.
5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
6. Payment should be made by Cheque/Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers' Clearing House located at the place where the Application Form is submitted.
7. Cash/Money Orders will not be accepted.
8. Cheque should be in favour of "CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND". Please write appropriate scheme name as well as the Plan/Option/Sub Option. If investor wish to investment in multiple schemes cheque should be drawn in favour of "CANARA ROBECO MUTUAL FUND SCHEME COLLECTION ACCOUNT". 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. To ensure account accuracy, the AMC sends a transaction confirmation and Statement of Account (SoA) to every investor. This allows for a thorough review of personal and banking details. For the investor's protection, any discrepancies should be reported within 20 working days. If no feedback is received within this time-frame, the records are deemed accurate and serve as the final basis for all future folio activity.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Distributors are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.

### 12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all purchases/switches/registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.canararobeco.com](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 CVLMP" 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' 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 IRA due to significant changes in KYC requirements. Non individual investors are

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

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

### 13. NOMINATION DETAILS

1. If you are opening a new demat account / MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out.
2. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
3. You can make nomination or change nominee any number of times without any restriction.
4. You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
5. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder **cannot nominate**.
6. Nomination is not allowed in a folio where Minor is the unitholder.
7. The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
  - a. "Either or Survivor" Folios / Accounts – any one of the holders can sign
  - b. "First holder Folios / Accounts – only First Holder can sign
  - c. "Jointly" Folios / Accounts – both holders have to sign
8. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
9. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
10. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
11. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
12. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
13. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees.
14. Every new nomination for a folio/account shall overwrite the existing nomination, if any.

15. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
16. Nomination shall stand rescinded upon the transfer of units.
17. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
18. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
19. In respect of folios/accounts where the nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

**\*\*Joint Accounts:**

Event	Transmission of Account/ Folio to
Demise of one or more joint holders	Surviving holder(s) through name deletion. The surviving holder(s) shall inherit the assets as theirs.
Demise of all joint holders simultaneously - having nominee	Nominee
Demise of all joint holders simultaneously - not having nominee	Legal heir(s) of the youngest holder.

**Transmission aspects**

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased nominee(s).

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0%	0%	0%
B	30%	B	30%	42%	71%
C	10%	C	10%	15%	25%
TOTAL	100%	-	40%	60%	100%

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 FI/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.

**6P) Payment procedure**

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

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

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' & 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. [www.rbi.org.in](http://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](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/IDCW (if any) proceeds via RTGS/NEFT System will be discontinued by Canara Robeco Mutual Fund/ Canara Robeco Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption/IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque.

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](http://www.rbi.org.in).

Each of the above facilities aims to provide direct credit of the redemption proceeds and IDCW payouts (if any) into the bank account of the Unit holder and eliminates the time lag between dispatch 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/damage, etc. arising on account of processing the credit via RTGS/NEFT of redemption/IDCW proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

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

However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques, 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. In case of unforeseen circumstances, the AMC reserves the right to issue a cheque.

**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 holder 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. 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.

#### 26. Multiple Bank Account Registration:

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

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

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

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

#### 28. Details of Beneficial Ownership:

Pursuant to SEBI Master Circular No. CIR/ISD/AM/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MISD/2/2013 dated January 24, 2013, 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 (judicial 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.

#### 29. FATCA & CRS Terms and Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114E 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 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>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; and</li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> <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, and</li> <li>Documentary evidence (refer list below)</li> </ol> <p><i>If Indian telephone number is provided along with a foreign country telephone number</i></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, OR</li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number 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; and</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.

### 31. Accompanying documents.

Please submit the following documents along with 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 Authorized Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
3.	Memorandum & Articles of Association	✓						
4.	Trust Deed					✓		
5.	Bye-laws		✓					
6.	Partnership Deed			✓				
7.	Overseas Auditor's Certificate							✓
8.	Notarised Power of Attorney				✓			
9.	Foreign Inward Remittance Certificate in case payment is made by 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:

**Note:** IDCW - Income Distribution cum Capital Withdrawal Option.



## TERMS AND CONDITIONS FOR SIP THROUGH NACH

### SIP Payment through NACH/Direct Debit

- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.fund.org.in](http://www.fund.org.in)
- This facility is offered only to the investors having bank accounts with above mentioned banks. Above list is subject to modification/updates at any time in future at the sole discretion of CAMAC, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- SIP installments shall be started only after registration of SIP - NACH Debit Mandate with investors' banker through DDM.
- Investors are required to submit One Time Bank Mandate Form and Multiple SIP Enrollment Form along with a photocopy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 calendar days before the first SIP installment date for NACH Debit to Auto Direct Clearing. Invoice Direct One Time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed within 5-7 calendar days.
- An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month for SIP registered through One Time Bank Mandate. In case the SIP registered date of the month falls on a Non-Business Day, the SIP shall be processed on immediately following Business Day.
- Investor shall have the option of choosing any date of the month as the SIP date except the dates 28th, 30th and 31st. For exercising any day SIP option OTDM is mandatory (As & When presented and maximum amount).
- In case of SIP transaction where the mode of payment is through NACH/Direct Debit, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 21 days prior to the date of first installment. In case of incomplete mandate form, AMC may reject the SIP submitted form. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application. All terms and conditions for SIP, including Exit load, if any, prevailing in the date of SIP enrollment/registration by the fund shall be issued in the Scheme.
- For details about the schemes and its Mutis please refer the SD, SI & KM of the respective schemes / Addendum issued from time to time carefully before investing.
- In case of three correct auto debits due to insufficient balance in bank account while processing request for SIP, Canara Robeco Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor. In the meantime, if any debit for subsequent installments is effected by banker, then Units would get created for the same.
- In case an investor wishes to change the bank account details for the existing SIP registered through Auto Debit / NACH Debit mode, then he has to provide a new OTDM form and submit the OTDM cancellation form to cancel the existing OTDM. The existing SIP registration will not get cancelled. The investor has to submit the fresh OTDM Form at least 21 calendar days prior to the next SIP Debit date.
- In case the investor wishes to cancel the One Time Bank Mandate / SIP, investor will have to submit a One Time Bank Mandate Cancellation Form or SIP cancellation form at the office of the Canara Robeco Mutual Fund Customer Service Centres. Notice of discontinuance should be received 10 calendar days prior to the subsequent SIP date.
- The investor agrees to abide by the terms and conditions of NACH/Direct Debit facilities of Reserve Bank of India (RBI/NPCI).
- Investor will not hold Canara Robeco Mutual Fund, its regulators and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/Direct Debit.
- Canara Robeco Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- If the Purchase / SIP transaction of any of the specific scheme(s) cannot be processed then the entire application is liable for rejection and the Purchase / SIP proceeds if any debited from the investor's account will be refunded back to the investor's bank account.
- In case of "At Par" cheques, investor need to mention the MICR number of his actual bank branch.
- New investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or folios (Under Savings Scheme B/SVS are available in the folio, the Fund reserves the right to reject the SIP request.
- In case SIP date is not selected, or the date mentioned is not eligible or clear or multiple SIP dates are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 21 days lead time from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered.
- In case the SIP "Tenor Period" is not mentioned by the investor in the form, the SIP will be registered for 40 years from the registration date or any date of mandate, whichever is earlier.
- Change of Amount: Investor can change the SIP amount by submitting the following documents 21 days before the next SIP debit date.
  - A New "SIP" form with revised SIP amount details.
  - Letter to discontinue the existing SIP.

### General Instructions

- For Direct Investment Please Mention "Direct in Our Column" Name & Broker Code/WRN.
- Investors are required to clearly indicate the plan/options in the application form of the scheme. Investor may note that following shall be applicable for default plan.

Sr.	Option Code mentioned in the form	Plan mentioned by the investor	Default Plan to be adopted
1.	Not mentioned	Not mentioned	Direct Plan
2.	Not mentioned	Direct Plan	Direct Plan
3.	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4.	Mentioned	Direct Plan	Direct Plan
5.	Direct	Not mentioned	Direct Plan
6.	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7.	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8.	Mentioned	Not mentioned	Regular Plan/Other than Direct Plan

In case of wrong / invalid / incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout or Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- Canara Robeco Mutual Fund, its regulators and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of change of Government policies, unavailability of Bank's computer system, force majeure events, or any performance of the contract by the Bank.
- For load structure of the schemes, please refer to the Key Scheme Features.

### SIP TOP UP Facility:

- Investor can opt for SIP TOP UP facility wherein the amount of the SIP can be increased at fixed intervals.
- Minimum Top-Up amount would be Rs. 500/- or in multiples of Rs. 500/- only. In case the Top-Up frequency is not specified, default will be considered as yearly frequency.
- The frequency is fixed as yearly and half yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
- In case of Quarterly SIP, only the yearly frequency is available under SIP TOP UP.

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

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

- If the Max Cap Amount / Limit date of the Top-up facility is not mentioned, the Top-up facility will be continued up till the tenure of the SIP or Maximum amount of mandate registered whichever will be achieved earlier.
  - The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
  - In case the SIP Top-up reached max cap limit, the SIP will continue to be processed with the last topped up amount till the SIP exit date.
  - SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,00,000/- in a rolling 12 month period or financial year (i.e. April to March, the limit on Micro SIP investments).
  - If the investor selects multiple SIP dates and opt for Top-Up facility, top-up will be applicable for all the dates opted by the investor.
  - The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/Direct Debit by giving One Time Bank Mandate (OTDM) with selection of "As & When presented and Maximum amount".
- The investor freely agrees to indemnify and not hold responsible, the AMC and its employees, the RST agent and the service providers (except his/her bank is not able to effect any of the payment instructions for whatsoever reason).
  - Demat/Non-Demat Mode:** Investor has an option to hold the Units in dematerialized form. Depending on SIP details, Units shall be directly credited to the investor's demat account after the realization of funds and disbursements will issue a statement. Applicants must ensure that the acronym of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client/Investor master/Demat account statement. Semi option will be not be available for Daily/Weekly/Portfolio dividend options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)/Central Depository Services Limited (CDSL). Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period. The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investor shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.
  - If it is advisable to go for registration of One Time Bank Mandate (OTDM) by opting "As & When presented and Maximum amount".

## INSTRUCTIONS TO FILL MANDATE

- UMRN - To be left blank.
- Date in DD/MM/YYYY format.
- Sponsor Name (FSC/NICR code, left padded with zeros where necessary. (Maximum length - 11 Alpha Numeric Characters) (Pre-printed).
- Utility Code: unique code of the entity to whom mandate is being given - to be provided by the entity. (Pre-printed).
- Name of the entity to whom the mandate is being given. (Pre-printed).
- Account type - SB/CA/CC/SB-HRE/SB-HRD/OTHER.
- Tick - Select your appropriate action.
  - Create - For New Mandate.
  - Modify - For Changes/amendment on existing mandate.
  - Cancel - For canceling the existing registered Mandate.
- Your Bank Account Number for debiting this amount.
- Name of your bank and branch.
- Your Bank branch (FSC code OR MICR code) } (Please mention both (FSC Code & MICR Code))
- Amount in words } (Investors are advised to fill the amount in words & figures based on whether it is fixed or maximum amount.)
- Amount in figures }
- Frequency at which the debit should happen. (Half yearly and yearly options are not available. Advise to opt for "As & When presented")
- Tick on the box to select the amount either fixed or maximum. (Advisable to opt for maximum amount)
- Folio No./Application No. (In case of new investor).
- PNV (Permanent Account number of Sole/First holder)
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid.
  - Start date.
  - End date.
- Signature of the account holder.
- Name of the account holder.



**BEMAT 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)	

**UNDERSTANDING BY ASBA INVESTOR AND ACCOUNT HOLDER**

- 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 applicant(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2018.
- In accordance with the provisions of ASBA in the SEBI ICDR Regulations, 2018 and as disclosed in the SAI, I/We authorise:
  - the Self-Certified Syndicate Bank (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.
  - 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 Canara Robeco Mutual Fund's account.
- In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application.
- 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 FILING 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 account holder in Bank to be the first unit holder in folio. If the name is not matched, the application will be rejected and amount to be refunded if any.
- SCSB means Self-Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:
  1. All Small Finance Bank Limited
  2. AXIS BANK LTD (FORMERLY UTI BANK LIMITED)
  3. Bandhan Bank Limited
  4. Bank of Baroda
  5. Bank of India
  6. Bank of Maharashtra
  7. BARCLAYS BANK PLC
  8. BNP Paribas
  9. Canara Bank
  10. Capital Small Finance Bank Limited
  11. Central Bank of India
  12. CITI Bank
  13. City Union Bank Ltd.
  14. Credit Suisse AG, Mumbai Branch
  15. DBS Bank Ltd.
  16. Deutsche Bank
  17. Deutsche Bank AG
  18. Dhankazmi Bank Limited
  19. Equitas Small Finance Bank
  20. GP Parsik Sahakar Bank Limited
  21. HDFC Bank Ltd.
  22. ICICI BANK LTD.
  23. IDBI Bank
  24. IDFC First Bank
  25. INDIAN BANK

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.money.com](http://www.money.com)

**REGISTRAR & TRANSFER AGENTS****KFin Technologies Ltd**

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Mumbai - 400 070, Maharashtra • Website : [www.kfintech.com](http://www.kfintech.com)

• Toll Free No.: 1800 209 2726 • website: [www.canararobeco.com](http://www.canararobeco.com) • email: [CRMF@canararobeco.com](mailto:CRMF@canararobeco.com)

**BRANCH OFFICES:** **AHMEDABAD:** 607 & 608, 6th Floor, D&C Majestic, Opp. Law Garden BRTS Bus stand, Panchvati Cross Road, Ahmedabad - 380 006. **BANGALORE:** 1st Floor, "Sana Plaza", 23/14-A, M. G. Road, Near Trinity Metro Station, Bangalore - 560001. **BARODA:** C-163/164/165, First Floor, Emerald One Complex, Nr. Gujarat Kidney Hospital, Beside Gandevikar Jewellers, Jetalpur Road, AlkaPuri, Baroda - 390 007. **BHUBANESWAR:** PNR Tower, 4th Floor, Plot No. 11/B, Janpath Road, Satya Nagar, Bhubaneswar - 751 007. **CHANDIGARH:** 1st Floor, SCO No. 2471-72, Sector-22C, Above Federal Bank, Chandigarh - 160 022. **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai - 600 002. **COIMBATORE:** 508 - 2A Karthika Towers, 3rd Floor, DB Road, RS Puram, Coimbatore, Tamil Nadu - 641002. **DURGAPUR:** Pushpanjali Building, Office-No-7B, 7th Floor, C-71/A, Shaheed Khudiram Sarani, City Centre Durgapur - 713216. **GUWAHATI:** 4th Floor, Ganpati Enclave, G. S. Road, Opp. Bora Service Station Ulubari, Guwahati - 781 007. **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No. 6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. **INDORE:** 304, 3rd Floor, Lakshya Badgara Crest, Janjeerwala Square, Indore - 452 001. **JAIPUR:** Office No. 354, 3rd Floor, Ganpati Plaza, M. I. Road, Jaipur - 302001. **KANPUR:** 216, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208 001. **KOCHI:** 2nd Floor, Malankara Centre, Shenoy's Junction, MG Road, Kochi 682035. **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata - 700 071. **LUCKNOW:** Office No. F-101, First Floor, Sky Hi Chamber, 5, Park Road, Lucknow - 226001. **MADURAI:** Office No. 5, Suriya Towers, 2nd Floor, Good Shed Street, Madurai - 625001. **MANGALORE:** 2nd Floor, Aadheeth Avenue, Near Besant Women's College, M. G. Road, Mangalore - 575 003, Karnataka. **MUMBAI:** Unit 8 & 14, Tulsiani Chambers, Ground Floor, Free Press Journal Marg, Nariman Point, Mumbai, Maharashtra - 400 021. • Office No. 202, Solitaire Business Centre, Market Road, Gulmohar Road, Borivali West, Mumbai - 400091. **NAGPUR:** Office No. 303, 3rd Floor, Shalwak Manor, VIP Road, New Ramdaspath, Nagpur - 440 010. **NASHIK:** 406 & 407, 4th Floor, Bhaskar Adroit, Opp. Sindhu Sagar School, Old Pandit Colony, Nashik - 422 002. **NEW DELHI:** 804 & 805, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110001. **PANAJI:** Shop No. F-3, Edcon Tower Panaji, Goa - 403001. **PATNA:** 1st Floor, Harshwardhan Arcade, Frazer Road, Dak Banglow Crossing, Patna - 800 001. **PUNE:** 101, 1st Floor, Business Guild, Law College Road, Erandwane, Pune - 411004. **SURAT:** HG-2/A, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002. **RAJKOT:** 304, Madhav Arcade, Near RMC Commissioner Bungalow, Opposite Public Garden, Ramkrishnanagar Main Road, Rajkot - 360 001. **VIJAYAWADA:** Canara Robeco Asset Management Company Limited D.No. 38-8-42, 3rd Floor, White House Complex, Opposite All India Radio Station, M.G. Road, Vijayawada - 520 010.

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**Statutory Details:** Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors:** Canara Bank, Head Office, 112 J.C. Road, Bengaluru; DRIX Corporation Europe N.V. (DCE) (formerly known as Robeco Groep N.V.), Weena 850, 3014 DA Rotterdam, The Netherlands. **Investment Manager:** Canara Robeco Asset Management Co. Ltd. (CRAMC). **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the factors and forces affecting the Capital markets and Money markets. Past performance of the Sponsors/AMC/Mutual Fund do not guarantee future performance of the Schemes. 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 Rs. 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.

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## KFIN TECHNOLOGIES LTD

**BRANCH OFFICES:** • **Bangalore:** KFIN Technologies Limited, No 35 Puttanna Road Basavaraqudi Bangalore 560004 • Phone: 08026603411/08026603914 • **Belgaum:** KFIN Technologies Limited, Premises No.101 C15 No.1893 Shree Guro Darshani Tower Anandwadi Hindwadi Belgaum 590011 • Phone: 0831 4213777 • **Bellary:** KFIN Technologies Limited, Ground Floor 3rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 • Phone: 8392294649 • **Davangere:** KFIN Technologies Limited, D.No 162/6 1st Floor 3rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 • Phone: 8192296741 • **Gulbarga:** KFIN Technologies Limited, H No 2-231 Krishna Complex 2nd Floor Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585005 • Phone: 08472 252503 • **Hassan:** KFIN Technologies Limited, SAS No: 490 Hemadri Arcade 2nd Main Road Saigame Road Near Brahmins Boys Hostel Hassan 573201 • Phone: 08172 262065 • **Hubli:** KFIN Technologies Limited, R R Mairalawani Mansion Above Industrial Bank 2nd Floor Desai Cross Pinto Road Hubballi 580029 • Phone: 0835-2950643 • **Mangalore:** KFIN Technologies Limited, Shop No - 305 Manan Paradise Plaza 3rd Floor Burts Hostel Road Mangalore - 575003 • Phone: 0824-2951645 • **Margao:** KFIN Technologies Limited 520, 2nd Floor, L & L Correira's Pride, Nearest Landmark Above KFC, Near KTC Bus Stand, Mangao Saicete Goa 403601 • Phone: 0832-2957253 • **Mysore:** KFIN Technologies Limited, No 2924 2nd Floor 1st Main 3th Cross Saraswathi Puram Mysore 570009 • Phone: 8213510066 • **Panjim:** KFIN Technologies Limited, H. No: T-9 T-10 Affran Plaza 3rd Floor Near Don Bosco High School Panjim 403001 • Phone: 0832 2996032 • **Shimoga:** KFIN Technologies Limited, Jayarama Nilaya 2nd Cross Mission Compound Shimoga 577201 • Phone: 08182-295491 • **Ahmedabad:** KFIN Technologies Limited, Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks C C Road, Ahmedabad 380006 • Phone: 9081903022 • **Anand:** KFIN Technologies Limited, 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar Anand 388120 • Phone: 9638836726 / Alternate No: 7323002114 • **Baroda:** KFIN Technologies Limited, 1st Floor 125 Kanha Capital, Above HDFC Bank, Opposite Express Hotel, Alkapuri, Vadodara-07, 390007 • Phone: 0265-3517567 • **Bharuch:** KFIN Technologies Limited, Shop No : 123, Nexus Business Hub, Near Dhiraj G Sons, Bharuch, 392001 • Phone: 8000403762/alternate No • **Bhavnagar:** KFIN Technologies Limited, Office No 207, Skyline Square Building, Near Sanskar Mandal, Waghawadi Road, Bhavnagar, 364001 • Phone: 0278-4052224 • **Gandhidham:** KFIN Technologies Limited, Off No-12 Plot No-300, Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham, 370201 • Phone: 9725444799 alternate No. • **Gandhinagar:** KFIN Technologies Limited, Office No 138, First Floor, Suiyas Solitaire, Near Podar International School, Kudasah, Gandhinagar, 382421 • Phone: 079 49237915 • **Jamnagar:** KFIN Technologies Limited, 131, Madhav Plaza, Opp. SBI Bank Jamnagar, 361001 • Phone: 9725444799/alternate No • **Junagadh:** KFIN Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-562001 • Phone: 0285-2652220 • **Mehsana:** KFIN Technologies Limited, FF-21, Someswar Shopping Mall Modhera Road, Mehsana - 384002 • Phone: 7623002114 alternate No. • **Nadiad:** KFIN Technologies Limited, 311-3rd Floor City Centre, Near Paras Circle, Nadiad-387001 • Phone: 7623002114 alternate No. • **Navsari:** KFIN Technologies Limited, 103 1st Floor Landmark Mall, Near Sayaji Vaishya Library, Navsari, 396445 • Phone: 9081903040 • **Rajkot:** KFIN Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001 • Phone: 9081903025 • **Surat:** KFIN Technologies Limited, Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002 • Phone: 9081903041 • **Valsad:** KFIN Technologies Limited, 405, 4th Floor, Dreamland Arcade, Tithal Road, Valsad, 396001 • Phone: 02632-258481 / Alternate No: 8000403762 • **Vapi:** KFIN Technologies Limited, 5a/11, A Wing, 2nd Floor, Solitaire Business Centre, Opp DCB Bank, Vapi Gid Char Rasta, Vapi-396195 • Phone: 9081903028 • **Chennai:** KFIN Technologies Limited, 9th Floor Capital Towers 180 Kadambakkam High Road Nungambakkam, Chennai - 600034 • Phone: 044-28309147 / 28309146 • **Calicut:** KFIN Technologies Limited, Second Floor Manimurugil Centre Bank Road Kasaba Village Calicut 673001 • Phone: 0495-4022480 • **Cochin:** KFIN Technologies Limited, Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ilavipuram Ernakulam-kerala-682015 • Phone: 0484 - 4025059 • **Kannur:** KFIN Technologies Limited, 2nd Floor Global Village Bank Road Kannur 670001 • Phone: 0497-2764190 • **Kollam:** KFIN Technologies Limited, Sree Vigneshwara Bhavan Shastri Junction Kollam - 691001 • Phone: 474-2747055 • **Kottayam:** KFIN Technologies Limited, 1st Floor CsiAscension Square Railway Station Road Collectorate P O Kottayam 686002 • Phone: 4812300868 • **Palghat:** KFIN Technologies Limited, No: 20 G 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 • Phone: 9633072272/alternate No. • **Tiruvalla:** KFIN Technologies Limited, 2nd Floor Emriery Complex Ramanchira Opp Axis Bank Tiruvalla 689107 • Phone: 0469-2740540 • **Trichur:** KFIN Technologies Limited, 4th Floor Crown Tower Shakthan Nagar Opp Head Post Office Thrissur 680001 • Phone: 9633072272/alternate No. • **Trivandrum:** KFIN Technologies Limited, 3rd Floor, No- 3b Tc-82/3417, Capital Center, Opp Secretariat, Mg Road, Statue P O Trivandrum-695001 • Phone: 0471-4618306 • **Coimbatore:** KFIN Technologies Limited, 3rd Floor Jaya Enclave 1057 Amnashi Road, Coimbatore 641018 • Phone: 0422 4388 451, 011, 013 • **Erode:** KFIN Technologies Limited, Address No 38/1 Ground Floor Sathy Road (Vcty Main Road) Sorna Krishna Complex Erode 638003 • Phone: 0424-4021212 • **Karur:** KFIN Technologies Limited, No 88/11 BB Plaza NRMP Street K S Mess Back Side Karur 639002 • Phone: 04324-247755 • **Madurai:** KFIN Technologies Limited, No. C-16/17 AR Plaza 1st Floor North Veli Street Madurai 625001 • Phone: 0452-2605858 • **Nagercoil:** KFIN Technologies Limited, Hno 45 1st Floor East Car Street Nagercoil 629001 • Phone: 04652 - 233552 • **Pondicherry:** KFIN Technologies Limited, No 122/108/1 Muthumanamman Koil Street - Pondicherry 605001 • Phone: 0413-4300710 • **Salem:** KFIN Technologies Limited, No.6 NS Complex Omalur Main Road Salem 636009 • Phone: 0427-4020300 • **Tirunelveli:** KFIN Technologies Limited, 55/18 Jersey Building 2nd Floor S N Road Near Atavind Eye Hospital Tirunelveli 627001 • Phone: 0462-4001416 • **Trichy:** KFIN Technologies Limited, No 23C/1 E V R Road Near Veekalamman Kalyana Mandapam Putthur - Trichy 620017 • Phone: 0431-4020227 • **Tuticorin:** KFIN Technologies Limited, 4 - B A34 - A37 Mangalmai Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • Phone: 0461-2334602 • **Vellore:** KFIN Technologies Limited, No 2/19 1st Floor Vellore City Centre Anna Salai Vellore 632001 • Phone: 0416-4200381 • **Agartala:** KFIN Technologies Limited, Old Rms Chowmahani, Opp-rymanand Showroom, Near Jana Sabak Saloon, Agartala, West Tripura, 799001 • Phone: 0381-2388519 • **Guwahati:** KFIN Technologies Limited, 4th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007 • Phone: 9435173219 alternate No • **Shillong:** KFIN Technologies Limited, Annex Main Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 • Phone: 9435173219 alternate No • **Silchar:** KFIN Technologies Limited, Above R K Associates, 2nd Floor, N.N. Dutta Road, Near Gurudwara, Shillongpatty, Silchar 788001 • Phone: 03842-261714 • **Ananthapur:** KFIN Technologies Limited, #13/4 Vishnupriya Complex Beside SBI Bank Near Tower Clock Ananthapur 515001 • Phone: 3885995544 alternate No. • **Guntur:** KFIN Technologies Limited, 2nd Shatter 1st Floor Hno. 6-14-48-14/2 Lane Arundal Pet Guntur 522002 • Phone: 9885995544 alternate No. • **Hyderabad:** KFIN Technologies Limited, 2nd Floor Jbs Station, Lower Concourse I, Situated In Jubilee Bus Metro Station, Secunderabad 500009 • Phone: 040-67161900 & 67161901 • **Karimnagar:** KFIN Technologies Limited, 2nd Shutterhno 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 • Phone: 9959120147 alternate No • **Kurnool:** KFIN Technologies Limited, Shop No 47 2nd Floor S Komda Shopping Mall Kurnool 518001 • Phone: 08518-228550 • **Nanded:** KFIN Technologies Limited, Shop No:4 Santakripa Market G C Road Opp Bank Of India Nanded 431601 • Phone: 02452-237885 • **Rajahmundry:** KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Van Veedhi, T - Nagar, Rajahmundry Ap- 532101 • Phone: 9885995544/alternate No • **Solapur:** KFIN Technologies Limited, Shop No 106, Krishna Complex 477 Gakshin Kasaba Datta Chowk Solapur-413007 • Phone: 0217-3598690 • **Srikakulam:** KFIN Technologies Ltd, D No 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Road, Srikakulam Dist Andhra Pradesh - 532001 • Phone: 08942- 58563 • **Tirupathi:** KFIN Technologies Limited, Shop No 18-5-421/11 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 • Phone: 9885995544 alternate No. • **Vijayawada:** KFIN Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Bent Circle Vijayawada 520008 • Phone: 0866-2574429 • **Visakhapatnam:** KFIN Technologies Limited, Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Lodge Visakhapatnam 530016 • Phone: 0891-2714125 • **Warangal:** KFIN Technologies Limited, Shop No22 Ground Floor Warangal City Center 15-1-237 Muluqu Road Junction Warangal 506002 • Phone: 9959120147 alternate No. • **Hyderabad(Lachibowli):** KFIN Technologies Limited, Selenium Plot No: 31 & 32 Tower B Survey No 115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 • Phone: 040-79615122 • **Akola:** KFIN Technologies Limited, Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 • Phone: 0724-2451874 • **Amaravathi:** KFIN Technologies Limited, Shop No: 21 2nd Floor Above Axis Bank Gulshan Tower Near Panchsheeli Talkies Jaistambh Square Amaravathi 444601 • Phone: 0721 - 2650399 • **Aurangabad:** KFIN Technologies Limited, Shop No B 38 Motiwaia Trade Center Nirala Bazar Aurangabad 431001 • Phone: 0240-2343414 • **Bhopal:** KFIN Technologies Limited, Sf-13 Gurukrupa Plaza 2nd Floor Plot No 48a Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011 • Phone: 0755-4077948 • **Dhule:** KFIN Technologies Limited, Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • Phone: 02562-282823 • **Indore:** KFIN Technologies Limited, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore 452001 • Phone: 0731-4266828 • **Jabalpur:** KFIN Technologies Limited, 2nd Floor 290/1 (615-new) Near Bhavarta Garden Jabalpur - 482001 • Phone: 0761-4004897 • **Jalgaon:** KFIN Technologies Limited, 3rd Floor 269 Jaee Plaza Bairam Peth Near Kishore Agencies Jalgaon 425001 • Phone: 0257-2226761 • **Nagpur:** KFIN Technologies Limited, Plot No. 2 Block No. B / 1 & 2 Shree Aprabment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 • Phone: 0712-3513750 • **Nashik:** KFIN Technologies Limited, S-9 Second Floor Suyojit Sanikuj Sharanpur Road Nashik 422002 • Phone: 0253-2864820 • **Sagar:** KFIN Technologies Limited, 2nd Floor above Shree Kanch Mandir S Civil Lines Sagar Madhya Pradesh -470001 • Phone: 07582 - 220501 • **Ujjain:** KFIN Technologies Limited, 227, 2nd Floor Heritage Plaza, Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 • Phone: 0734 - 3500905 • **Asansol:** KFIN Technologies Limited, 112/n G. T. Road Bhanga Pachil G.T.Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 • Phone: 0341-2220077 • **Balesore:** KFIN Technologies Limited, 1-B, 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balesore 756001 • Phone: 06782-260503 • **Bankura:** KFIN Technologies Limited, Plot Nos- 80/1/anatunchai Mahalla 3rd Floor Ward No-24 Opposite P C Chandra Bankura Town Bankura 722101 • Phone: 3242295202 • **Berhampur (Or):** KFIN Technologies Limited, Opp Divya Nandan Kaiyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur (OR) 760001 • Phone: 0680-2228106 • **Bhilai:** KFIN Technologies Limited, Office No.2 1st Floor Plot No: 9/6 Nehru Nagar

[East] Bhubaneswar: KFIN Technologies Limited, A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • Phone: 7884901014 • **Bhubaneswar:** KFIN Technologies Limited, A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • Phone: 0674-4615576 • **Bilaspur:** KFIN Technologies Limited, Shop No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 • Phone: 07752-443680 • **Bokaro:** KFIN Technologies Limited, City Centre Plot No. He-07 Sector-IV Bokaro Steel City Bokaro 827004 • Phone: 6542291255 • **Burdwan:** KFIN Technologies Limited, Sakuj Complex, 846 Laxmipur G T Road Burdwan, PS: Burdwan & Dist: Burdwan-East Pin: 713101 • Phone: 9432183927 alternate No. • **Chinsurah:** KFIN Technologies Limited, No. 96 P.C. Chinsurah Doctors Lane Chinsurah 712101 • Phone: 033-26801973 • **Cuttack:** KFIN Technologies Limited, Shop No-45 2nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends Dargha Bazar Cuttack 753001 • Phone: 0671-2956816 • **Dhanbad:** KFIN Technologies Limited, 208 New Market 2nd Floor Bank More - Dhanbad 826001 • Phone: 3267961457 • **Durgapur:** KFIN Technologies Limited, Mway-16 Bengal Ambuja 2nd Floor City Centre Dist: Burdwan Durgapur-16 Durgapur 713216 • Phone: 3432542615 • **Gaya:** KFIN Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpur Road, Gaya-823001 • Phone: 0631 2220065 • **Jaipalpur:** KFIN Technologies Limited, D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jaipalpur 735101 • Phone: 03561-222136 • **Jamshedpur:** KFIN Technologies Limited, Madhukunj 3rd Floor Q Road Sakchi Bistapur East Smgobhum Jamshedpur 831001 • Phone: 6572972771 • **Kharagpur:** KFIN Technologies Limited, Holding No.254/220 Sbi Building Malancha Road Ward No.16 Po. Kharagpur PS: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 • Phone: 9038638491 alternate No. • **Kolkata:** KFIN Technologies Limited, 2/1 Russel Street 4th Floor Kankana Centre Kolkata 700071 • Phone: 033 66285900 • **Malda:** KFIN Technologies Limited, Ram Krishna Pally, Ground Floor English Bazar - Malda 732101 • Phone: 03512-452236 • **Patna:** KFIN Technologies Limited, Flat No. - 102, Jibh Maa Bhawan: Shantalay, Exhibition Road, Patna-800001 • Phone: 06124149382 • **Raipur:** KFIN Technologies Limited, Office No- 401, 4th Floor, Pithalia Plaza, Fafadhi Chowk, Raipur -492001 • Phone: 0771-2990901 • **Ranchi:** KFIN Technologies Limited, Room No 109, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001 • Phone: 0651-2330160 • **Rourkela:** KFIN Technologies Limited, 2nd floor Main Road Udit Nagar Sundargarh Rourkela 769012 • Phone: 0661-4000616 • **Sambalpur:** KFIN Technologies Limited, First Floor, Shop No. 219 Sahej Plaza Colebazar, Sambalpur Sambalpur 768001 • Phone: 0663-4055275 • **Siliguri:** KFIN Technologies Limited Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001 • Phone: 0353-4078734 • **Agra:** KFIN Technologies Limited, 3rd Floor, 303 Corporate Park, Block No- 109, Sarjay Place, Agra-282002 • Phone: 0562-4396303 • **Aligarh:** KFIN Technologies Limited, 1st Floor Sevti Complex, Lekhra: Nagar Centre Point, Samad Road, Aligarh-202001 • Phone: 0571-2978294 • **Prayagraj:** KFIN Technologies Limited, Shop No- Tt-9, 3rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashikant Road, Civil Station, Prayagraj- 211001 • Phone: 0532-4518096 • **Ambala:** KFIN Technologies Limited, 6349 2nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001 • Phone: 0171-2991969 • **Azamgarh:** KFIN Technologies Limited, Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001 • Phone: 7518801805 • **Bareilly:** KFIN Technologies Limited, 1st Floor, Rear Side, A -square Building, 54-civil Lines, Ayub Khan Chauraha, Bareilly-243001 • Phone: 7518801806 • **Begusarai:** KFIN Technologies Limited, Sn Ram Market, Kali Asthan Chowk, Mathani Road, Begusarai-851101 • Phone: 06243-451691 • **Bhagalpur:** KFIN Technologies Limited, 2nd Floor Chandrak Complex, Radha Rani Sinha Road, Chantaghar, Bhagalpur-812001 • Phone: 0641-4018310 • **Darbhanga:** KFIN Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007 • Phone: 06272-467845 • **Dehradun:** KFIN Technologies Limited Shop No- 809/799, Street No- 2a, Rajender Nagar, Near Sheesha Lounge, Kaurigarh Road, Dehradun -248003 • Phone: 01354152548 • **Deoria:** KFIN Technologies Limited, 1st Floor, K X Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 • Phone: 7518801811 • **Faridabad:** KFIN Technologies Limited, A-2b 2nd Floor Neelam Bata Road Peer Ki Masjid Nehru Groundnt Faridabad 121001 • Phone: 0129 4159915 • **Ghaziabad:** KFIN Technologies Limited, FF - 31 Konark Building Rajnagar - Ghaziabad 201001 • Phone: 0120-4351421 • **Chazipur:** KFIN Technologies Limited, Rani Katra, Mahuabagh, Infront Of Shubra Hotel, Chazipur - 233001 • Phone: 05482970677/9616123936 • **Gonda:** KFIN Technologies Limited, 782 Shiv Sadan, III Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001 • Phone: 0526-2459704 • **Gorakhpur:** KFIN Technologies Limited, Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur 273001 • Phone: 0551-4055312 • **Gurgaon:** KFIN Technologies Limited, No: 212a 2nd Floor Vipul Agora M. G. Road - Gurgaon 122001 • Phone: 0124 4140163 • **Gwalior:** KFIN Technologies Limited, T-303 3rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011 • Phone: 0751-4001582 • **Haldwani:** KFIN Technologies Limited, Shop No 5, Krwn Shopping Complex, Haldwani 263139 • Phone: 05946-297290 • **Haridwar:** KFIN Technologies Limited, Shop No. - 17, Bhaba Complex, Near Jamuna Palace, Haridwar 249410 • Phone: 7518801820 • **Hissar:** KFIN Technologies Limited, Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • Phone: 01662410376 • **Jhansi:** KFIN Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, Bkt Chitra Road, Civil Lines, Jhansi-284001 • Phone: 0610-4010410 • **Kanpur:** KFIN Technologies Limited 2nd Floor Of Tower-a, Virendra Smriti Complex, 15/54-b Civil Lines, Kanpur-208001 • Phone: 0512- 4000365 • **Lucknow:** KFIN Technologies Limited, Office No 202, 2nd Floor, Shalika Chambers, 5 Park Road, Hazratganj, Lucknow 226001 • Phone: 0522-4061893 • **Mandi:** KFIN Technologies Limited, House No - 99/71 3rd Floor Opposite Gas Boy School School Bazar Mandi 175001 • Phone: 7518801833 • **Mathura:** KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihar Lal Plaza, Opposite Brijwas Centrum, Near New Bus Stand, Mathura 281001 • Phone: 0565-4502183 • **Meerut:** KFIN Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eyes Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002 • Phone: 0121-4330278 • **Mirzapur:** KFIN Technologies Limited, Triveni Campus, 2nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001 • Phone: 05442 265528 • **Moradabad:** KFIN Technologies Limited, Chaaha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001 • Phone: 0591-4068443 • **Morena:** KFIN Technologies Limited, House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena-476001 • Phone: 07532-467126 • **Muzaffarpur:** KFIN Technologies Limited, 1st Floor, Saroj Complex, Diwan Road, Muzaffarpur -542001 • Phone: 0621-4004935 • **Noida:** KFIN Technologies Limited, F-21 2nd Floor Near Kalyan Jewellers Sector-18 Noida 201301 • Phone: 7518801840 • **Panipat:** KFIN Technologies Limited, Shop No: 20 1st Floor Bnk Market Behind Hiw Hotel C.T Road Panipat-132103 • Phone: 0180-4067174 • **Renukoot:** KFIN Technologies Limited, C/o Mallick Medical Store, Bangal Katra Main Road, Renukoot Dist. Sonbhadra -231217 • Phone: 7518801842 • **Rewa:** KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001 • Phone: 07662-403450 • **Rohitak:** KFIN Technologies Limited, Office No - 61 First Floor Ashoka Plaza Delhi Road Rohitak 124001 • Phone: 7518801844 • **Roorkee:** KFIN Technologies Limited, Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667 • Phone: 7518801845 • **Satna:** KFIN Technologies Limited, 1st Floor, Gopal Complex, Rewa Road, Near Bus Stand, Satna-485001 • Phone: 7672310068 • **Shimla:** KFIN Technologies Limited, 1st Floor Hills View Complex Near Tara Hall Shimla 171001 • Phone: 7518801849 • **Shivpuri:** KFIN Technologies Limited, A. B. Road, In Front Of Sawarkar Park, Near Hotel Varasthali, Shivpuri 473551 • Phone: 07492-450176 • **Sitapur:** KFIN Technologies Limited, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001 • Phone: 05862-450072 • **Solan:** KFIN Technologies Limited, Orsha Complex 1st Floor Above Axis Bank Rajgarh Road Solan 173212 • Phone: 7518801852 • **Sonepat:** KFIN Technologies Limited, Pp Tower, Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat-131001 • Phone: 0130-4054883 • **Sultanpur:** KFIN Technologies Limited 1st Floor, Shop No-90a, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 • Phone: 7518801854 • **Varanasi:** KFIN Technologies Limited D 64 / 127 E - H Arikant Complex, 2nd Floor, Siga (Near Petrol Pump ) Varanasi (U P)-221010 • Phone: 0542-4505784 • **Yamuna Nagar:** KFIN Technologies Limited, B-v 185/a 2nd Floor Jagadri Road Near Dav Girls College (UCO Bank Building) Pyara Chowk - Yamuna Nagar 135001 • Phone: 7518801857 • **Kolhapur:** KFIN Technologies Limited, 605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 • Phone: 0231-2653656 • **Mumbai:** KFIN Technologies Limited, 6/B Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)next Union Bank Of India Fort Mumbai - 400001 • Phone: 022-46052082 • **Pune:** KFIN Technologies Limited Ayaan Chantrika, Office No: 14, 15, 16. Second Floor H No 1315, FPI No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune-Maharashtra -411005 • Phone: 020 - 46033615 • **Vashi:** KFIN Technologies Limited, Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30a, Opp Inorbit Mall, Vashi Navi Mumbai: 400703 • Phone: 9545491169alternate No. • **Andheri:** KFIN Technologies Limited, Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East, Mumbai: 400069 • Phone: 022-46733659 • **Borivli:** KFIN Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, Svp Road, Opp Hdft Bank, Next To Jain Temple, Borivli West, Mumbai: 400092 • Phone: 9673606377 • **Thane:** KFIN Technologies Ltd, Tropical Elite, 1st Floor, Shop No 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602 • Phone: 022 25303013 • **Ajmer:** KFIN Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer -305001 • Phone: 0145-4058816 • **Alwar:** KFIN Technologies Limited, Office Number: 137 First Floor Jai Complex Road No-2 Alwar 301001 • Phone: 0144-4901131 • **Amritsar:** KFIN Technologies Limited, Sco 5 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 • Phone: 01835158158 • **Bhanu:** KFIN Technologies Limited, Mch -2-3-01043 2 Floor Coniana Road Opposite Nippon India Mf Ct Road Near Hanuman Chowk Bhatinda 151001 • Phone: 0164-5000725 • **Bhilwara:** KFIN Technologies Limited, Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • Phone: 01482-453867 • **Bikaner:** KFIN Technologies Limited, H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan -334001 • Phone: 0151-2943850 • **Chandigarh:** KFIN Technologies Ltd, S C C No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022 • Phone: 0172-5060291 • **Ferozpur:** KFIN Technologies Limited, The Mall Road Chawla Building 1st Floor Opp. Central Jail Near Hanuman Mandir Ferozpur 152002 • Phone: 01632-504882 • **Hoshiarpur:** KFIN Technologies Limited, Unit # Sf-6 The Mall Complex 2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 • Phone: 01882500325 • **Jaipur:** KFIN Technologies Limited, First Floor, Office Number: 102-103, Ambition Tower(Manglam), Mahiya Marg, Agrasen Circle, C-scheme, Jaipur - 302001 • Phone: 0141-4917232 • **Jalandhar:** KFIN Technologies Limited, 2nd Floor, Shanti Tower Sco No.37 Puda Complex Opposite Tetsil Complex, Jalandhar, 144001 • Phone: 0181-2921714 • **Jammu:** KFIN Technologies Limited, 1d/d Extension 2 Vaimiki Chowk Gandhi Nagar Jammu 180004 • Phone: 191-2951822 • **Jodhpur:** KFIN Technologies Limited, Shop No: 6 Cang Tower G Floor Opposite Arora Motel Service Centre Near Bombay Motel Circle Jodhpur 342003 • Phone: 0291-4077688 • **Karnal:** KFIN Technologies Limited, 3 Randhir Colony Near Doctor J.C Bathia Hospital Karnal ( Haryana ) 132001 • Phone: 0184-44037677 • **Kota:** KFIN

Technologies Limited, D-8 Shri Ram Complex Opposite Multi Purpose School Gumampur Kota 324007 • Phone: 0744-4059552 • **Ludhiana:** KFIN Technologies Limited, Sco 122 Second Floor Above HDFC Mutual Fund Feroze Gandhi Market Ludhiana 141001 • Phone: 0161-4670278 • **Moga:** KFIN Technologies Limited, 1st Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 • Phone: 01636-230792 • **New Delhi:** KFIN Technologies Limited, 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 • Phone: 011-41911300 • **Pathankot:** KFIN Technologies Limited, 2nd Floor Sahni Arcade Complex Adindra Colony Gate Railway Road Pathankot 145001 • Phone: 0186-5074362 • **Patiala:** KFIN Technologies Limited, B-17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • Phone: 0175-2910976 • **Sikar:** KFIN Technologies Limited, First Floor Super Tower Behind Ram Mandir Near Taparyia Bagicli - Sikar 332001 • Phone: 01572-250398 • **Sri Ganganagar:** KFIN Technologies Limited, Address Shop No: 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • Phone: 0154-2940040 • **Udaipur:** KFIN Technologies Limited, Shop No: 202 2nd Floor Business Centre 1c Madhuvan Opp G P O Chetak Circle Udaipur 313001 • Phone: 0294-2429370 • **Eluru:** KFIN Technologies Ltd D No: 3b-15-1/1, Vaibhavi Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001 • Phone: 08832-222233, 9885995544 alternate No. • **Chandrapur:** KFIN Technologies Limited, C/o Global Financial Services, 2nd Floor, Raghuvarshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442401 • Phone: 07172-465593 • **Chhatkopar:** KFIN Technologies Limited, T1/platinum Mall, Jawahar Road, Chhatkopar (East), Mumbai 400077 • Phone: 022-35105513 • **Satara:** KFIN Technologies Limited, G7, 465 A, Govind Park Satara Bazaar, Satara - 415001 • Phone: 0216-2459388 • **Ahmednagar:** KFIN Technologies Limited, Baiju Heights, Opposite To Canara Bank, Near Old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar Maharashtra - 414001 • Phone: 0241-3556221 • **Nellore:** KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3rd Floor, Shop No: 305, Nagula Mitta Road, (Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001 • Phone: 9030474699 • **Kalyan:** KFIN Technologies Limited, Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite Kmc (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301 • Phone: 9112004661 • **Korba:** KFIN Technologies Limited, Office No #202, 2nd Floor, Irc Qube, 97 T. P. Nagar, Korba-495677 • Phone: 07759-351856 • **Ratlam:** KFIN Technologies Limited, 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 • Phone: 0741-2427221 • **Tinsukia:** KFIN Technologies Limited, 3rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chinwapatty Road, Tinsukia Assam - 786125 • Phone: 9435173218 alternate No. • **Saharanpur:** KFIN Technologies Limited, 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 • Phone: 0132-2992945 • **Kalyani:** KFIN Technologies Limited, Ground Floor, H No 2-7/27, Kalyani, Kalyani Ho, Nadia, West Bengal - 741233 • Phone: 3325822052 • **Hosur:** KFIN Technologies Limited, No.2/3-4, Sri Venkateswara layout, Denkanikottai Road, Dinnur Hosur - 635109 • Phone: 0434-4458096 • **Malappuram:** KFIN Technologies Limited, Mm18/1974; Peekeys Arcade, (Jico Bank Building), Near Municipal Bus Stand, A K Road, Downhill, Malappuram, Kerala, 676519 • Phone: 0483-2284519 • **Serampore:** KFIN Technologies Limited, Hinterland-II, Cr.Floor, Ba Roy Ghat Lane, Serampore, Hooghly, West Bengal, 712201 • Phone: 9038638491 - Alternate No. • **Alappuzha:** KFIN Technologies Limited, Sree Rajarajeswari Building, Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011 • Phone: 0477-4051599 • **Paighar:** KFIN Technologies Limited, The Edge Ground Floor, Shop Number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Paighar Maharashtra 401404 • Phone: 9619161315 - Alternate No. • **Sangli:** KFIN Technologies Limited, 514/a, Cola No. 2/a, The Signature Building, Near Pudhari Bhavan, Sangli - 416416 • Phone: 0233-2329433 • **Cooch Behar:** KFIN Technologies Limited, Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post G District- Cooch Behar, West Bengal pin-735101 • Phone: 03582-222225 • **Parvel:** KFIN Technologies Limited, Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Parvel, Raigad - 410206 • Phone: 022-45773125 • **Howrah:** KFIN Technologies Limited, Aurobindo Mall, Shri Aurobindo Road, Babudanga, Bandhaghat, Salkia, Howrah, West Bengal - 711006