

Key Information Memorandum



and Application Form

CANARA ROBECO BALANCED ADVANTAGE FUND

(Balanced Advantage Fund - An Open Ended Dynamic Asset Allocation Fund)

Scheme Code: CANA/O/H/BAF/24/04/0026

NFO | Opens on: July 12, 2024 | Closes on: July 26, 2024 | Scheme re-opens on: August 09, 2024

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation with income generation • Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities 	 <p>SCHEME RISKOMETER Investors understand that their principal will be at Very High Risk</p>	 <p>BENCHMARK RISKOMETER Benchmark Riskometer is at High Risk Benchmark Riskometer (AMFI Tier I Benchmark – CRISIL Hybrid 50+50 – Moderate Index)</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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.

Offer for Units of ₹ 10 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening

Name of Mutual Fund : **Canara Robeco Mutual Fund**
Name of Asset Management Company : **Canara Robeco Asset Management Company Ltd.**
Name of Trust : **Canara Robeco Mutual Fund**

Address:

Canara Robeco Asset Management Company Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001.
Tel. No.: (022) 66585000, 66585085-86 • **Fax:** 6658 5012/13
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CIN: U65990MH1993PLC071003

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

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

This Key Information Memorandum is dated June 28, 2024.

Investment Objective

The fund aims to generate long-term capital appreciation with income generation by dynamically investing in equity and equity related instruments and debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation Pattern of the Scheme

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

Types of Instruments	Indicative allocations (% of net assets)	
	Minimum	Maximum
Equity and Equity-related Instruments	65	100
Debt and Money Market Instruments	0	35

Although the gross equity exposure would be normally maintained between 65%-100%, the net equity exposure can be brought down below 65% by hedging through equity derivatives. For eg. if the gross exposure to equity is 70%, the fund manager may hedge 40% of this equity using derivatives to bring down the net exposure to 30%. The net equity exposure is thus dynamically managed and is increased when the fund manager has favourable view on equity as an asset class or is brought down when the view is not favourable or under defensive circumstances.

Debt exposure includes securitized debt & debt derivatives.

Cumulative Gross exposure through investments in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments, derivatives (including fixed income derivatives) and other permitted securities/assets provided by SEBI from time to time shall not exceed 100% of the net assets of the Scheme, subject to Para 12.24 of SEBI Master Circular for Mutual Funds dated May 19, 2023. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. Exposure by the scheme in derivative shall be in accordance with Para 12.24 and 12.25 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as may be amended from time to time.

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

Sr. 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 May 19, 2023
2.	Equity Derivatives for non- hedging purposes	The scheme may use 100% of net assets of Equity & Equity related instruments derivative exposure only for hedging purpose. Further, in case of other than hedging purpose, the scheme shall not exceed 50% of net assets. For example, if the scheme uses 50% of net assets for hedging purpose then the scheme shall use other 50% for other than hedging purpose and if the scheme uses 100% of net assets for hedging purpose then the scheme shall not use any exposure for other than hedging purpose.	Paragraph 12.25 of SEBI Master Circular dated May 19, 2023
3.	Securitized Debt	Exposure by the Scheme in Securitized Debt shall not exceed 20% of the Debt Portfolio of the Scheme.	

Sr. No.	Type of Instrument	Percentage of exposure	Circular references*
4.	Overseas Securities	The scheme may also invest a part of its corpus in overseas equity, bonds, mutual funds, and such other instruments as may be allowed under the Regulations from time to time. The Scheme may invest a maximum of US \$ 100 million in Foreign Securities (including overseas ETFs). The Scheme shall not have an exposure of more than 10% of its net assets in foreign securities, subject to regulatory limits specified from time to time. The scheme shall invest in overseas fund/securities upto the headroom available and shall remain capped at the amount as prescribed by RBI/SEBI in this regard. Further, the investment by the scheme in overseas ETFs will be suspended if industry-wide limit for investment in overseas ETFs is breached in future.	Paragraph 12.19 of SEBI Master Circular dated May 19, 2023
5.	AT1 and AT2 Bonds	The Scheme intends to invest in debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption ("hereinafter referred to as "Instruments having Special Features"). Further, the Scheme shall not invest - a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Paragraph 12.2 of SEBI Master Circular dated May 19, 2023 & Valuation will be done in accordance with Paragraph 9.4 of SEBI Master Circular dated May 19, 2023.
6.	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 May 19, 2023
7.	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 asset of the scheme.	Paragraph 12.18 of SEBI Master Circular dated May 19, 2023
8.	Mutual Fund units (including Exchange Traded Funds)	The scheme may invest in Mutual Fund units including Exchange Traded Funds without charging any fees. This investment is subject to prevailing regulatory limits of aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	
9.	ReITS and InVITS	The Scheme will not invest in said security.	
10.	Credit Default Swaps	The Scheme will not invest in said security.	

The scheme shall not engage in short selling activities.

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

As per the Para 4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC, may create segregated portfolio in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) below a specified rating level (Subject to guideline specified by SEBI which may change from time to time).

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

Changes in Investment Pattern:

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

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

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

Rebalancing due to Short Term Defensive Consideration:

Pursuant to Para 1.14.1.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) calendar days.

Rebalancing due to Passive Breaches:

Pursuant to Para 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Committee. The Investment Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting such scheme(s).

Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.

In line with abovementioned Para 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023, AMC shall report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme:

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

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

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

Investment Strategy:

This scheme is an actively managed scheme. The scheme endeavours to provide long-term capital appreciation and income by dynamically managing the portfolio through investment in equity & equity-related instruments and active use of debt, money market instruments, and derivatives.

Different asset classes exhibit different risk-return profiles and relatively low correlations to each other as compared to investments within the same asset class. The fund manager will determine asset allocation between equity and debt depending on

prevailing market and economic conditions. The debt-equity mix at any point in time will be a function of various factors such as equity valuations, interest rates, views on the asset classes and risk management, etc.

The Scheme may utilise internal proprietary model to monitor the market to ascertain the asset allocation opportunities from time to time. This model may provide broad guidance regarding the relative valuation levels and scope of the market opportunities as may be relevant towards investing.

While the Fund manager may utilise this model as a broad indicator; the Fund manager shall have the final prerogative to apply his/her own discretion and judgement while determining the allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the fund.

Determining The Asset Allocation:

A unique in-house market valuation methodology would be used by the scheme to determine net equity allocation in a methodical way. The multi-factor approach, which includes but is not limited to parameters like Trailing P/B, Forward P/E, Equity risk premium and others, is indicative of the allocation of net equity exposure. The asset allocation strategy seeks to give adequate participation in rising markets and to limit downside during declining trends.

Equity:

The scheme will invest in a well-diversified portfolio of equity & equity-related instruments. While selecting stocks, the fund manager will pay close attention to the company's fundamentals, quality of financials and management, market leadership and other key factors. With no market cap or sectoral bias, the scheme will invest across industries. The scheme may seek to invest in Arbitrage opportunities in Indian Equities. The endeavour will be to ensure the allocation to equity and equity-related instruments is greater than 65%, which will provide the scheme with equity fund taxation.

Debt:

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. To position the portfolio effectively, 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.

Derivatives:

The scheme may invest in derivatives such as futures & options and such other derivative instruments like stocks/ index futures, 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 purposes as may be permitted under the regulations. Hedging using interest rate futures could be perfect or imperfect, subject to applicable regulations. The margin 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 to SAI.

Investment Pattern and changes

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

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

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

1. During extreme volatility / ill-liquidity in the capital market/securities market.
2. In case of natural calamity, strikes, riots, bandhs etc., affecting the valuation of security.
3. Declaration of war or occurrence of insurgency, or any other serious or sustained financial, political or industrial emergency or disturbance, resulting in liquidity crunch.
4. During the time, the Fund receives bulk repurchase and/or bulk investment.

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

Risk Mitigation:

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

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

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

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

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

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

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

Debt Securities:

Concentration of risk is mitigated by defining issuer limits. Rigorous in-depth credit evaluation of the issuers will be conducted by the investment team before making investments. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer will be carried out. The AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc. as well as the internal norms for credit exposure. Investments made by the schemes would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Since investing required disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Procedure followed for investment decisions:

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

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

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

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

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

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

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 Regulations 52 (6A)(a) of SEBI (Mutual Funds) Regulations 1996.

Underwriting:

The scheme will not accept underwriting and sub underwriting obligations.

Stock/Securities Lending by the Fund:

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

The scheme may also invest a part of its corpus in overseas equity, bonds, mutual funds, and such other instruments as may be allowed under the Regulations from time to time.

Hedging and Derivatives:

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

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

SEBI has also vide Para 7.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts. The Fund shall comply with the guidelines issued by SEBI and amendments thereof issued from time to time in derivative trading.

Equity / Equity Related Derivative Instruments:

Index futures are meant to be an efficient way of buying / selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. Index futures can be an efficient way of achieving the Scheme's investment objective. Index futures may avoid the need for tracking in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the scrips. Index futures can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares of an index and will be easy to settle compared to physical portfolio of shares representing an index.

Stock futures could also be used as an alternative to investing in particular stocks comprising an index where either the liquidity is low or the impact cost is high.

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.

Scheme specific Risk Factors are summarized below:

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

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

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

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

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

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

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

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

II. Risks associated with investments in Fixed Income Securities

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

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

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

is today characteristic of the Indian fixed income market. 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. Risk associated with investing in Derivatives

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

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

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

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

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

Trading in derivatives has the following risks:

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

d) Particular Risks of Exchange Traded Derivative Transactions

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

e) Stock Market Fluctuations

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

f) Income Distribution cum Capital Withdrawal (Dividends)

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

g) Warrants

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

h) Futures and Options

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

i) Listing

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

IV. Risks Associated with investing in Money Market Instruments

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

V. Risk associated with Securities Lending

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

VI. Risk associated with investing in Securitized Debt

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

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

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

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

- 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 borrowers 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 Securitized 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.
- Risks associated with Short Selling:** Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e., sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties.

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

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

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

- 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 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.

X. Risk factors associated with investments in Instruments having Special Features

Default Risk/ Credit Risk- This is the risk that losses will be incurred due to default by the issuer of security in payment of interest and or principal of the security. This could happen in times of financial stress for the issuer.

Repayment date risk- Maturity of these bonds is simply the Issuer's right to repay the principal value. The Issuer is not bound to pay back the investors in these bonds. They may choose not to repay the principal and simply keep paying the interest.

Interest rate risk- Higher interest rates often follow a rise in inflation. When interest rates rise, bond prices fall and vice-versa. The effect is particularly strong for long-dated bonds. A drop in the bond's price does make much difference in case if the bond held till maturity. However, if in case of sale of these bonds, the seller may get a lower price.

Risk on coupon servicing- Banks, as per the terms of the instruments, have discretion at all times to cancel distributions/ payment of coupons. Coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Risk of write-down or conversion into equity - As per current RBI guidelines, banks have to maintain a Common Equity Tier-1 (CET-1) ratio of minimum 5.5% of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital.

Risk of instrument not being called by the Issuer Banks- The Issuers have an option to call back the instrument after certain period from the date of issuance of these instruments subject to meeting the necessary guidelines. However, if they do not exercise call option, one may need to hold the instruments for a period beyond the first call exercise date.

XI. 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.

XII. Risk factors associated with investing in Structured Obligation (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 issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.

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.

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.

XIV. Other Risks

a) Stock Market Fluctuations

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

b) Income Distribution cum Capital Withdrawal (Dividends)

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

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

Regular Plan -

(a) Growth

(b) Income Distribution cum Capital Withdrawal Option

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

Direct Plan -

(a) Growth

(b) Income Distribution cum Capital Withdrawal Option

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

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

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

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

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

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

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

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

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

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

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

The above procedure will be subject to guidelines issued by SEBI and AMFI in this regard.

Growth Option

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

Payout of Income Distribution cum Capital Withdrawal Option

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

Reinvestment of Income Distribution cum Capital Withdrawal Option

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

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

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

Applicable NAV (after the scheme opens for subscriptions and redemptions)

A. Applicable NAV for Purchases/Switch-ins

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

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

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

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

For Switch-ins of any amount:

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

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

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

B. Applicable NAV for redemptions including switch - outs

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

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

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

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

Auto Switch facility: (Applicable only at the time of NFO)

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

Note: Provisions for minimum amount of purchase / redemptions are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with SEBI circular dated April 28, 2021 as amended from time to time. For details investors are requested to refer Notice cum Addendum no. 35 dated October 29, 2021.

Dispatch of Redemption Request

Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of Canara Robeco Mutual Fund.

Benchmark Index

CRISIL Hybrid 50+50 - Moderate Index

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

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 Para 11.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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 Para 11.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

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

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

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

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

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 May 19, 2023, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under:

- 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.
- 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.
- 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.
- 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).
- 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.
- 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 unitholders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an account statement will be sent to the investors at their Registered Address. The IDCW shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no Exit Load on the IDCW so reinvested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

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

Pursuant to Para 14.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, issued on "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 at 50 bps. All other terms and conditions of the Scheme remain unchanged.

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

Name of the Fund Manager

Mr. Shridatta Bhandwadar, Ms. Ennette Fernandes, Ms. Suman Prasad and Mr. Amit Kadam are the Fund Managers for Canara Robeco Balanced Advantage Fund.

Name of the Trust

Canara Robeco Mutual Fund

Performance of the scheme:

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

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

Additional Scheme Related Disclosures

This is new Scheme being launched and hence, there are no additional Scheme related disclosures.

Expenses of the Scheme

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 stationary, bank charges etc. These expenses will be borne by the AMC and not by the scheme of mutual fund.

Continuous Offer:

Load Structure

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

Annual Scheme Recurring Expenses

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

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

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

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

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

** Excluding GST

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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 – 1.60%;
- 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%;

a) **Additional Expenses under Regulation 52 (6A):** In accordance with SEBI Circular No. SEBI/HO/IMD-II/DOF8/P/CIR/2022/12 dated 04th February 2022 as per requirements of IND AS Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (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) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -

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

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

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

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

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

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

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.

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 his tax advisor.

Daily Net Asset Value (NAV) Publication

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

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

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

For Investor Grievances please contact

Name and Address of Investor Relations Officer

Ms. Pallavi Singh

Canara Robeco Asset Management Co. Ltd.

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

Ballard Estate, Mumbai – 400 001

Toll Free No.: 1800 209 2726 | Tel No. (022) 6658 5000 | Fax (022) 6658 5012/13

Email: crm@canararobeco.com

Name and Address of Registrar

KFin Technologies Limited

Selenium Tower B, Plot Nos. 31 & 32 | Financial District

Nanakramguda | Serilingampally Mandal | Hyderabad - 500032 | India

Unitholders' Information

Accounts Statements:

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

Consolidated Account Statement (CAS):

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

Investors who do not hold DEMAT Account

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

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

Investors who hold DEMAT Account

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

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

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

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

- 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 (MFs) Regulations, 1996.

Annual Account Statement:

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

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

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

Half Yearly Consolidated Account Statement:

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

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

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

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

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

Dematerialization / Rematerialization of Units:

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

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

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

Default Option:

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

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) and on the website of AMFI (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 the monthly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each month. Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request.

Half Yearly Disclosures: Financial Results

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

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

Annual Report:

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

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

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

Canara Robeco Equity Hybrid Fund			Canara Robeco Conservative Hybrid Fund		
Category/Type: Aggressive Hybrid Fund - An open-ended hybrid scheme investing predominantly in equity and equity related instruments			Category/Type: Conservative Hybrid Fund - An open-ended hybrid scheme investing predominantly in debt instruments		
Investment Objective: To seek to generate long term capital appreciation and/or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). However, there can be no assurance that the investment objective of the scheme will be realized			Investment Objective: To generate income by investing in a wide range of Debt Securities and Money Market instruments of various maturities and small portion in equities and Equity Related Instruments. However, there can be no assurance that the investment objective of the scheme will be realized.		
Asset Allocation			Asset Allocation		
Instruments	% of Investible (Indicative) Funds		Instruments	% of Investible (Indicative) Funds	
	Min	Max		Min	Max
Equity and equity related instruments- (Risk- High)	65%	80%	Equity and equity related instruments- (Risk- High)	10%	25%
Debt and money market instruments (Risk- Low to Medium)	20%	35%	Debt securities (including Securitized debt) with Money Market Instruments - (Risk- Medium)	75%	90%
REITs/ InvITs - (Risk- Very High)	0%	10%			
Plans/Options: Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option			Plans/Options: Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option - Quarterly Payout of Income Distribution cum Capital Withdrawal Option - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option - Growth Option Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option - Quarterly Payout of Income Distribution cum Capital Withdrawal Option - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option - Growth Option		
Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter. SIP: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. STP: For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.			Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter. SIP: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. STP: For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.		
Benchmark Index: CRISIL Hybrid 35+65 - Aggressive Index			Benchmark Index: CRISIL Hybrid 85+15 - Conservative Index		
Fund Manager: For Equity Portfolio : Ms. Ennette Fernandes / Mr. Shridatta Bhandwalder For Debt Portfolio : Mr. Avnish Jain			Fund Manager*: Mr. Avnish Jain (For Debt Portfolio) Mr. Amit Kadam (For Equity Portfolio)		
Entry Load: Nil** Exit Load: For any redemption / switch out upto 10% of units within 1 Year from the date of allotment – Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption / switch out after 1 Year from the date of allotment - Nil			Entry Load: Nil** Exit Load: For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption / switch out after 1 Year from the date of allotment - Nil		
Monthend AUM# : 10,077.44 Crores Monthly AVG AUM# : 9,985.29 Crores			Monthend AUM# : 983.88 Crores Monthly AVG AUM# : 979.71 Crores		
Expense Ratio as on 30th April 2024[^] Regular Plan : 1.74% Direct Plan : 0.59%			Expense Ratio as on 30th April 2024[^] Regular Plan : 1.83% Direct Plan : 0.66%		

As on 30th April, 2024.

*Please refer notice cum addendum no.04 dated April 09, 2024 for change in the Fund Management Responsibilities schemes of CRMF with effect from April 10, 2024.

[^]The expense ratios mentioned for the schemes includes GST on investment management fees.

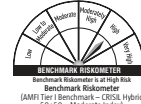
** In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be changed by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

CANARA ROBECO BALANCED ADVANTAGE FUND

(Balanced Advantage Fund - An Open Ended Dynamic Asset Allocation Fund)

This product is suitable for investors who are seeking*

- Long term capital appreciation with income generation
- Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities



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

APPLICATION FORM (Please fill in BLOCK Letters)

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

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

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

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

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

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

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

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

Folio No. Name of 1st Unit Holder*

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

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

PAN/PEKRN # (refer instruction)	KYC Compliance Status** (if yes, attach proof)	KIN (KYC Identification No.)
First / Sole Applicant [Ⓞ]	Yes <input type="radio"/>	
Second Applicant	Yes <input type="radio"/>	
Third Applicant	Yes <input type="radio"/>	

Aadhaar Number (Optional)

First/Sole Applicant[Ⓞ] Second Applicant Third Applicant

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

UNIT HOLDER(S) INFORMATION [Refer Instruction 1]

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

DATE OF BIRTH*

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

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

Mr. | Ms. | M/s.

*Name should be as per the PAN
Father/Mother's Name (Mandatory)

Occupation Please (✓)	Private Sector Service Public Sector <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"/> Company/Body Corporate <input type="checkbox"/>	Trust <input type="checkbox"/> HUF FIs/FIPs <input type="checkbox"/>	Bank / FIs Partnership Firm <input type="checkbox"/>	NRI-NRE Society <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 ₹ _____ [OR] _____ as on (date)

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

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

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

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

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

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

Application No. _____

CANARA ROBECO
Mutual Fund

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

Date ____/____/____

Stamp, Signature & Date

NAME OF SECOND UNIT HOLDER* Mr. Ms. M/s. <input type="text"/>																
*Name should be as per the PAN Father/Mother's Name (Mandatory) <input type="text"/>																
DATE OF BIRTH* (Mandatory) <input type="text"/>																
Occupation Please (✓) *Mandatory	Private Sector Service Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	<input type="checkbox"/>	Others Please specify
Status Please(✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	<input type="checkbox"/>	NRI - NRO Company/Body Corporate	<input type="checkbox"/>	<input type="checkbox"/>	Trust HUF FIs/FIPs	<input type="checkbox"/>	<input type="checkbox"/>	Bank / FIs Partnership Firm	<input type="checkbox"/>	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	<input type="checkbox"/>	Sole Proprietorship <input type="checkbox"/>
OTHER DETAILS Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)																
1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above																
[OR] Net-worth in ₹ _____ as on (date) <input type="text"/>																
2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable																
3. Is the entity involved in / providing any of the following services:																
– Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO																
4. Any other information _____																
I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.																
NAME OF THIRD UNIT HOLDER* Mr. Ms. M/s. <input type="text"/>																
*Name should be as per the PAN Father/Mother's Name (Mandatory) <input type="text"/>																
DATE OF BIRTH* (Mandatory) <input type="text"/>																
Occupation Please (✓)	Private Sector Service Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	<input type="checkbox"/>	Others Please specify
Status Please(✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	<input type="checkbox"/>	NRI - NRO Company/Body Corporate	<input type="checkbox"/>	<input type="checkbox"/>	Trust HUF FIs/FIPs	<input type="checkbox"/>	<input type="checkbox"/>	Bank / FIs Partnership Firm	<input type="checkbox"/>	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	<input type="checkbox"/>	Sole Proprietorship <input type="checkbox"/>
OTHER DETAILS Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)																
1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above																
[OR] Net-worth in ₹ _____ as on (date) <input type="text"/>																
2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable																
3. Is the entity involved in / providing any of the following services:																
– Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO																
4. Any other information _____																
I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.																
NAME OF THE GUARDIAN (In case if First Unit Holder is minor)*																
Mr. Ms. M/s. <input type="text"/> Relation with Minor Please (✓) <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian <input type="checkbox"/>																
*Name should be as per the PAN Father/Mother's Name (Mandatory) <input type="text"/>																
DATE OF BIRTH* (Mandatory) <input type="text"/>																
<input type="checkbox"/> Proof of DOB (Any one Mandatory) <input type="checkbox"/> Birth Certificates <input type="checkbox"/> School Certificates / Mark Sheet <input type="checkbox"/> Passport <input type="checkbox"/> Others _____																
Occupation Please (✓)	Private Sector Service Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	Government Service Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	Professional Business	<input type="checkbox"/>	<input type="checkbox"/>	Retired Forex Dealer	<input type="checkbox"/>	<input type="checkbox"/>	Student Housewife	<input type="checkbox"/>	<input type="checkbox"/>	Others Please specify
Status Please(✓)	Resident Individual Minor thru Guardian	<input type="checkbox"/>	<input type="checkbox"/>	NRI - NRO Company/Body Corporate	<input type="checkbox"/>	<input type="checkbox"/>	Trust HUF FIs/FIPs	<input type="checkbox"/>	<input type="checkbox"/>	Bank / FIs Partnership Firm	<input type="checkbox"/>	<input type="checkbox"/>	NRI-NRE Society	<input type="checkbox"/>	<input type="checkbox"/>	Sole Proprietorship <input type="checkbox"/>
OTHER DETAILS Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)																
1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above																
[OR] Net-worth in ₹ _____ as on (date) <input type="text"/>																
2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable																
3. Is the entity involved in / providing any of the following services:																
– Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO																
– Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO																
4. Any other information _____																
I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.																
Mode of Holding Please (✓) <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint (Default option is Anyone or Survivor)																

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
					Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1	CANARA ROBECO BALANCED ADVANTAGE FUND	Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option			

KFin Technologies Limited

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

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

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

Father/Mother's Name (Mandatory)

DATE OF BIRTH* (Mandatory)

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

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

3. Is the entity involved in / providing any of the following services:
- Foreign Exchange / Money Changer Services YES NO
- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) YES NO
- Money Lending / Pawning YES NO

4. Any other information _____

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

DEMAT ACCOUNT DETAILS (This section to be filled only if investor wish to hold units in demat form) (Client Master List (CML) to be enclosed) (Refer instruction no. 24)

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

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

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

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

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

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

Local Address of 1st Applicant

City State Pin Code

Tel Office Residence Mobile

E-mail*

*The primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Overseas Correspondence address (Mandatory for NRI/FII Applicant)

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

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

City State Pin Code

COMMUNICATION (Please ✓)

I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory/Regulatory Information via Physical Mode.

BANK ACCOUNT DETAILS - Mandatory

Name of the Bank

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

Branch Address

Bank Branch City State Pin Code MICR Code

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

REDEMPTION / IDCW REMITTANCE [Refer Instruction 20]

<input type="checkbox"/> Electronic Payment	It is the responsibility of the Investor to ensure the correctness of the IFSC code/MICR code for Electronic Payout at recipient/ destination branch corresponding to the Bank details.
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Cheque Payment

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

SIP ENROLLMENT DETAILS

SIP Amount (Rs.)	Enrollment Period				
	SIP : Start Month	Year	End on Month	Year	Frequency Please (✓) <input type="checkbox"/> Any Date <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
*Mandate can be registered for a maximum period of 40 years from the date of application					

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

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

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

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

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1	CANARA ROBECO BALANCED ADVANTAGE FUND	Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option			

*(Type of Account / Savings / Current / NRE / NRO / FCNR / NRSR) * All purchases are subject to realisation of Cheque/DD.

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

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

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.
 \$\$\$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI/relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate CRAMC / its Registrar / KRA as may be applicable immediately about such change.

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

Sr.	Name (as per PAN)*	Date of Birth*	Father/Mother's Name*	Address	Details of Identity such as PAN/Passport	% of ownership

Please enclose self attested copy of the PAN card of the UBO along with the Application Form
 *Mandatory Details to be filled

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

I/We _____ do hereby nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

In case, you do not wish to nominate, please sign in "Nomination Opt Out Declaration" below

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

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

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

Nomination Opt Out Declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my / our mutual fund units held in my / our folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

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

*All Applicants must sign.

DECLARATION

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

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

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

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

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

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

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

To be furnished by partnership firms

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

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

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

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

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

Instructions for filling an application form

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

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

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

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

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

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

In case of Non Individuals who wish to invest first time in the scheme(s) of CRMF from the effective date, KYC is required to be done again with any SEBI registered KRA due to significant changes in KYC requirements. Non Individual investors are

requested to fill in 'KYC Form' issued by CVL-KRA which is also available on the AMC website www.canararobeco.com.

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

Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the 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

13. NOMINATION DETAILS

SEBI vide its circular dated June 15, 2022, as amended from time to time, has made it mandatory for investors subscribing to mutual fund units on or after October 1, 2022, to either provide nomination details or opt out of nomination in prescribed format. Further, all existing individual unit holder(s) (either sole or joint) are required to provide nomination / opt out of nomination by January 01, 2024 or such other timeline as may be notified by SEBI from time to time failing which their folios shall be frozen for debits.

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

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

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

The transfer of Units/payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund/AMC/Trustee and shall discharge the Fund/AMC/Trustee of all liability towards the estate of the deceased Unit Holder and his/her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified

from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate and they have to submit the duly filled and signed "Declaration Form for Opting out of Nomination," failing which the form may be rejected at the discretion of the AMC/Fund.

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

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/ Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds
17. Documents to be submitted:
 - i) For Charitable and Religious Trusts/Association/Society:
 - (a) Trust Deed/Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
 - ii) For Companies:
 - (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
 - iii) For Partnership Firms: Copy of the Partnership Deed
 - iv) For FPI/FII
 - List of Authorised signatories
 - KYC Acknowledgement/Proof of KYC
 - PAN
 - Certificate of Registration from Designated Depository Participant (DDP).
18. The right to accept or reject any application in whole or in part lies with the Trustees.
19. NRI - PAYMENT PROCEDURE

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

FPI Payment procedure

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

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

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

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

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

Electronic Clearing Service (ECS)*

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

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

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

* available only in respect of IDCW payments.

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

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

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

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

21. Default Plan/Option

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

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

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

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

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

- The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.

- Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents.
- Photo copy of the document evidencing the date of birth of minor like " i. Birth certificate of the minor, or ii. School leaving certificate/Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof" should be attached with the application form.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

24. DEMATERIALIZATION:

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

25. TRANSACTION CHARGES

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

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

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

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

26. PERMANENT ACCOUNT NUMBER

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

accepted/processed. PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

27. Multiple Bank Account Registration:

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

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

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

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

29. Details of Beneficial Ownership:

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

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

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

30. FATCA & CRS Terms and Conditions

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

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

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

FATCA & CRS Instructions

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

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

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

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

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

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

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

Note:

- Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not in case of minor applicant).
- Each application has to be accompanied by a separate cheque/RTGS letter. A single application with multiple cheques and multiple applications with a single cheque will not be accepted.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).

31. Accompanying documents.

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

* For FILs - 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.

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

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

CANARA ROBECO BALANCED ADVANTAGE FUND
(Balanced Advantage Fund - An Open Ended Dynamic Asset Allocation Fund)

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation with income generation Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities 	<p>SCHEME RISKOMETER Investors understand that their principal will be at Very High Risk</p>	<p>BENCHMARK RISKOMETER Benchmark Riskometer is at High Risk Benchmark Riskometer (AMFI Tier 1 Benchmark - CRISIL Hybrid 50+50 - Moderate Index)</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Distributor/Broker ARN/RIA Code#	Sub Broker ARN	Sub Broker Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No.(EUIIN) (of Individual ARN holder or of Employee/ Relationship Manager/Sales Person of the Distributor)
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"By mentioning RIA Code, I/We authorise you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund.
Declaration for "execution-only" transaction (only where EUIIN box is left blank) - I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above Distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant
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In case the subscription (lumpsum) amount Rs. 10,000/- or more and your Distributor has opted to receive transaction charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the Distributor.

Please tick (✓) New Registration Cancellation Existing UMRN

The Trustee, Canara Robeco Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrollment.

INVESTOR DETAILS	SIP DETAILS
Sole/First Applicant's Name	SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly (Default SIP frequency is Monthly)
Folio No. PAN	SIP Date: <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 15th (Default) <input type="checkbox"/> 20th <input type="checkbox"/> 25th For dates 29th, 30th and 31st, the date considered will be 28th. In case of no date mentioned, the default date considered will be 15th.
DEMAT ACCOUNT DETAILS (Optional) Please (✓) <input type="checkbox"/> NSDL OR <input type="checkbox"/> CDSL	Any Date SIP DD / MM / YYYY
Depository Participant (DP) ID Beneficiary Account Number (NSDL only)	SIP Start Month/Year MM / YYYY
Depository Participant (DP) ID (CDSL only) (The application form should mandatorily accompany the latest Client investor master/Demat account statement)	SIP End Month/Year MM / YYYY
SCHEME NAME CANARA ROBECO BALANCED ADVANTAGE FUND	<input type="checkbox"/> SIP TOP-UP (Optional) (Tick to avail this facility) Top-up Amount: Rs. _____ *TOP UP amount has to be in multiples of Rs. 100 only (Minimum Rs. 100). Top-up Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly
PLAN: Regular OPTION: <input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution Cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option	Note: ● Default Frequency is Annual ● It is mandatory to submit NACH (OTM) ● NACH mandate should be provided for maximum amount in line with your Top-up mandate & SIP tenure
SIP Installment Amount Rs.: _____	
Cheque/DD No./UTR No. (in case of NEFT/RTGS) _____ Date _____	

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year as described in the Instruction of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant
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CANARA ROBECO Mutual Fund	DEBIT MANDATE FORM
UMRN ¹ _____ Date ² DD / MM / YYYY	
Please (✓) ⁷ <input checked="" type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL	Sponsor Bank Code ³ CITIOOPIGW Utility Code ⁴ CITIOO0020000000037
I/We hereby authorize ⁵ Canara Robeco Mutual Fund to debit (Please ✓) ⁶ <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Others _____	
Bank Account Number ⁸ _____	
With Bank ⁹ _____ Bank Name IFSc ¹⁰ _____ Or MICR ¹¹ _____	
An amount of Rupees ¹² _____ In Words _____ Amount in Figures ¹³ ₹ _____	
FREQUENCY ¹⁴ <input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & When presented	DEBIT TYPE ¹⁵ <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount
Folio No. ¹⁶ _____ Phone ¹⁸ _____	
PAN ¹⁷ _____ E-mail ¹⁹ _____	
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.	
PERIOD FROM DD MM YYYY TO DD MM YYYY	
²⁰ _____	
²¹ Signature Primary Account Holder	Signature Account Holder
²² Name as in bank records	Name as in bank records

• This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account.
• I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorised the debit.
• Mandate can be for maximum duration of 40 years from the date of application.

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

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.npci.org.in
- This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/update at any time in future at the sole discretion of CRAMC, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- SIP instalments shall be started only after registration of SIP – NACH Debit Mandate with investors banker through NPCI.
- 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 & Auto Debit Clearing. In case 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 29th, 30th and 31st. For exercising any day SIP option OTBM 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 enrolment/registration by the fund shall be levied in the Scheme.
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- In case of three consecutive failures 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 debits for subsequent instalments 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 OTBM Form and submit the OTBM cancellation Form to cancel the existing OTBM. The existing SIP registration will not get cancelled. The investor has to submit the fresh OTBM 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 registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/Direct Debit.
- 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, investors need to mention the MICR number of his actual bank branch.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case SIP date is not selected, or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 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 'End Period' is not mentioned by the investor in the form, the SIP will be registered for 40 years from the registration date or end date of mandate, whichever is earlier.
- Change of Amount:** Investors 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 the Column "Name & Broker Code/ARN".
- Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan.

Sr.	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 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 cases 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 of 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 registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of 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.

29. SIP TOP UP Facility:

- Investors 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. 100/- & in multiples of Rs.100/- only. In case the Top-Up frequency is not specified, default will be considered as yearly frequency.
- The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

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

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

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

INSTRUCTIONS TO FILL MANDATE

- UMRN - To be left blank.
- Date in DD/MM/YYYY format
- Sponsor Bank IFSC/MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters). (Pre-printed)
- Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. (Pre-printed)
- Name of the entity to whom the mandate is being given. (Pre-printed)
- Account type - SB/CA/CC/SB-NRE/SB-NRO/OTHER
- Tick - Select your appropriate Action
 - Create - For New Mandate
 - Modify - For Changes/Amendment on existing Mandate
 - Cancel - For cancelling the existing registered Mandate
- Your Bank Account Number for debiting the amount.
- Name of your bank and branch.
- Your Bank branch IFSC code OR
- Your Bank branch MICR code } (Please mention both IFSC 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. Advisable to opt for "As & When presented")
- Tick on the box to select the amount either fixed or maximum. (Advisable to opt for maximum amount)
- Folio No./Application No. (In case of new investors).
- PAN (Permanent Account Number of Sole/First holder)
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid
 - Start date
 - End date
- Signatures of the account holder.
- Name of the account holder.

Canara Robeco Mutual Fund

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

CANARA ROBECO Mutual Fund

Application No.:

APPLICATION FORM FOR ADDITIONAL PURCHASE FOR AUTO SWITCH TO NFO – CANARA ROBECO BALANCED ADVANTAGE FUND

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

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

<input type="checkbox"/> Signature of 1st Applicant / Guardian	<input type="checkbox"/> Signature of 2nd Applicant	<input type="checkbox"/> Signature of 3rd Applicant
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EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.

Name of 1st/Sole Unit Holder

ADDITIONAL PURCHASE

Scheme: _____ Plan: Regular Direct

Additional Purchase can be given in any of the two schemes only. **1. Canara Robeco Overnight Fund** and **2. Canara Robeco Ultra Short-Term Fund**

Option: Growth IDCW# Reinvest IDCW# Payout (Default Option will be Growth in case option is not selected or in case of any ambiguity.)

IDCW Frequency Sub-options: [Please tick (✓) any one]: Daily Weekly Monthly

Core Banking A/c No.: A/c. Type: Please (✓) Savings Current NRE NRO

Payment Options: Cheque/DD RTGS/NEFT Transfer One Time Bank Mandate Others _____

Amount (₹) (i) : Cheque./DD No./
UTR No./OTBM Ref. No.

DD charges (₹) (ii) : Bank Name: _____

Net Amount (in figures) (₹) (i) + (ii) : Branch and City: _____

Amount (in words): _____

*OTBM facility can be used only if, already registered. In case OTBM is not registered, please fill OTBM Form to make future transactions via OTBM.

For Auto Switch to NFO, kindly also fill and sign the Application Form for Auto Switch to NFO - Canara Robeco Balanced Advantage Fund.

DECLARATION

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

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

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

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

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

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

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

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

Received Application from Mr. / Ms. / M/s. _____ as per details below:

Scheme Name and Plan : _____ (ADDITIONAL PURCHASE)

Payment Details:

Amount (Rs) :

Cheque / DD No.: Dated

Bank & Branch : _____

Date & Stamp of Collection Centre / ISC

Mutual Fund investments are subject to market risks, read all Scheme related Documents carefully.

Toll Free Number:
1800 209 2726

Email:
CRMF@canararobeco.com

Website:
www.canararobeco.com

Canara Robeco Mutual Fund

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

Application No.:

APPLICATION FORM FOR AUTO SWITCH REQUEST TO NFO – CANARA ROBECO BALANCED ADVANTAGE FUND

Distributor/Broker ARN/RIA Code#	Sub Broker ARN	Sub Broker Code	Employee Unique Identification Number	Bank Serial No. / Branch Stamp / Receipt Date
By mentioning RIA Code, I/We authorise you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Declaration for "execution-only" transaction (only where EUIN box is left blank): I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.				
		⊗ Signature of 1st Applicant / Guardian	⊗ Signature of 2nd Applicant	⊗ Signature of 3rd Applicant

EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.

Name of 1st/Sole Unit Holder

AUTO SWITCH REQUEST

From Scheme: _____ Plan: Regular Direct

Option: Growth (Default) IDCW# Reinvest IDCW# Payout

IDCW Frequency Sub-options: [Please tick (✓) any one]: Daily Weekly Monthly

Amount (in figures) (₹): Or Units (in figures): Or All Units

Amount (in words): _____

To Scheme: **CANARA ROBECO BALANCED ADVANTAGE FUND** Plan: Regular Direct Option: Growth (Default) IDCW# Reinvest IDCW# Payout
 # Income Distribution cum Capital Withdrawal

DECLARATION

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

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

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

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

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

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

⊗ First/Sole Applicant/Guardian	⊗ Second Applicant	⊗ Third Applicant
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ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Received Application from Mr. / Ms. / M/s. _____ as per details below:

Scheme Name and Plan : _____ (AUTO SWITCH OUT)

Payment Details:

Amount (Rs) :

Date & Stamp of Collection Centre / ISC

INSTRUCTIONS

1. Auto Switch facility is a Special facility available to the existing investors having investments in Specified Schemes of CANARA ROBECO Mutual Fund only during the New Fund Offering (NFO) period whereby investors can switch their units from such Specified Schemes at the specified date during the NFO Period.
2. Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Scheme which is available at all the Designated Investor Service Centers (ISCs), Brokers / Distributors and on our website www.canararobeco.com carefully before investing.
3. This Auto Switch Form can be used only by Existing Unit holders having investments in specified schemes of CANARA ROBECO Mutual Fund to switch their units. CANARA ROBECO Mutual Fund reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time. For eligible/specified transferor scheme please refer to SID.
4. Existing unit holders having investments in schemes other than specified schemes and wish to switch their investments have to fill up Switch Section of the Application Form.
5. The application for Auto Switch will be processed on the closing day of the NFO .
6. All valid Auto Switch request would be treated as switch out / redemption for the Transferor Scheme.
7. The units from the Specified Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the Specified Schemes allotment date.
8. Unit holder are required to maintain clear balance in accordance with amount specified in the Auto Switch Application Form on the execution date. In case of insufficient balance in the account / folio, the application for Auto Switch will be rejected.
9. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number
10. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the DP (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary account number of the applicant with the DP. In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.
11. For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
12. This facility will not be available for units which are under any Lien/Pledged or any lock-in period.
13. The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
14. CANARA ROBECO Mutual Fund reserves the right to withdraw this amend or withdraw this facility or change the procedures from time to time.
15. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan.
16. Investors subscribing under Direct Plan of the CANARA ROBECO BALANCED ADVANTAGE FUND will have to indicate the Scheme / Plan name in the application form as "CANARA ROBECO BALANCED ADVANTAGE FUND - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention Direct against the scheme name and the ARN code is also not provided the default allotment would be made in the Direct Plan.
17. Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leave the employment of the distributor.

Mutual Fund investments are subject to market risks, read all Scheme related Documents carefully.

Toll Free Number:
1800 209 2726

Email:
CRMF@canararobeco.com

Website:
www.canararobeco.com

Canara Robeco Mutual Fund

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

Application No.:

APPLICATION FORM FOR SMART STP TO NFO – CANARA ROBECO BALANCED ADVANTAGE FUND

Distributor/Broker ARN/RIA Code#	Sub Broker ARN	Sub Broker Code	Employee Unique Identification Number	Bank Serial No. / Branch Stamp / Receipt Date
By mentioning RIA Code, I/We authorise you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Declaration for "execution-only" transaction (only where EUIN box is left blank): I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.				
		⊗ Signature of 1st Applicant / Guardian	⊗ Signature of 2nd Applicant	⊗ Signature of 3rd Applicant

EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No.

Name of 1st/Sole Unit Holder

SMART STP – Option of Investment in a Staggered Manner, please fill the below details:

Investor can invest in the NFO through four equal instalments from the following schemes: (If no scheme is selected, Default option would be **Canara Robeco Overnight Fund**)

Scheme: Canara Robeco Overnight Fund Plan: Regular Direct Option: Growth IDCW Reinvest IDCW Payout

Scheme: Canara Robeco Liquid Fund Plan: Regular Direct Option: Growth IDCW Reinvest IDCW Payout

Scheme: Canara Robeco Ultra Short-Term Fund Plan: Regular Direct Option: Growth IDCW Reinvest IDCW Payout

Scheme: Canara Robeco Savings Fund Plan: Regular Direct Option: Growth IDCW Reinvest IDCW Payout

Note: Default Option will be Growth in case option is not selected or in case of any ambiguity.

Investment in NFO - Canara Robeco Balanced Advantage Fund Total Amount (₹):

Monthly Smart STP

*The first instalment is of 25% of the total amount to be invested during the NFO period.

*Three remaining equal instalments would be triggered on 10th of each month after the NFO period, when the scheme re-opens for subscription. In case, 10th is a non-business day, the trigger will happen on the next business day.

DECLARATION

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

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

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

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

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

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

⊗ First/Sole Applicant/Guardian	⊗ Second Applicant	⊗ Third Applicant
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ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Received Application from Mr. / Ms. / M/s. _____ as per details below:

Scheme Name and Plan : _____ (SMART STP APPLICATION FORM)

Payment Details:

Amount (Rs) :

Date & Stamp of Collection Centre / ISC

Mutual Fund investments are subject to market risks, read all Scheme related Documents carefully.

Toll Free Number:
1800 209 2726

Email:
CRMF@canararobeco.com

Website:
www.canararobeco.com



Canara Robeco Mutual Fund

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

CANARA ROBECO Mutual Fund

ASBA Application No. _____

CANARA ROBECO BALANCED ADVANTAGE FUND (Balanced Advantage Fund - An Open Ended Dynamic Asset Allocation Fund)

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation with income generation Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities 	 <p>SCHEME RISKOMETER Investors understand that their principal will be at Very High Risk</p>	 <p>BENCHMARK RISKOMETER Benchmark Riskometer is at High Risk Benchmark Riskometer (AMFI Tier I Benchmark – CRISIL Hybrid 50+50 – Moderate Index)</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Date

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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

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

Declaration for "execution-only" transaction (only where EUIIN box is left blank): I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of 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
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UNIT HOLDER(S) INFORMATION

NAME OF FIRST/SOLE APPLICANT (For existing unitholder(s), please furnish your Folio No.)	
Mr. Ms. M/s.	<input style="width: 90%;" type="text"/>
PAN	<input style="width: 40%;" type="text"/> Folio No. <input style="width: 40%;" type="text"/>
NAME OF SECOND APPLICANT	
Mr. Ms. M/s.	<input style="width: 90%;" type="text"/>
PAN	<input style="width: 40%;" type="text"/>
NAME OF THIRD APPLICANT	
Mr. Ms. M/s.	<input style="width: 90%;" type="text"/>
PAN	<input style="width: 40%;" type="text"/>
Status Please(✓)	Resident Individual <input type="checkbox"/> NRI-NRO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank/Fls <input type="checkbox"/> NRI-NRE <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others <input type="checkbox"/> Minor thru Guardian <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Flls/FIPs <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Society <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Please specify

BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

Name of the Bank	<input style="width: 95%;" type="text"/>		
Branch Address	<input style="width: 95%;" type="text"/>		
Bank Branch City	State	Pin Code	
Account No.	A/c Type (please ✓)		<input type="radio"/> SAVINGS <input type="radio"/> NRE <input type="radio"/> CURRENT <input type="radio"/> NRO <input type="radio"/> FCNR
IFS Code	<input style="width: 95%;" type="text"/>		
Amount to be blocked (Rs.)	<input style="width: 95%;" type="text"/>		
Amount in words	<input style="width: 95%;" type="text"/>		

INVESTMENT DETAILS

CANARA ROBECO BALANCED ADVANTAGE FUND	PLAN: Regular OPTION: <input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option
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ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)

Canara Robeco Mutual Fund Investment Manager : Canara Robeco Asset Management Co. Ltd. Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.	ASBA Application No. _____ Date ____/____/____
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CANARA ROBECO BALANCED ADVANTAGE FUND	PLAN: Regular OPTION: <input type="checkbox"/> Growth <input type="checkbox"/> Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option <input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option
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Received from Mr./Ms./M/s. _____		
SCSB Account details A/c No. _____ Bank Name _____ Branch Name _____	Total Amount to be blocked Rs. in figures _____ Rs. in words _____	SCSB Stamp & Signature

DEMAT ACCOUNT DETAILS

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

UNDERTAKING BY ASBA INVESTOR AND ACCOUNT HOLDER

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

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

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
 - In case of ASBA application form in physical mode**, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application form in electronic Form**, the investor shall submit the ASBA Application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorised the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC/RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.
- Name of the First accountholder in Bank to be the first unitholder in folio. If the name is not matched, the application will be rejected and amount to be refunded if any.
- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:**
 - Axis Bank Ltd
 - Bank of Baroda
 - Bank of India
 - Bank of Maharashtra
 - Canara Bank
 - Central Bank of India
 - CITI Bank
 - Deutsche Bank
 - HDFC Bank Ltd.
 - HSBC Ltd.
 - ICICI Bank Ltd
 - IDBI Bank Ltd.
 - Indian Bank
 - Indian Overseas Bank
 - IndusInd Bank
 - J P Morgan Chase Bank, N.A.
 - Karur Vysya Bank Ltd.
 - Kotak Mahindra Bank Ltd.
 - Nutan Nagarik Sahakari Bank Ltd.
 - Punjab National Bank
 - South Indian Bank
 - Standard Chartered Bank
 - State Bank of India
 - The Federal Bank
 - UCO Bank
 - Union Bank of India
 - YES Bank Ltd.

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

REGISTRAR & TRANSFER AGENTS**KFin Technologies Limited**

Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda,
Serilingampally, Hyderabad 500 032

Tel No. : 040 33215262/ 5269 • Website : www.kfintech.com

Kfin Technologies Ltd

BRANCH OFFICES:

- Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004. Phone: 080-26602852, Email: bangaloremfd@Kfintech.com
- Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011. Phone: 0831 4213717, Email: mfsbelgaum@Kfintech.com
- Bellary:** Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103. Phone: 8392294649, Email: mfsbellary@Kfintech.com
- Davangere:** D.No 162/6 1st Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002. Phone: 8192296741, Email: mfsdavangere@Kfintech.com
- Gulbarga:** H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105. Phone: 08472 252503, Email: mfsgulbarga@Kfintech.com
- Hassan:** Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201. Phone: 08172 262065, Email: mfs hassan@Kfintech.com
- Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029. Phone: 0836-2950643, Email: mfs hubli@Kfintech.com
- Mangalore:** Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka. Phone: 0824-2951645, Email: mangaloremfd@Kfintech.com
- Margao:** Shop No 21 Osia Mall 1st Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601. Phone: 0832-2957253, Email: mfs margao@Kfintech.com
- Mysore:** No 2924 2Nd Floor 1st Main 5Th Cross Saraswathi Puram Mysore 570009. Phone: 8213510066, Email: mfs mysore@Kfintech.com
- Panjim:** H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001. Phone: 0832 2996032, Email: panjimmfd@Kfintech.com
- Shimoga:** Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201. Phone: 08182-295491, Email: mfs shimoga@Kfintech.com
- Ahmedabad:** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009. Phone: 9081903021/9824327979, Email: ahmedabadmfd@Kfintech.com
- Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001. Phone: 9081903038, Email: mfs anand@Kfintech.com
- Baroda:** 1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007. Phone: 0265-2353506, Email: barodamfd@Kfintech.com
- Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. Phone: 9081903042, Email: mfs bharuch@Kfintech.com
- Bhavnagar:** 303 Sterling Point Waghawadi Road - Bhavnagar 364001. Phone: 278-3003149, Email: mfs bhavnagar@Kfintech.com
- Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdcc Bank Gandhidham 370201. Phone: 9081903027, Email: mfs gandhidham@Kfintech.com
- Gandhinagar:** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011. Phone: 079 23244955, Email: mfs gandhinagar@Kfintech.com
- Jamnagar:** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. Phone: 0288 3065810, Email: mfs jamnagar@Kfintech.com
- Junagadh:** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. Phone: 0285-2652220, Email: mfs junagadh@Kfintech.com
- Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002. Phone: 02762-242950, Email: mfs mehsana@Kfintech.com
- Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. Phone: 0268-2563245, Email: mfs nadiad@Kfintech.com
- Navsari:** 103 1st Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445. Phone: 9081903040, Email: mfs navsari@Kfintech.com
- Rajkot:** 302 Metro Plaza Near Moti Tanki Chowk Rajkot Gujarat 360001. Phone: 9081903025, Email: rajkotmfd@Kfintech.com
- Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002. Phone: 9081903041, Email: suratmf@Kfintech.com
- Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. Phone: 02632-258481, Email: mfs valsad@Kfintech.com
- Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. Phone: 9081903028, Email: mfs vapi@Kfintech.com
- Chennai:** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam, Chennai - 600 034. Phone: 044-2830 9147, 044-28309100, Email: chennai mfd@Kfintech.com
- Calicut:** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001. Phone: 0495-4022480, Email: mfs calicut@Kfintech.com
- Cochin:** Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015. Phone: 0484 - 4025059, Email: cochinmfd@Kfintech.com
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Statutory Details: Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors:** Canara Bank, Head Office, 112 J.C. Road, Bangalore; Robeco Groep N.V., Coolsingel 120, 3011 Rotterdam, Netherlands. Investment Manager: Canara Robeco Asset Management Co. Ltd. (CR AMC). **Risk Factors: Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the factors and forces affecting the Capital markets and Money markets.** Past performance of the Sponsors/AMC/Mutual Fund do not guarantee future performance of the Schemes. **Canara Robeco Schemes are only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or returns.** The Sponsors of the Fund are not responsible or liable for any loss or shortfall resulting from the operations of the Schemes of CRMF, beyond the initial contribution of a sum of ₹ 10 lac towards the setting up of CRMF. Investors should read the Offer Document/Scheme Information Document for Scheme specific risk factors and other details before investing.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
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