

APPLICATION FORM (Please fill in BLOCK Letters)

Broker Name / ARN	Sub Broker Code / ARN	Employee Unique Identification Number	Bank Serial No. /Branch Stamp/Receipt Date
ARN-0906		E031087	

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

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

<input checked="" type="checkbox"/> Signature of 1st Applicant / Guardian	<input checked="" type="checkbox"/> Signature of 2nd Applicant	<input checked="" type="checkbox"/> Signature of 3rd Applicant
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 25)

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)
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In case the purchase / subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

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

Folio No. Name of 1st Unit Holder
The details in our records under the folio number mentioned will apply for this application.

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

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

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

APPLICANT(S) INFORMATION [Refer Instruction 1]

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

Mr. | Ms. | M/s.

Father/Husband's Name

NAME OF SECOND APPLICANT

Mr. | Ms. | M/s.

NAME OF THIRD APPLICANT

Mr. | Ms. | M/s.

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

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

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

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

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

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. Off. Resi. **Mobile**

E-Mail

Overseas Correspondence Address (Mandatory for NRI / FII Applicant)

City Country Pin Code

COMMUNICATION (Please ✓)

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

BANK ACCOUNT DETAILS - Mandatory

Name of the Bank

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

Branch Address

Bank Branch City State Pin Code MICR Code

(Please enter the 9 digit number that appears after your cheque number)

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

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

REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]

Electronic Payment Cheque 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.

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

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

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

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.

S . No.	Scheme Name	Plan / Option	Amount Invested (₹)	Cheque/DDNo./UTR No. (Incase of NEFT/RTGS)	Bank and Branch and Account Number
1.					<input type="text"/>
2.					<input type="text"/>
3.					<input type="text"/>

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

SIP ENROLMENT DETAILS	
SIP Amount (Rs.)	Enrolment Period REGULAR SIP: Start Month <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> End Month <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Frequency Please (✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly PERPETUAL SIP: Start Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Until further instruction

PAYMENT MECHANISM (✓) Option I : Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form)
 Option II : Through Post Dated Cheques - Total Cheques _____ Cheque Nos. From To

Drawn on Bank _____ Branch & City _____

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. (Refer Ins. No. 29)

<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.

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

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

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

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

OTHER DETAILS (For Individuals Only)

1. **Gross Annual Income Details Please tick (✓)** Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs
 [OR]
 Net-worth in ₹ _____ as on (date) / /

2. **Please tick if applicable:** Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

3. **Any other information** _____

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

CANARA ROBECO

Canara Robeco Mutual Fund

Investment manager : Canara Robeco Asset Management Company Ltd.
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Application No. _____

Date ___ / ___ / _____

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

Stamp,
Signature & Date

OTHER DETAILS (For Non-Individuals Only)

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

[OR]

2. **Net-worth in ₹** _____ as on (date) / /

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

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

3. **Any other information** _____

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. I / We _____ do not wish to nominate

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

<input checked="" type="checkbox"/> Signature of 1st Applicant / Guardian	<input checked="" type="checkbox"/> Signature of 2nd Applicant	<input checked="" type="checkbox"/> Signature of 3rd Applicant
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@ If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

DECLARATION

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the 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 confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Registrar & Transfer agent(s), call centers, banks, custodians, depositories and/or authorised external third parties who are involved in transaction processing, despatches, etc. for the purpose of effecting payments to me / us. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us

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

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
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To be furnished by partnership firms

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

Name of the partners _____

Signatures _____

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

REGISTRAR & TRANSFER AGENTS

M/s. Karvy Computershare Pvt. Limited "Karvy Plaza"
 H. No. 8-2-596 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034.
 Tel No.: (040) 23394436, 23397901, 23312454,
 Fax No.: (040) 23311968, Email : crmf@karvy.com

Instructions for filling an application form

1. Application must be in the Name of (a) Resident/Non Resident Individual or Individuals not exceeding 3 in number; (b) Minor through his/her parent/guardian; (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies; (f) Partnership Firm.
2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.
3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.
4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.
5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
6. Payment should be made by Cheque / Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers' Clearing House located at the place where the Application Form is submitted.

In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.

7. Cash / Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBECO MUTUAL FUND COLLECTIONS" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC / Identified center for sale of units of the Scheme.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.
12. **KNOW YOUR CUSTOMER (KYC) COMPLIANCE**

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

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

Verification' (IPV) requirements.

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

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

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

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

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

Prevention of Money Laundering

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

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

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

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

Instructions for filling an application form

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

13. NOMINATION DETAILS

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

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. However non Individual's, including society, trust, body corporate, partnership

firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.

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

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

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

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

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank

Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds

17. Documents to be submitted :

- i) For Charitable and Religious Trusts/Association / Society :
(a) Trust Deed / Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
- ii) For Companies :
(a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
- iii) For Partnership Firms : Copy of the Partnership Deed

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.

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

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

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

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

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

Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units. Therefore, the Investors will receive their redemption / dividend proceeds

(if any) directly into their bank accounts in the following order:

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

* available only in respect of dividend payments.

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

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

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

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

21. Default Plan / Option

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

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

Canara Robeco InDiGo Fund Canara Robeco Balance Canara Robeco Force Fund,	Default Option : Growth Default option under dividend : Quarterly Dividend Reinvestment
Canara Robeco Floating Rate, Canara Robeco Short Term Fund , Canara Robeco Liquid & Canara Robeco Treasury Advantage	Default Option : Growth Default option under dividend : Monthly Dividend Reinvestment

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

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

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

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

25. TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is vital, has allowed AMCs vide its circular No. Cir/IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges based on the type of product opted-in , Canara Robeco

Asset Management Company Limited ("AMC") / Canara Robeco Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150 (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) in Mutual Funds from your subscription amount and pay the same to your distributor. Units will be issued against the balance amount invested after deduction of Transaction Charge payable to the distributor.

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

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

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

26. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for investment upto ₹ 50,000/- per year per investor including Micro SIP]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement issued by CVL/CVLKRA is made available. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

27. Multiple Bank Account Registration:

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

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts

Registration Form' available at our Investor Service Centres (ISCs) or on our website www.canararobeco.com

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

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

29. Details of Beneficial Ownership : In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement Details of the identity of all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the Canara Robeco MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

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

Note :

- a) Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not in case of minor applicant).
- b) Each application has to be accompanied by a separate cheque / RTGS letter . A single application with multiple cheques and multiple applications with a single cheque will not be accepted.

Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
 Tel.: 6658 5000 - 5010, 6658 5086 Fax: 6658 5012 / 13 www.canararobeco.com

Systematic Investment Plan (SIP) Auto Debit Facility/STP/SWP/MICRO SIP

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

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

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

<input checked="" type="checkbox"/> Signature of 1st Applicant / Guardian	<input checked="" type="checkbox"/> Signature of 2nd Applicant	<input checked="" type="checkbox"/> Signature of 3rd Applicant
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Registration cum mandate form for ECS (Debit clearing / Auto debit)

First Investment in SIP vide a cheque and subsequent investments via **Auto Debit**, available in select cities only.

- New SIP Registration by existing investor Change in Bank Account for an existing Investor with Canara Robeco Mutual Fund
 New SIP Registration by new investor (also attach the new application form duly filled & signed)

Investor and investment details

Sole / First Investor Name	
PAN No. (Refer Instruction No.10)	
Folio No.	
Scheme	
Plan	
Option & Sub Option	

SIP and Bank details

Each SIP Amount (₹) Frequency Monthly Quarterly

First SIP Cheque No.: Cheque date should be either 01st, 05th, 15th, 20th, 25th of the month/quarter.
 (Note: Cheque should be drawn on bank details provided below)

SIP Auto Debit Dates: 01st 05th 15th 20th 25th of the month/quarter

REGULAR SIP: SIP Period : Start from Month Year End On Month Year

PERPETUAL SIP: SIP Period : Start from Month Year Until further instruction

(Note: Please allow minimum one month for auto debit to register and start).

I/We hereby, authorize Canara Robeco Mutual Fund and their authorized service providers (M/s. Tech Process Solutions Ltd.), to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

Systematic Transfer Plan (STP)

I/We would like to switch to the following: From Scheme/Option To Scheme/Option

Fixed Amount ₹ OR Capital Appreciation. Frequency Monthly Quarterly 01st 05th 15th 20th 25th of the month/quarter

Period : Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Systematic Withdrawal Plan (SWP)

Fixed Amount ₹ OR Capital Appreciation Scheme Name/Option

Frequency Monthly Quarterly 01st 05th 15th 20th 25th of the month/quarter

Period : Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Particulars of bank account

Account holder Name as in Bank Account

Bank Name Branch

City PIN code

Account Number Account Type Savings Current Cash Credit

IFSC Code (RTGS/NEFT) (Mandatory for Credit via NEFT/RTGS) 9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number)

Declaration

I/We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform Canara Robeco Mutual Fund about any changes in my bank account I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

For office use only (not to be filled in by investor)

Recorded on	<input type="text"/>	Scheme Code	<input type="text"/>
Recorded by	<input type="text"/>	Credit Account Number	<input type="text"/>
Bank use Mandate Ref. No.	<input type="text"/>	Customer Ref. No.	<input type="text"/>

Authorisation of the Bank Account Holder (to be signed by the Account Holder)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Canara Robeco Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorize the representative, (M/s. Tech Process Solutions Ltd.) carrying this ECS/Auto Debit to account mandate Form to get it verified and executed.

Bank Account Number

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

Tear Here

MICRO SIP/SIP with Auto Debit Facility: Terms & Conditions

1. Micro Systematic Investment Plan including MICRO SIP

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

For the purpose of identifying Micro investment, the value of investments at the investor level (first holder) will be aggregated based on the unique ID number mentioned on the KYC Acknowledgement and such aggregation shall be done irrespective of the number of folios/ accounts under which the investor is investing. All terms and conditions of Systematic Investment Plans (SIPs) shall apply to Micro SIPs. The Trustee reserves the right to change/modify the terms and conditions of Micro SIPs at a later date on a prospective basis.

2. Auto Debit facility is offered to the Investors having bank accounts in select cities mentioned above. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of Canara Robeco Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
3. New Investors who wish to enroll for SIP through Auto Debit should fill the SIP Auto Debit Form in addition to the SIP Application Form provided with the Key Information Memorandum.
4. Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 30 Days before the first transaction date.
5. The Investor agree to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. Investors should compulsorily give a cheque for the first transaction. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
7. The bank account provided for ECS (Debit) should participate in local MICR

clearing.

8. The cheque should be drawn in favour of Canara Robeco Mutual Fund and Crossed "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
9. Minimum investment for Monthly SIP is ₹ 1,000/- and for quarterly SIP is ₹ 2,000/-.
10. SIP auto debit facility is available only on specific dates. Post dated SIP cheques should be dated either the 01st or 5th or 15th or 20th or 25th of every month/quarter.
11. For Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), kindly provide the SWP/STP amount you would like to redeem / Transfer, the frequency and date. The dates should be either the 1st or 5th or 15th or 20th 25th of every month/quarter. (SWP/STP plans not applicable for Micro SIP investments).
12. 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 of ECS.
13. Canara Robeco Asset Management Co. Ltd. (CRAMC), Canara Robeco Mutual Fund, 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.
14. Please refer the Key Information Memorandum and detailed Schemes Information Document (SID) for applicable NAV, risk factors, load and other information on respective Scheme/Plan before investing.
15. New Investors need to submit an application form and cheque (for the first instalment) in addition to the Auto Debit Form. Existing investors are required to submit the Transaction Form indicating the existing folio number and SIP details along with a cheque (for the first instalment) in addition to this form.
16. Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of CRAMC.
17. Canara Robeco Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

Canara Robeco Asset Management Company Ltd.

Branch Offices: AHMEDABAD: Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road, Ahmedabad 380 006. Tel: (079) 40278936, Fax : (079) 40264254, E-mail : crmf.ahmedabad@canararobeco.com, **BANGALORE:** 1st Floor, "Sana Plaza", 21/14 A, M.G.Road, Near Trinity Metro Station, Bangalore - 560 001. Tel: +91 80 39871400 / 01 Fax: +91 80 30901092 e-mail: crmf.bangalore@canararobeco.com. **CHANDIGARH:** Canara Bank, Circle Office, 3rd Floor, Sector 34-A, Chandigarh - 160 022. Tel:(172) 2648007, E mail: crmf.chandigarh@canararobeco.com **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai 600 002. Email: crmf.chennai@canararobeco.com. Tel.: (044) 28492596-98 Fax: (044) 28497023 **DELHI:** 306, Kanchen Junga Building., 18, Barakamba Road, New Delhi 110 001. Email: crmf.delhi@canararobeco.com. Tel.: (011) 23326417, Fax (011) 23354780 **GOA:** Shop No F-3, Edcon Tower, Panajim, Goa - 403 001. Tel: +91 832 2422415 / 6450631, crmf.goa@canararobeco.com **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No.6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. Tel: (40) 39132301 / 39132302, Fax: (40) 39132300, E-mail: crmf.hyderabad@canararobeco.com **INDORE:** Bansi Trade Centre 107, 1st Floor, 581/5 M.G. Road, Indore - 452 001. Tel: (731) 6451222E-mail : crmf.indore@canararobeco.com, **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank of Commerce, Broadway North End, Kochi 682 031. Email: crmf.kochi@canararobeco.com. Tel.: (0484) 2364846/36 Fax: (0484) 2364836 **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 071. Email: crmf.kolkata@canararobeco.com. Tel.: (033) 30584716-19 Fax: (033) 30584720 **MANGALORE:** 1st Floor Essel Towers, Bunts Hostel Circle Mangalore 575 003. Email: crmf.mangalore@canararobeco.com. Tel: (0824) 2448804 Telefax: (0824) 2445565 **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: crmf.mumbai@canararobeco.com. Tel.: (022) 66585000-18, 66585085 Fax: (022) 66585012/13 **PUNE:** C-2, Deccan Mall, 2nd Floor, Next to Deccan Post Office, Deccan Gymkhana, Pune 411 004. Email: crmf.pune@canararobeco.com. Tel.: (020) 30923820 Fax: (020) 25661454 **SURAT:** M - 8/9, Jolly Plaza, Athwagate, Surat - 395 001. Tel: (261)6554243, E-mail: crmf.surat@canararobeco.com,

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

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