

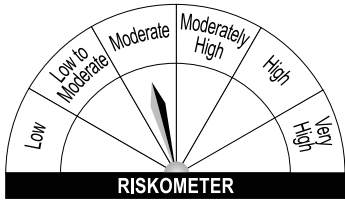
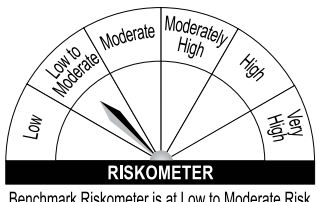
## SCHEME INFORMATION DOCUMENT

### SECTION I

# Canara Robeco Banking and PSU Debt Fund

(An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.)

Scheme Code: CANA/O/D/BPF/22/02/0022

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Income/capital appreciation over short to medium term</li> <li>Investment in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds</li> </ul>	 <p><b>RISKOMETER</b> Investors understand that their principal will be at moderate risk</p>	 <p><b>RISKOMETER</b> Benchmark Riskometer is at Low to Moderate Risk As per AMFI Tier 1 Benchmark i.e. CRISIL Banking and PSU Debt A-II Index</p>

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

The Scheme and Benchmark riskometers are evaluated on a monthly basis and the above riskometers are based on the evaluation of the portfolios for the month ended September 30, 2024.

#### POTENTIAL RISK CLASS (PRC) MATRIX

Relatively High Interest Rate Risk and Moderate Credit Risk			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		<b>B-III</b>	

#### Continuous Offer of Units at Applicable NAV

Name of the Mutual Fund : **Canara Robeco Mutual Fund**

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

Name of the Trust : **Canara Robeco Mutual Fund**

#### CANARA ROBECO ASSET MANAGEMENT COMPANY LTD.

CIN No.: U65990MH1993PLC071003

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

Tel. (022) 6658 5000, 66585085-86; Fax: + 91 22 66585012/13

E-Mail: crmf@canararobeco.com; Website: www.canararobeco.com

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 (herein after referred to as SEBI (MF) Regulations) as amended till date, and circulars issued thereunder filed with SEBI, along with the Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

This Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund/Investor Services Centres/Website/Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Canara Robeco Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.canararobeco.com](http://www.canararobeco.com).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

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**PART I. HIGHLIGHTS/SUMMARY OF THE SCHEMES**

Sr. No	Title	Description
1.	<b>Name of the Scheme</b>	Canara Robeco Banking and PSU Fund
2.	<b>Category of the Scheme</b>	Banking and PSU Debt Fund
3.	<b>Scheme Type</b>	An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.
4.	<b>Scheme Code</b>	CANA/O/D/BPF/22/02/0022
5.	<b>Investment Objective</b>	To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.
6.	<b>Liquidity/listing details</b>	Being an Open-Ended Scheme, Units may be purchased or redeemed on every Business Day at NAV based prices, subject to provisions of entry/exit load, if any. The AMC reserves the right to reject further subscription/ application for units of the Scheme on an on-going basis, depending on the prevailing market conditions and to protect the interest of the Investors. Such change will be notified to the Investors by display of notice at the various investor service centers of the AMC and on its website. Units can be redeemed (i.e. sold back to the Mutual Fund) or Switched out (i.e. to another scheme of the Mutual Fund or Option(s) offered within the Scheme, if any) every Business Day, at the Applicable NAV subject to applicable Load, if any. The Units of the Scheme will not be listed on any exchange, for the present. The Fund will, under normal circumstances dispatch redemption proceeds within 3 Working Days from the date of acceptance of the redemption request at any of the official point(s) of transaction(s). In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines.
7.	<b>Benchmark</b>	<b>CRISIL Banking and PSU Debt A-II Index</b>  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.
8.	<b>NAV disclosure</b>	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 ( <a href="http://www.canararobeco.com">www.canararobeco.com</a> ) and on the website of AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) before 11.00 p.m. on every Business Day.  In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing of the Scheme shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

		For more details refer Section II
9.	<b>Applicable timelines</b>	<p><b>Dispatch of redemption proceeds:</b> The Mutual Fund shall dispatch redemption proceeds within 3 Working Days of receiving a valid redemption request. In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines.</p> <p><b>Dispatch of IDCW:</b> IDCW, if declared, shall be paid to the unitholders within 7 working days from the record date.</p>
10.	<b>Plans and Options and sub options under the Scheme</b>	<p>The Scheme offers following two plans:</p> <ol style="list-style-type: none"> <li>I. Regular Plan</li> <li>II. Direct Plan</li> </ol> <p>Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor.</p> <p>Regular and Direct Plans offer the following sub-options:</p> <ol style="list-style-type: none"> <li>(a) Growth</li> <li>(b) Income Distribution cum Capital Withdrawal (IDCW) Option             <ul style="list-style-type: none"> <li>- Reinvestment of Income Distribution cum Capital Withdrawal Option</li> <li>- Payout of Income Distribution cum Capital Withdrawal Option</li> </ul> </li> </ol> <p>Both Regular Plan &amp; Direct Plan shall have a common portfolio.</p> <p><b>Default option:</b> In case the investor fails to specify the preference, it would be construed that the investor has opted for Growth Option.</p> <p>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.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI</p>
11.	<b>Load Structure</b>	<p><u>Exit Load:</u> NIL</p>
12.	<b>Minimum Application Amount/switch in</b>	<p><u>During NFO:</u> Not Applicable</p> <p><u>On continuous basis:</u></p> <ol style="list-style-type: none"> <li>i. <b>Lump sum Investment</b> Purchase: Rs. 5,000 and multiples of Re. 1 thereafter. Additional Purchase: Rs. 1000 and multiples of Re. 1 thereafter</li> <li>ii. <b>Systematic Investment Plan (SIP)</b></li> </ol>

		<p>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</p> <p><b>iii. Systematic Transfer Plan (STP)</b> 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</p> <p><b>iv. Systematic Withdrawal Plan (SWP)</b> For Monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter</p>
13.	<b>Minimum Additional Purchase Amount</b>	Rs. 1000 and multiples of Re. 1 thereafter
14.	<b>Minimum Redemption/switch out amount</b>	Rs. 1,000/- and in multiples of Re. 1/- thereafter or the account balance, whichever is lower.
15.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	Not Applicable
16.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable
17.	<b>Segregated Portfolio/ Side Pocketing Disclosure</b>	<p>The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.</p> <p>Creation of segregated portfolio is optional and is at the discretion of CRAMC.</p> <p>For details, kindly refer SAI.</p>
18.	<b>Swing Pricing Disclosure</b>	<p>The swing pricing framework will be made applicable only for scenarios related to net outflows from the scheme.</p> <p>SEBI will determine 'market dislocation' either based on AMFI's recommendation or suo moto. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period. Subsequent to the announcement of market dislocation, the swing pricing framework shall be mandated only for open ended debt schemes which:</p> <p>1. Have "High" or "Very High" risk on the risk-o-meter (as of the most recent period at the time of declaration of market dislocation) and</p>

		<p>2. Potential Risk Class (PRC) cells A-III, B-II, B-III, C-I, C-II and C-III</p> <p>Further, in cases where the AMC, after making an announcement to wind up a scheme, decides to roll-back the decision to wind up the scheme, it shall mandatorily invoke the swing pricing upon reopening of the scheme for subscriptions and redemptions post such announcement, in accordance with AMFI Best Practices Guideline Circular No. 135/BP/96-B/2024-25 dated November 04, 2024 as amended from time to time.</p> <p>Refer SAI for more information.</p>
19.	<b>Stock lending/short selling</b>	<p>The Scheme may engage in borrowing and lending of securities within the framework relating to securities lending and borrowing specified by SEBI. The Scheme shall not indulge in short selling.</p> <p>For details, kindly refer SAI.</p>
20.	<b>How to Apply and other details</b>	<p>Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centers of the Registrar or distributors or can be downloaded from website: <a href="http://www.canararobeco.com">www.canararobeco.com</a> The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are also provided on the website of the AMC and on the Key Information Memorandum.</p> <p>Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <p>Investors are requested to refer details in section II</p>
21.	<b>Investor services</b>	<p><u>Contact details for general service requests:</u> Investor can lodge any service request at Toll-Free No. <u>1800-209-2726</u> or can send an email at <a href="mailto:crmf@canararobeco.com">crmf@canararobeco.com</a></p> <p><u>Contact details for complaint resolution:</u> Investor can lodge a complaint at Toll-Free No. <u>1800-209-2726</u> or can send an email at <a href="mailto:crmf@canararobeco.com">crmf@canararobeco.com</a></p> <p>Alternatively, investor can contact at any of the below given details for lodging of the complaints:</p> <p>KFin Technologies Limited; Selenium, Tower B, Plot Nos. 31 &amp; 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032 - Tel No.: 040 33215262/ 5269 Email : <a href="mailto:crmf@kfintech.com">crmf@kfintech.com</a> Website : <a href="http://www.kfintech.com">www.kfintech.com</a></p> <p>Or, Mr. N.R. Sudarshan, Investor Relations Officer, Canara Robeco Asset Management Co. Ltd. 4<sup>th</sup> Floor, Construction House, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai – 400 001; Tel No. (022) 6658 5000 Fax (022) 6658 5012/13; E-Mail: <a href="mailto:crmf@canararobeco.com">crmf@canararobeco.com</a></p>

22.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not Applicable
23.	Special product/facility available during the NFO and on ongoing basis	<p><b><u>Special product/facility available during the NFO:</u></b></p> <p>Not Applicable</p> <p><b><u>Special product/facility available during ongoing basis:</u></b></p> <p><b><u>Briefly describe the facilities/products Available Facilities like:</u></b></p> <ul style="list-style-type: none"> <li>• <b><u>Systematic Investment Plan (SIP)</u></b>  A Systematic Investment Plan (SIP) is a facility offered by Canara Robeco Mutual Fund to the investors to invest in a disciplined manner. Applicants can avail of SIP facility by filling up the relevant application form available on our website (www.canararobeco.com) or visit nearest sales office of AMC / Investor’s Service Centre of Registrar viz. KFin Technologies Limited.</li> <li>• <b><u>SIP Top -UP Facility</u></b>  It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP instalment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, providing an option to increase the investment corpus in a hassle-free manner.</li> <li>• <b><u>Micro SIP</u></b>  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/- . Such investments 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.</li> <li>• <b><u>Pause facility under Systematic Investment Plan (SIP)</u></b>  It is a facility wherein an investor has an option to stop their SIP temporarily (at a folio level) for a specified number of instalments. Instructions for ‘Pause’ can be given by filling up ‘Canara Robeco Mutual Fund - SIP Pause Form’.</li> <li>• <b><u>National Automated Clearing House Facility (NACH)</u></b>  Investors can enroll for investments in Systematic Investment Plan (SIP) through National Automated Clearing House (NACH). This is a centralized system, launched by National Payment Corporation of India (NPCI) for consolidation of multiple Electronic Clearing Service system. NACH facility can be availed only if the Investor’s Bank is a participating Bank in NACH</li> </ul>

		<p>Platform and subject to Investors Bank accepting NACH Registration mandate.</p> <ul style="list-style-type: none"> <li>• <b><u>Systematic Transfer Plan</u></b></li> </ul> <p>STP is a facility wherein a unit holder of a Canara Robeco Mutual Fund scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another scheme of Canara Robeco Mutual Fund.</p> <ul style="list-style-type: none"> <li>• <b><u>Systematic Withdrawal Plan (SWP)</u></b></li> </ul> <p>Systematic withdrawal plan (SWP) allows an investor to withdraw a certain amount of money at regular intervals. This helps in creating a regular flow of income from the initial investments.</p> <ul style="list-style-type: none"> <li>• <b><u>Transactions through Stock Exchange Platform for Mutual Funds</u></b></li> </ul> <p>All trading Member of Bombay Stock Exchange (BSE) and National Stock Exchange (NSE), who are registered with AMFI as Mutual Fund Advisors offering the facility of purchase and redemption of units of Canara Robeco Mutual Funds through stock Exchanges platforms are the official Acceptance points.</p> <ul style="list-style-type: none"> <li>• <b><u>Transaction through MF Utilities India Private Limited</u></b></li> </ul> <p>MF Utility (“MFU”) is a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India (“AMFI”), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction.</p> <ul style="list-style-type: none"> <li>• <b><u>Transactions executed through Channel Distributors</u></b></li> </ul> <p>Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/ redemptions/ switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes.</p> <ul style="list-style-type: none"> <li>• <b><u>Online / Electronic transactions</u></b></li> </ul> <p>Investors can undertake Purchase / Redemption / Switch transactions and avail of such other online facilities as provided by Canara Robeco Mutual Fund from time to time through our official website <a href="http://www.canararobeco.com">www.canararobeco.com</a> or through our Mobile App “Canara Robeco MF Investor App” which are the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility.</p> <p>Canara Robeco Mutual Fund has designated MF Central - a digital</p>
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		<p>platform for Mutual Fund investors as its Official Point of Acceptance ("DISC" – Designated Investor Service Centre). MF Central may be accessed using <a href="https://mfcentral.com">https://mfcentral.com</a> and through MF Central Mobile App.</p> <p>The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Document ("SID")/Key Information Memorandum ("KIM") of the respective schemes of the CRMF will be applicable for transactions undertaken through the aforesaid platforms.</p> <ul style="list-style-type: none"> <li>• <b><u>One Time Bank Mandate (OTBM) Facility</u></b></li> </ul> <p>One Time Bank Mandate (OTBM) facility enables the investors to register a one-time bank mandate(s). Through this facility, Investors can authorize Canara Robeco Mutual Fund to honour any nature of investment instructions i.e., be it lumpsum, additional investment or periodic investments via Systematic Investment Plans etc. To avail this facility, Investors may furnish the required details by duly filling the "One Time Bank Mandate Form".</p> <ul style="list-style-type: none"> <li>• <b><u>Transfer of Income Distribution cum Capital Withdrawal Plan</u></b></li> </ul> <p>Through this facility investor can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme into other Scheme of Canara Robeco Mutual Fund. The Facility is available only for units held / to be held in Non - demat Mode in the source and the target Scheme.</p> <ul style="list-style-type: none"> <li>• <b><u>Option of Investment in a Staggered manner</u></b></li> </ul> <p>This facility providing option of staggered investment to investor during the specified NFOs where four equal instalments of investment amount at eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] to NFO where the first instalment will be transfer to target scheme during the NFO period comprising of 25% of total amount to be invested while the remaining 3 equal instalments on 10th of every month as specified date</p> <p>For further details of above special products / facilities including the terms and conditions, kindly refer to Statement of Additional Information (SAI).</p>
24.	<b>Weblink</b>	<p>TER for last 6 months and Daily TER:  <a href="https://www.canararobeco.com/investor-corner/total-expense-ratio">https://www.canararobeco.com/investor-corner/total-expense-ratio</a></p> <p>Scheme Factsheet:  <a href="https://www.canararobeco.com/forms-downloads/forms-and-information-documents/information-document/factsheets">https://www.canararobeco.com/forms-downloads/forms-and-information-documents/information-document/factsheets</a></p>

**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 Para 6.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time. For details investors are requested to refer Notice cum Addendum no. 35 dated October 29, 2021. The AMC reserves the right to change the minimum additional application amount from time to time.

**DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- a) The Scheme Information Document of **CANARA ROBECO BANKING AND PSU DEBT FUND** submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- b) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- c) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- d) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and till date such registration is valid, as on date.
- e) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- f) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- g) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- h) The Board of Trustees have ensured that Canara Robeco Banking and PSU Debt Fund approved by them is a new product offered by Canara Robeco Mutual Fund and is not a minor modification of any existing scheme/fund/product.

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Date: November 29, 2024  
Place: Mumbai

Signature: Sd/-  
Name: Akshata Shenoy  
Chief Compliance Officer,  
Canara Robeco Asset Management Company Ltd.  
(Investment Manager for Canara Robeco Mutual Fund)

**Part II. INFORMATION ABOUT THE SCHEME**

**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

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

Types of Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt and Money Market Instruments issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	80%	100%
Debt (including securities issued by Central and State Governments) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds	0	20%
Units issued by REITs and InvITs	0	10%

The cumulative gross exposure through debt securities, money market instruments, derivative positions (including fixed income derivatives), Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted Securities /assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1	Securities Lending	The securities lending done by the Scheme (if any) shall not exceed 20% of the net assets of the Scheme and not more than 5% of the net assets to any single approved intermediary / counterparty as on the date of such lending.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
2	Derivatives	Investment in Derivatives can be up to 40% of the Net Assets of the Scheme.	Paragraph 12.25 of SEBI Master Circular dated June 27, 2024

Sl. no	Type of Instrument	Percentage of exposure	Circular references
3	ReITS and InvITS	Investment in the units of REITs and InvITs is subject to the following: a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and b) A mutual fund scheme shall not invest – i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.	Clause 13 of SEBI (Mutual Funds) Regulations, 1996 and Paragraph 12.21 of SEBI Master Circular dated June 27, 2024
4	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.	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
5	Liquid Assets	The Scheme shall hold at least 10% of its net assets in liquid assets ('liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities). Thus, the asset allocation limits shown above will be calculated after excluding this 10% limit.	Paragraph 4.6 of SEBI Master Circular dated June 27, 2024
6	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 June 27, 2024 & Valuation will be done in accordance with Paragraph 9.4 of SEBI Master Circular dated June 27, 2024

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.

**Investment in CDMDF:**

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working

days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the Canara Robeco Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

### **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 June 27, 2024, the tentative portfolio breakup 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 June 27, 2024, 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 June 27, 2024, 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. AMC 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.

### **Inter Scheme Transfers (“IST”) of Securities**

As per the provisions of Para 12.30 of SEBI Master Circular for Mutual Funds dated May June 27, 2024, ISTs may be allowed in the following scenarios:

#### **a) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:**

AMC shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by Trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

- I. Use of scheme cash & cash equivalent
- II. Use of market borrowing
- III. Selling of scheme securities in the market
- IV. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward ISTs of the optimal mix of low duration paper with highest quality shall be effected.

The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders. The option of market borrowing or selling of security as mentioned at point II & III above may be used in any combination and not necessarily in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence.

#### **b) For Duration/ Issuer/ Sector/ Group rebalancing**

- I. ISTs shall be allowed only to rebalance the breach of regulatory limit.
- II. ISTs can be done where any one of duration, issuer, sector and group balancing is required in both the transferor and transferee schemes. Different reasons cannot be cited for transferor and transferee schemes except in case of transferee schemes is being a Credit Risk scheme.
- III. In order to guard against possible mis-use of ISTs in Credit Risk scheme, Trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in process of ISTs in Credit Risk scheme, in case the security becomes default grade after the ISTs within a period of one year. Such negative impact on performance shall mirror the existing mechanism for performance incentives of the AMC.

No ISTs of a security shall be allowed, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment in terms Para 4.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 during the previous four months.

If security gets downgraded following ISTs, within a period of four months, Fund Manager of buying scheme has to provide detailed justification /rationale to the Trustees for buying such security.

AMC shall ensure that Compliance Officer, Chief Investment Officer and Fund Managers of transferor and transferee schemes have satisfied themselves that ISTs undertaken are in compliance with the regulatory requirements. All documentary evidence and required Template in this regard shall be maintained by the AMC for all ISTs.

**B. WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations, the corpus of the Scheme may be invested in all or any one of (but not exclusively) the following securities:

1. Debt Instruments
2. Money Market Instruments
3. Derivatives
4. REITs/InvITs
5. Any other
6. Investment in units of CDMDF

The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offerings (IPOs), secondary market operations, private placement or rights offers. All investments in securities whether privately placed or otherwise will be in line with SEBI guidelines as applicable and the investment objectives and policies of the Scheme. Investment in unrated securities will be in accordance with SEBI guidelines as applicable.

(For more details refer Section II)

**C. WHAT ARE THE INVESTMENT STRATEGIES?****Investment Strategy:**

The Scheme is an actively managed Scheme.

Being an open-ended debt scheme, the fund would predominantly invest in debt and money market instruments of banks, public sector undertakings, public financial institutions and Municipal Bonds. The scheme will follow an active interest rate management strategy and aim to generate income and/or capital appreciation through a portfolio of high-quality debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. Investments in central and state government may be undertaken for active duration management.

Performance will depend on the Asset Management Company's ability to assess accurately and react to general market conditions and changing financial characteristics of the security issuers. The general maturity/Macaulay Duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy. Depending upon prevailing market conditions & interest rate scenario, the portfolio Macaulay Duration and average maturity can be increased or decreased. In case of a rising interest rate environment the Macaulay Duration/average maturity of the scheme may be reduced whereas in a falling interest rate scenario the holding in medium / long securities may be maximized.

The Investment Manager will actively monitor the prevailing political conditions, economic environment (including interest rates and inflation etc.), performance of the corporate sector and general liquidity as well as other considerations in the economy & markets to assess the likely direction of interest rates and to position the portfolio appropriately to take advantage of the same. 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 measurement would be against the benchmark index as well with the peer group in the industry.

**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.

**Exposure to Derivatives:**

The Scheme shall follow exposure limits on Derivatives as per the exposure limits permitted under the SEBI Regulations and circulars issued from time to time and shall be within the limits prescribed by the Board of Trustees.

SEBI vide Para 7.5 of SEBI Master Circular for Mutual Funds dated June 27, 2024 permitted mutual funds to participate in derivatives trading subject to the observance of guidelines issued by SEBI. Mutual Funds are permitted to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, the mutual funds shall be treated at par with a registered FII in respect of position limit in index futures, index options, stock options and stock futures contracts. The Mutual Fund will be considered as trading members like registered FIIs and the schemes of Mutual Funds will be treated as clients like sub-accounts of FIIs. 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 as per procedure prescribed under the stated circular.

For detailed derivative strategies, please refer to SAI.

**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.

**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.

Pursuant to Schedule IX read with Regulation 50 of the SEBI (Mutual Funds) Regulations, 1996, the cost of investments acquired or purchased shall include all such costs incurred for effecting the transaction while the sale proceeds of investment sold or redeemed shall be net of all such costs incurred for effecting the sale transactions and shall form part of the purchase or the sale value of investments.

### **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.

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

**Tier I Benchmark: CRISIL Banking and PSU Debt A-II Index**

As approved by the Board of Directors/Trustees, the Scheme has currently selected the above-mentioned benchmark on the basis of the Investment Pattern/Objective of the Scheme and the composition of the Index. The Investment Manager may revise the same to a more appropriate benchmark index, if any, as and when formulated by competent agencies. AMC may give its comments/perception on comparison of returns and benchmarks, if desired.

**E. WHO MANAGES THE SCHEME?**

Mr. Avnish Jain and Ms. Suman Prasa are the Fund Managers for the Scheme. The details of the Fund Manager are as follows:

Name of the Fund Manager	Age	Qualification	Type and Nature of past experience including assignments held during the past 10 years	Other Funds Managed
Mr. Avnish Jain	54 Years	PGDM - IIM, Kolkata and B.Tech (Hons) – IIT Kharagpur	<p>Over 29 years of total experience Details:</p> <p>September 2013 till date Canara Robeco Asset Management Company Limited: Head – Fixed Income</p> <p>December 2010 to September 2013 ICICI Prudential Asset Management Company Ltd: Senior Fund Manager</p> <p>October 2008 to December 2010 Deutsche Asset Management (India) Private Limited: Head of Fixed Income</p> <p>January 2007 to October 2008 Professional Services with Misys Software Solutions (I)Ltd: Senior Consultant</p> <p>August 2005 to January 2007 Yes Bank Ltd: Head of Trading</p> <p>November 1998 to August 2005 ICICI Bank Ltd.: Senior Trader - Proprietary Trading</p> <p>July 1994 to November 1998 UTI Securities Ltd; Research Analyst</p>	<ul style="list-style-type: none"> <li>• Canara Robeco Corporate Bond Fund</li> <li>• Canara Robeco Equity Hybrid Fund</li> <li>• Canara Robeco Conservative Hybrid Fund</li> <li>• Canara Robeco Income Fund</li> <li>• Canara Robeco Liquid Fund</li> <li>• Canara Robeco Ultra Short Term Fund</li> <li>• Canara Robeco Savings Fund</li> <li>• Canara Robeco Dynamic Bond Fund</li> <li>• Canara Robeco Gilt Fund</li> </ul>

				<ul style="list-style-type: none"> <li>• Canara Robeco Short Duration Fund</li> </ul>
Ms. Suman Prasad	48 years	Bsc, PGDMS	<p><b>Over 25 years of experience</b></p> <p><b>Details:</b></p> <p><b><u>May 1997 till date</u></b></p> <p>Canara Robeco Asset Management Company Limited :</p> <p>Fund Manager Fixed Income (January 2008 till date)</p> <p>Canbank Investment Management Company Ltd</p> <p>-Senior Executive / Officer (assisting Fund Manager in charge July 2002 to December 2007)</p> <p>-Officer Managing Director's Secretariat / Management Information Section (May 1997 to June 2002)</p> <p>-Divisional Manager, IT (May 1991 to May 1992)</p>	<ul style="list-style-type: none"> <li>• Canara Robeco Ultra Short term Fund</li> <li>• Canara Robeco Short Duartion Fund</li> <li>• Canara Robeco Mid Cap Fund</li> </ul>

**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

Canara Robeco Banking and PSU Debt Fund is the only scheme offered by Canara Robeco Mutual Fund under the Banking and PSU Fund category as prescribed by SEBI.

The fund being an open-ended debt scheme, it would aim to generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.

Following are the other Debt Schemes of Canara Robeco Mutual Fund:

1. Canara Robeco Overnight Fund
2. Canara Robeco Short Duration Fund
3. Canara Robeco Liquid Fund
4. Canara Robeco Income Fund
5. Canara Robeco Ultra Short Term Fund
6. Canara Robeco Dynamic Bond Fund
7. Canara Robeco Savings Fund
8. Canara Robeco Corporate Bond Fund
9. Canara Robeco Gilt Fund

For detailed comparative table, kindly refer link of Scheme Differentiation Document: <https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>

G. HOW HAS THE SCHEME PERFORMED?

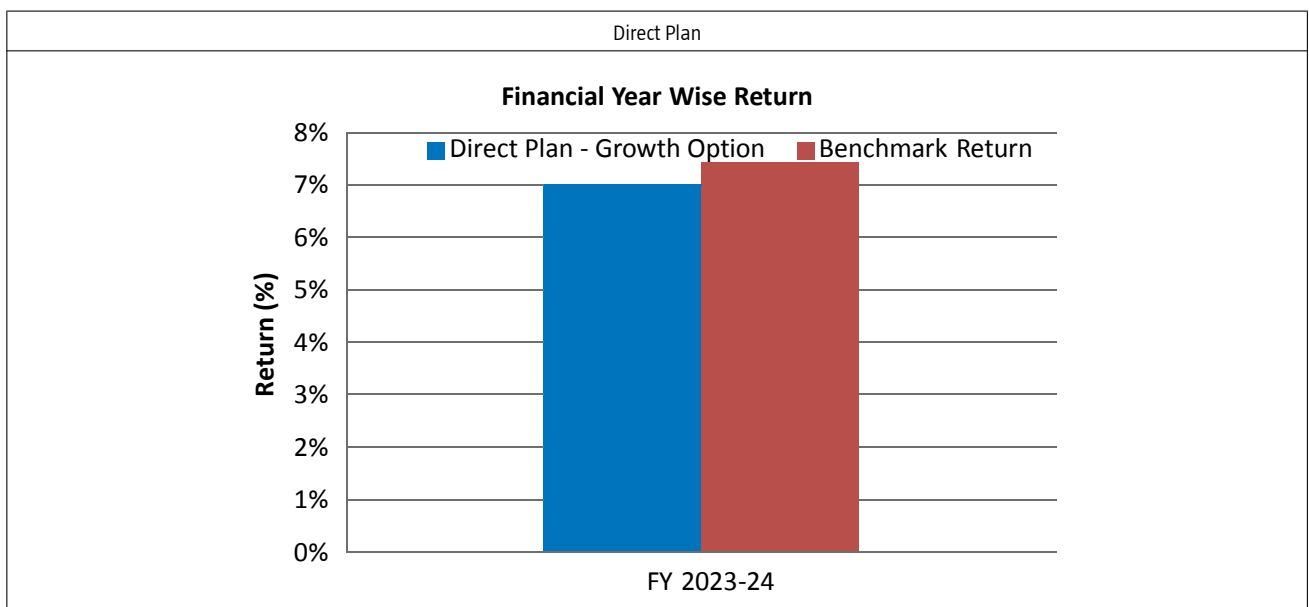
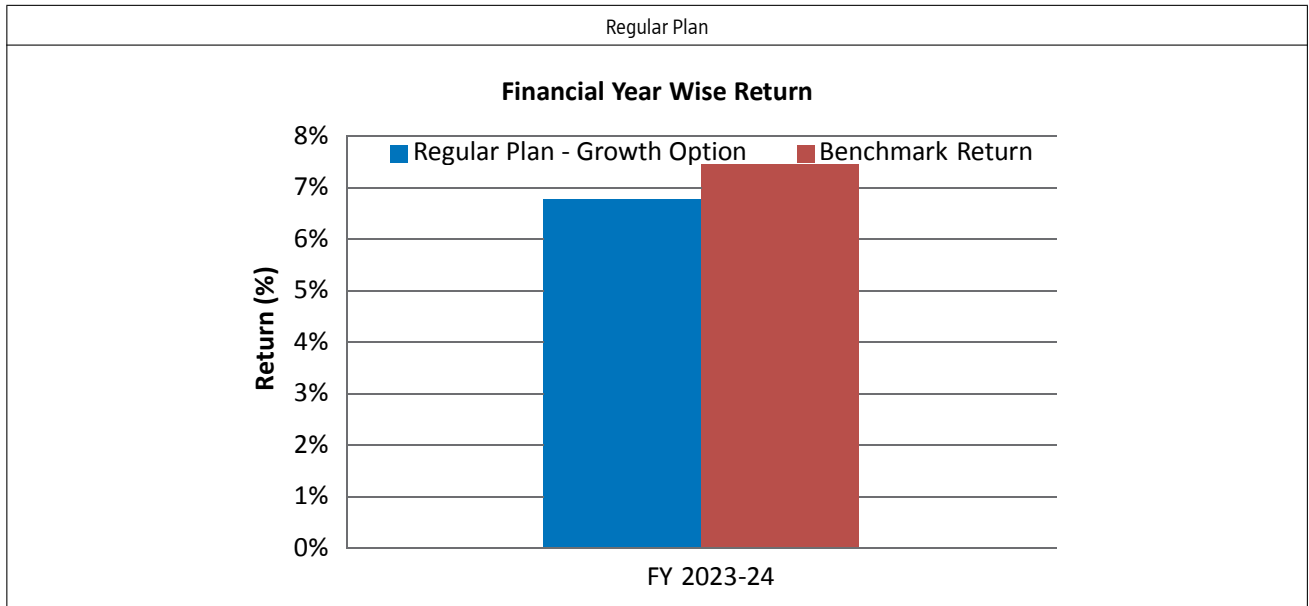
Canara Robeco Banking and Psu Debt Fund - Regular Plan & Direct Plan - Growth Option

Period	Scheme Returns (%)		Benchmark Returns (%) (CRISIL Banking and PSU Debt A-II Index)	
	Regular Plan	Direct Plan	Regular Plan	Direct Plan
Returns for the last 1 year	7.52	7.88	7.59	7.59
Returns since inception	6.53	6.86	7.04	7.04

Note: Returns are Compounded Annualised Returns. The returns are as of 30<sup>th</sup> September 2024.

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and simple annualized basis for a period less than a year. Inception Date: August 22, 2022 Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 3 years.

Absolute Returns for each financial year for the last 5 years:



**H. ADDITIONAL SCHEME RELATED DISCLOSURES**

1. **Top 10 portfolio holdings by issuer and fund allocation towards various sectors:**  
Please refer Sector Allocation and Top 10 Holdings link: <https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>
2. **Portfolio Disclosure: For scheme's latest portfolio holding visit:**  
Please refer Portfolio Disclosure link: <https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>
3. **Portfolio Turnover Rate: NA**
4. **Aggregate investment in the Scheme by:**

Data as on	Category of Persons	Net Value		Market Value
September 30, 2024	Concerned scheme's Fund Manager(s)	Units	NAV per unit	( in Rs.)
		208739.59	11.50	2401110.61
October 31, 2024		Units	NAV per unit	( in Rs.)
209476.46		11.56	2422490.49	

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

**5. Investments of AMC in the Scheme –**

The AMC may invest in the scheme, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with the SEBI (MF) Regulations, 1996 which states that:

“The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the offer document, provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme.”

Further in terms of SEBI (Mutual Funds) (Second Amendment) Regulations, 2021 dated August 5, 2021 and as per Regulation 25, sub-regulation 16A of SEBI (Mutual Funds) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time.

Link to view Investments of CRAMC in the Scheme: <https://www.canararobeco.com/statutory-disclosures/disclosure-of-amc-investment-in-schemes>

**6. Investment by the AMC in units of CDMDF:**

Pursuant to Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 and Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of the specified debt oriented schemes as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days of request from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.

For scheme related disclosures as on October 31, 2024, investors can refer following link:  
<https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>

**Part III- OTHER DETAILS**

**A. COMPUTATION OF NAV**

The computation of NAV, valuation of securities / assets, accounting policies and standards would be in conformity with the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued from time to time. The NAV per unit shall be calculated as follows:

$\text{NAV (Rs.)} = \frac{(\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provisions})}{(\text{No. of Units outstanding under the Scheme})}$
<p>The price arrived shall be rounded off up to four decimals.</p>

**An Illustration:**

Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs.25,00,000; Current Liabilities and Provisions is Rs. 15,00,000 and the No. of Units outstanding under the scheme are 5,00,000.

Thus, the NAV will be calculated as:

$$\text{NAV} = \frac{1,00,00,000 + 25,00,000 - 15,00,000}{5,00,000}$$

Therefore, the NAV of the scheme is Rs. 22.0000

The repurchase price of an open ended scheme shall not be lower than 95% of the NAV.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

Methodology of calculation of repurchase price: For calculating the repurchase price, the exit load, if any, applicable at the time of investment shall be deducted from the applicable NAV of the Scheme.

**B. NEW FUND OFFER (NFO) EXPENSES**

As this is an ongoing offer, there are no New Fund Offer Expenses.

**C. ANNUAL SCHEME RECURRING EXPENSES**

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

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

<b>Regular Plan*</b>	
<b>Particulars</b>	<b>% of Net Assets (p.a.)</b>
Investment Management & Advisory Fee	Upto 2.00%**
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	
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 <sup>^</sup>	Upto 2.00% <sup>#</sup>
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Up to 0.05%
Additional expenses under Regulation 52 (6A) (c)	Up to 0.30%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	

<sup>^</sup>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 June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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

<sup>#</sup>As per the Regulation 52, the investment management fee and total annual scheme recurring expenses chargeable to the Scheme are as under:-

- (i) On the first Rs. 500 crore of the daily net assets - 2.00%;
- (ii) On the next Rs. 250 crore of the daily net assets - 1.75%;

- (iii) On the next Rs. 1,250 crore of the daily net assets - 1.50%;
- (iv) On the next Rs. 3,000 crore of the daily net assets – 1.35%;
- (v) On the next Rs. 5,000 crore of the daily net assets – 1.25%;
- (vi) 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.
- (vii) On the balance of the assets - 0.80%

- a) **Additional Expenses under Regulation 52 (6A):** In accordance with Para 17.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024 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 –
- (i) 30 per cent of gross new inflows in the scheme, or;
  - (ii) (15 per cent of the average assets under management (year to date) of the scheme, whichever is higher

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

The said additional expenses on account of inflows from beyond top 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 June 27, 2024, 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.**

**An illustration:**

	<b>Regular Plan</b>	<b>Direct Plan</b>
Assuming, an investor has invested Rs.10, 000/- in the scheme having total expense ratio of 2.20%. The scheme generated a CAGR return of 7% over one year. Therefore,		
Investment Amount (Rs.) (A) =	10,000	10,000
Scheme Return (1Year) in CAGR (%) (B) =	7%	7%
Return in One Year (Rs.) (C= (A)*(1+B)^1) = 700	700	700
Total Expense Ratio (%) (D) =	2.20%	1.20%
Impact of Total Expense Ratio (Rs.) (E=A*D) =	220	120
Total Return to the investor (Rs.) (F=C-E) =	480	580

Notes:-



1. The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
2. It is assumed that the expenses charged are evenly distributed throughout the year.
3. 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.
4. For illustration purpose, the above table considers higher expense under the Regular Plan by 1.00% as expense for distribution, commission etc.
5. Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications

Goods and Service Tax (GST):

GST shall be charged as follows:

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

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

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A)(c) of SEBI (Mutual Funds) Regulations, 1996) and Goods & Services Tax on investment and advisory fees in comparison to previous base TER charged to the Scheme/Plan shall be communicated to investors of the Scheme/Plan through notice via email or SMS and will be uploaded on the website ([www.canararobeco.com](http://www.canararobeco.com)) at least three working days prior to effecting such change.

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

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

#### Investor Education and Awareness initiatives:

As per Para 10.1.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustees or the Sponsor.

#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (<https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>) or may call at (1800 209 2726) or your distributor.

Name of the Scheme	Applicable load Structure
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Canara Robeco Banking and PSU Debt Fund	Entry Load: NA Exit Load: NIL
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No exit load shall be charged on reinvestment of Income Distribution cum Capital Withdrawal (IDCW).

The above mentioned load structure shall be equally applicable to the special products such as SIP, switches, STP, SWP, etc. offered by the AMC. Further, for switches between the Growth and Income Distribution cum Capital Withdrawal Option or vice versa, no load will be charged by the scheme. For switches between the Plans i.e. between Regular and Direct Plan or vice versa, no load will be charged by the scheme. Exit load charged to the investors will be credited back to the scheme net of GST. The Investor is requested to check the prevailing Load structure of the Scheme before investing.

The distributors shall disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. For any change in load structure AMC will issue an addendum and display it on the website/ Investor Service Centres.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. At the time of changing the Load Structure following measures would be taken to avoid complaints from investors about investment in the schemes without knowing the loads:

- i. A public notice would be given in respect of such changes.
- ii. The addendum detailing the changes would be attached to Scheme Information Document and Key Information Document. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Documents already in stock.
- iii. Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the Investor Service Centers and distributors / brokers' office.
- iv. The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
- v. Any other measure which the AMC/Mutual Fund may feel necessary.

**The investor is requested to check the prevailing load structure of the scheme before investing.**

**Unitholder Transaction Expenses and Load:**

The repurchase price of an open ended scheme shall not be lower than 95% of the NAV.

## Section II

### I. Introduction

#### A. Definitions/interpretation

In this Scheme Information Document, the words and expressions shall have the meaning specified in the following link, unless the context otherwise requires.

<https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>

#### B. Risk Factors

### Scheme Specific Risk Factors:

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

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

- I. **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments and derivatives run price-risk or interest-rate risk. Generally, when interest rate rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- II. **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of the security may go down when the credit rating of an issuer goes down. It must, however, be noted that where the Scheme/s has invested in Government securities, these are considered zero credit risk securities due to sovereign nature of securities.
- III. **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- IV. **Liquidity Risk:** This refers to the ease with which a security can be sold at or near to its valuation or yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted in the secondary market.
- V. **Basis Risk:** This risk arises from potential risk in mismatched hedging position. Basis risk occurs when a hedge is imperfect, so that the losses in an investment are not exactly offset by the hedge position. If a floating rate instrument is being hedged through a swap or interest rate future (IRF) and the hedge is imperfect, than losses in the investment position will not be fully offset by the swap/IRF position, leading to adverse impact on the NAV.
- VI. **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.
- VII. **Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment, due to illiquid nature of these types of security. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

- VIII. **Settlement Risk:** Fixed income securities run the risk of settlement when a security transaction done by the dealer for the fund, is not settled either due default by the counterparty or due to some technical issues in the settlement platform. This may lead to liquidity issues for the fund and may impact NAV adversely.
- IX. **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.
- X. **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:**

- (a) Derivatives in excess of the hedging requirements can lead to losses.

- (b) An exposure to derivatives can also limit the profits from a genuine investment transaction.
- (c) Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.
- (d) **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) **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.
- (f) **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.
- (g) **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.
- (h) **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.

## XI. Other Risks

Zero coupon or Deep Discount Bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specific date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face value. The discount depends on the time remaining until maturity and the embedded interest rate at time of issuance. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market rates of zero-coupon securities are generally more volatile than the market price of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and creditworthiness.

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 (S).

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

## XII. Risk associated with investment 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 the 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.

**XIII. Risks associated with Securities Lending**

There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counterparty, leading to non-compliance with the terms of the agreement by the counterparty. Such failure can result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon. The Mutual Fund may not be able to sell such Securities and this can lead to temporary illiquidity.

**XIV. 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 –

- a. 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.
- b. Risk of default by a borrower in repayment

**Backstop Facility in form of Investment in Corporate Debt Market Development Fund (CDMDF):**

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented CRMF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 on 'Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund', the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF. An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in section "How will the Scheme allocate its assets?" and sub-section "Where will the Scheme Invest?".

**XV. 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.

**XVI. Risk Factors Associated with Investments in REITs and InvITs:**

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

**XVII. Risk associated with investment in Debt Securities with Call & Put options:**

- **Prepayment Risk:** A Fixed income security with call options gives the issuer a right to call back its securities before their maturity date. This exposes the holder to Reinvestment Risk i.e. early receipt of fund may be deployed at lower interest rate than the holder was getting from the investment, which was Called. Especially, during periods of secular falling interest rates there is a higher probability the issuer may exercise this right of prepayment. Such a prepayment during falling interest rates periods may force the Scheme to reinvest the redemption proceeds in securities that are offering lower yields, thereby resulting in lower interest income.
- **Default Risk:** A fixed income security with put options gives the holder to offer the securities to the issuer before their maturity date. A holder of a put table bond may decide to exercise the "put option" in case they feel that the issuer's business and financial position is deteriorating thus jeopardizing its ability to pay off debt. In this case, the inability of the issuer to meet this early obligation, due to adverse changes in financial conditions of the issuer, economic and political conditions in general, or specific to an issuer, will increase the risk of the scheme and reduction in value either due to adverse ratings change or due to the failure and/or losses for forcibly exiting the position.

**XVIII. Risk associated with investment in Debt Securities with ratings qualified as Credit Enhancements**

- (CE)** Ratings companies issue a rating to a security based on explicit credit enhancement given to an instrument by another entity to enhance the credit profile of the issuer. This entity is generally the parent company of the issuer. The credit enhancement could be a guarantee, shortfall undertaking, letter of comfort, etc. from the entity and could also include additional security in form of cash collateral, pledge of shares listed on stock exchanges, personal guarantee of promoters etc.
- **Liquidity Risk:** Due to the credit enhanced nature of these instruments during adverse market conditions, the liquidity of these securities are much lower than similar instruments without credit enhancements. This could also lead to inability of

the scheme in selling them easily and may have to incur losses due to higher impact costs for exiting such positions.

- **Credit Risk:** Any weakness in the credit enhancement structure or weakness in rating of the credit enhancement provider, will have adverse credit impact of these instruments, which could reduction in value of these instruments.
- **Market Risk:** Credit enhancement helps in enhancing credit profile of a structured financial transaction through provision of additional security/financial support, for covering losses on securitised assets in adverse conditions. For the debt instruments having credit enhancements backed by equity shares, they must be sufficiently covered to address the market risk. Such investments are volatile and subject to price fluctuations owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

**XIX. Risk factors associated with investments in Instruments having Special Features - Additional Tier 1 bonds (AT-1):**

- **Default Risk/ Credit Risk:** This is the risk that losses will be incurred due to default by the issuer. This is also known as credit risk or default risk. This risk pertains to the risk of default of payment of principal and/or interest in the times of severe financial stress. These instruments are issued by banks have no guarantee as these bonds are issued under Basel norms to shore up the capital of banks. If a bank's capital dips below certain thresholds, they can skip interest payments on these bonds and even write-down their value. This makes them a lot closer in nature to equity than debt.
- **Repayment Date Risk:** Maturity of these bonds is simply the Issuer's right to repay the principal value on the call date. 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 when interest rates rise.
- **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.

**C. Risk mitigation strategies:**

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.

AMFI vide Best Practice Circular dated October 12, 2022 has provided the following liquidity management tools. The said tools have been incorporated in the Liquidity Risk Management Policy which has been approved by the Investment Committee & Executive Risk Management Committee of the AMC, the Board of Directors AMC and Board of the Trustees of Mutual Fund.

Liquidity Management Tool	Brief Description
Potential Risk Matrix Circular & Risk-o-meter Circular	The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.
LRM Circular	Defines Liquidity Risk arising from the liability side and covers all potential liquidity risk scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome.
Stress Testing Circular	Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.
RMC Circular	The RMC circular brings in ALM requirement which addresses potential Liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.
Swing Pricing Circular	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

## II. Information about the scheme:

### A. Where will the scheme invest:

Subject to the Regulations, the corpus of the Scheme may be invested in all or any one of (but not exclusively) the following securities:

**Debt Instruments** - include Govt. of India securities (zero coupon or coupon bearing Bonds), State Govt. Bonds, Bonds issued by local Govt., Govt. Agencies and other statutory bodies (with or without Govt. Guarantee), Bonds of Public Sector Undertakings, Debentures issued by public, private sector undertakings, Financial Institutions with or without ratings, Usance Bills (Bills of Exchange drawn on a term governed by the usage in trade or between the companies involved). It includes the debt securities with Call & Put options and debt securities with ratings qualified as Credit Enhancements (CE).

**Money Market Instruments** - include Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an un-expired maturity up to one year, Call or Notice Money, Certificate of Deposit, Usance Bills, TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills, Bills re-discounting, MIBOR Instruments, alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements and any other Money market instruments specified by SEBI/RBI from time to time. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

**Derivatives** - instruments like index futures, stock futures, index options, stock option, warrants, convertible securities, Interest Rate Futures, Interest Rate Swaps, Forward Rate Agreements, or any other derivative instruments that are permissible or may be permissible in future under applicable regulations.

**REITs / InvITs** - The scheme may invest in Units issued by REITs and InvITs as per SEBI guidelines.

**Any Other** - Any other instruments as may be permitted by RBI/SEBI/such other regulatory authority from time to time subject to regulatory approvals, if any.

**Investment in other Schemes** - The investment by the Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1) read with Clause 4 of the VII Schedule to the SEBI (Mutual Funds) Regulations, 1996 according to which:

- The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all the Schemes under the same management or in schemes under the management of any other AMC shall not exceed 5% of NAV of the mutual fund.
- The Scheme shall not make any investment in any fund of fund scheme.

### Short Term Deposits

Pending deployment of funds of a scheme in terms of investment objectives of the scheme, the Mutual Fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. The investments in these deposits shall be in accordance with Para 12.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024 respective and any other applicable guidelines as amended or updated from time to time. The Scheme shall abide by the following guidelines for parking of funds in short term deposits:

- a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- b) Such short-term deposits shall be held in the name of the Scheme.
- c) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
- d) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- e) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- f) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.
- g) AMC(s) shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

**Investment in units of CDMDF:**

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 on 'Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund', scheme shall invest 25 bps of its AUM.

**CDMDF Framework:**

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will be inclusive of following points:

- a) The CDMDF shall deal only in following securities during normal times:
  - Low duration Government Securities
  - Treasury bills
  - Tri-party Repo on G-sec
  - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:
  - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
  - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
  - "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.
- c) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
- d) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.
- e) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

**Debt and Money Markets in India**

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities (G-Secs) market is the oldest and the largest component (70% share in market cap) of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call (i.e. market for overnight and term money between banks and institutions)
- Tri-party repo (TREPS)
- Repo/Reverse Repo Agreement (temporary sale with an agreement to buy back the securities at a future date at a specified price)
- Treasury Bills
- Government securities with a residual maturity of < 1 year.
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as Money Market Instruments, PSU / Financial Institution / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade the tightest spreads over similar maturity sovereign papers, on the back of comfort of majority government holding. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

The following table gives approximate yields for some of the instruments:

Instrument	Yield Range (September 30, 2024)	Yield Range (October 30, 2024)
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TREPS	6.52%-6.95% (overnight)	6.05%-6.40%
Market Repo	1.00%- 6.90%(overnight)	5.00%-6.45%
3m Tbill	6.40%	6.51%
1y Tbill	6.55%	6.60%
10y G Sec	6.75%	6.85%
3m PSU Bank CD	7.20%	7.17%
3m NBFC CP	7.55%	7.46%
3m Non NBFC CP	7.28%	7.21%
1y PSU Bank CD	7.60%	7.52%
1y NBFC CP	7.91% - 8.00%	7.85%-7.90%
1y Non NBFC CP	7.65%-7.70%	7.60%
5y AAA Institutional Bond (PSU Bond)	7.36%-7.39%	7.40%-7.44%
10y AAA Institutional Bond (PSU Bond)	7.23%-7.28%	7.18%-7.23%

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

**B. What are the investment restrictions?**

Pursuant to the "SEBI Regulations", the following investment and other limitations are presently applicable to the Scheme, as the case maybe:

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act subject to the below limits at rating level:

The scheme shall not invest more than:

10% of its NAV in debt and money market securities rated AAA; or

8% of its NAV in debt and money market securities rated AA; or

6% of its NAV in debt and money market securities rated A and below

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to the overall 12% limit of the NAV of scheme for a single issuer.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repo on Government securities or treasury bills.

Provided further that investment within such limit can be made in mortgaged backed securitized debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the SEBI from time to time.

2. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time;

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board from time to time;

Provided, further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

As per these norms, investments in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall not exceed 5% of net assets of the Scheme.

Further, the Scheme shall comply with provisions of Para 12.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024 regarding investment in Debt and Money Market Instruments, as amended from time to time, to the extent applicable to the Scheme.

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

3. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -
  - a) Such transfers are done at the prevailing market price for quoted instruments on spot basis. [Explanation - "spot basis" shall have same meaning as specified by stock exchange for spot transactions.]
  - b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - c) Inter Scheme Transfers are effected in accordance with the guidelines specified by Para 9.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.
4. Investment in other Schemes: The investment by the Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1) read with Clause 4 of the VII Schedule to the SEBI (Mutual Funds) Regulations, 1996 according to which:
  - a) The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all the schemes under the same management or in schemes under the management of any other AMC shall not exceed 5% of NAV of the mutual fund.
  - b) The Scheme shall not make any investment in any fund of fund scheme
5. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities; Provided that a mutual fund may engage in securities lending in accordance with the frame work relating to securities lending and borrowing specified by the board; Provided further that the mutual fund may enter into derivatives transactions in a recognized stock exchange, in accordance with the guidelines issued by the Board; Provided further that the sale of government

- securities already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard
6. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned Scheme, wherever investments are intended to be of long term nature.
  7. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the SEBI.
    - a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
    - b) Such short-term deposits shall be held in the name of the Scheme.
    - c) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
    - d) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
    - e) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
    - f) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.
    - g) AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
  8. The Scheme shall not make any investment in:
    - a) Any unlisted security of an associate or group company of the sponsor; or
    - b) Any security issued by way of private placement by an associate or group company of the sponsor; or
    - c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
  9. No scheme of a mutual fund shall make any investment in any fund of funds scheme:
  10. A mutual fund may invest in the units of REITs and InvITs subject to the following:
    - a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
    - b) A mutual fund scheme shall not invest –
      - i. more than 10% of its NAV in the units of REIT and InvIT; and
      - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT
  11. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialized form.
  12. The Scheme shall not advance any loan for any purpose.
  13. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of redemption of units or payment of interest and IDCW to the unit holders, provided that the fund shall not borrow more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
  14. The cumulative gross exposure through debt securities, money market instruments, derivative positions (including fixed income derivatives), Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted Securities /assets and such other securities/assets as may be permitted by the Board 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 June 27, 2024 and the total exposure to option premium paid shall not exceed 20% of the net assets of the Scheme/s. Other provisions as contained in 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024 shall also be complied with
  15. Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio; However the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.

16. The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees (for this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates).

Further, the investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

As per the provisions of Para 12.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the investments of mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company of the mutual fund in excess of the limits specified therein, made on or before October 1, 2019 may be grandfathered till maturity date of such instruments. The maturity date of such instruments shall be as applicable on October 1, 2019.

17. As per Para 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 no Mutual Fund under all its schemes shall own more than 10% of instruments issued by a single issuer 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, a Mutual Fund 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.

18. As per Para 4.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, w.e.f. 1st December 2021 the scheme shall hold prescribed percentage of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets / securities falls below the threshold mandated, it shall ensure compliance with the above requirement before making any further investments.
19. A mutual fund scheme may invest in debt securities with Call & Put options and debt securities with ratings qualified as Credit Enhancements (CE). Investment in debt securities with ratings qualified as Credit Enhancements (CE) shall be in accordance with provisions of Para 12.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as may be amended by SEBI from time to time. The same are currently as under:



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.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates. However, the above Investment limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008. 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.

All investment restrictions stated above shall be applicable at the time of making investment.

Apart from the investment restriction prescribed under regulation, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribe from time to time to respond to the dynamic market conditions and market opportunities.

The Trustees of the Mutual Fund may alter these limitations / objectives from time to time to the extent the SEBI Regulations change so as to permit the Scheme to make its investments in the full spectrum of permitted investments for the mutual fund in order to achieve its investment objectives. All investments of the Scheme will be made in accordance with the SEBI Regulations, including Seventh Schedule thereof

### C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of para 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

#### (i) Type of a scheme

An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.

#### (ii) Investment Objective

- **Main investment objective** - To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.
- **Investment Pattern** – The investment pattern is as set out in “Part II – A. How will the Scheme allocate its assets?” of this SID with the option to alter the asset allocation for a short term period on defensive considerations.

#### (iii) Terms of Issue

- **Liquidity provisions such as Listing/Redemption/Repurchase of Units**  
Please refer to section “Other Scheme Specific Disclosures” of this SID.
- **Aggregate fees and expenses charged to the Scheme**  
Please refer to section “Part III - C. Annual Scheme Recurring Expenses” for details

- **Any Safety Net or Guarantee provided**

This Scheme does not provide any guaranteed or assured return to its Investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and para 1.14.1.4 of SEBI master circular for Mutual funds dated June 27, 2024, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) there under and affect the interests of Unit holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given 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; and
- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**D. Other Scheme Specific Disclosures:**

<p>Listing and transfer of units</p>	<p><b>Listing:</b> As the repurchase facility is provided on an ongoing basis, at NAV related prices, the units of the Scheme are not proposed to be listed on any Stock Exchanges.</p> <p><b>Transfer of units:</b> The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996.</p> <p><u>Transfer of units held in Non-Demat (SoA) mode:</u> Pursuant to AMFI Best Practices Guidelines Circular No. 135/BP/116/2024-25 dated August 14, 2024, the facility for transfer of units held in SoA mode shall be available to Investors/Unitholders under the Scheme. The said facility is presently available to individual unitholders falling under the following three categories:-</p> <ol style="list-style-type: none"> <li>a. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>b. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</li> <li>c. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent/guardian, sibling, spouse etc. in the folio as joint holder(s).</li> </ol> <p><u>Transfer of units held in Demat mode:</u> The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p>
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	For the detailed disclosure including the process on transfer of units held in SoA mode, kindly refer SAI.
Dematerialization of units	<p>Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode.</p> <p>Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository units in demat records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in mode physical (non-demat) mode, subject to it being complete in all other aspects.</p> <p>Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.</p> <p>The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.</p>
Minimum Target amount	As this is an ongoing offer, there is no minimum Target amount.
Maximum Amount to be raised (if any)	There is no Maximum Amount.
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 of Para

11.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, amount can be distributed out of the investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors as required under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and Para 11.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

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

IDCW, if declared, shall be paid 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 June 27, 2024, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under:

1. Quantum of IDCW and the record date will be fixed by the Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.

3. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.
4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW (Dividend), the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.
6. Before the issue of such notice, no communication indicating the probable date of IDCW (dividend) declaration in any manner whatsoever will be issued by Mutual Fund.

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

The unit holders have the option to reinvest the 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 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 June 27, 2024, issued on "Treatment of unclaimed redemption and dividend (IDCW) amounts", the new plan viz. Canara Robeco Liquid

	<p>Fund – Unclaimed Redemption &amp; 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”).</p> <p>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.</p> <p>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.</p>
<p>Allotment</p>	<p>Allotments of units, up to 3 decimals/fractions, will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds.</p> <p>Subject to the receipt of the specified minimum subscription amount, an applicant, whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list. 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.</p> <p><b>Allotment Confirmation / Consolidated Account Statement (CAS):</b></p> <p>A Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month by e-mail/to the investor’s mailing address. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.</p> <p>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:</p> <p><b>I. Investors who do not hold DEMAT Account</b>          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</p>

month. Consolidated account statement shall be sent by AMC/RTA every half yearly (September/ March), on or before 21<sup>st</sup> day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

\*Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, 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.

**II. Investors who hold DEMAT Account**

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

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

\*\*Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, 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

	<p>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.</p> <p>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.</p> <p>For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.</p> <p>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.</p> <p>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.</p> <p>Account Statement will be issued on allotment.</p> <p>The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996.</p> <p><b>Half Yearly Consolidated Account Statement:</b> A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/to the investor's mailing address.</p> <p>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.</p> <p>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.</p> <p>Further, as per the provisions of Para 14.3.3.4.b of SEBI Master Circular for Mutual Funds dated June 27, 2024, CAS issued for the half-year shall also provide the following:</p>
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	<p>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.).</p> <p>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.</p> <p>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.</p> <p><b>Dematerialization / Rematerialization of Units:</b> 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.</p> <p>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.</p> <p>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.</p> <p><b>Default Option:</b> In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.</p> <p>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.</p>
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.

<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of Units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ul style="list-style-type: none"> <li>• Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed). Investment in units of CRMF in the name of minor through parent/legal guardian will be subject to Para 17.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024. Kindly refer SAI for the detailed process.</li> <li>• Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.</li> <li>• Hindu Undivided Family (HUF)</li> <li>• Partnership Firms</li> <li>• A Company as defined in the Companies Act, 1956/Companies Act, 2013, Public Sector Undertakings.</li> <li>• A Body Corporate established by or under any law in force in India</li> <li>• A Co-operative Society registered under any law relating to Co-operative Societies in India</li> <li>• A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorized to invest in Mutual Fund Schemes</li> <li>• Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 .</li> <li>• Banks and Financial Institutions</li> <li>• Pension Funds/Pension Fund Managers</li> <li>• Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis</li> <li>• Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organizations</li> <li>• Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India</li> <li>• Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations</li> <li>• Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.</li> <li>• NRIs and PIOs</li> </ul> <p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. Non Resident Indians (NRIs) and Persons of Indian origin (PIOs) residing abroad /Overseas Citizens of India (OCI))/ Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their</li> </ol>
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	<p>Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.</p> <p>3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustees / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.</p> <p>4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</p> <p>5. The Trustees reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.</p> <p>6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.</p> <p>The Trustees may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or non-permissible under law or if the Trustees for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.</p>
Who cannot invest	<p>The following persons are not eligible to invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs and PIOs who are residents of jurisdictions under increased monitoring or high-risk jurisdictions as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or FII or sub account of FII or otherwise explicitly permitted under FEMA</li> </ul>

	<p>Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 4 hereunder.</p> <ul style="list-style-type: none"> <li>NRIs and PIOs who are residents of the United States of America/defined as United States Persons under applicable laws/statutes and the residents of Canada and USA.</li> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>
<p>How to Apply and other details</p>	<p>This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as "SAI").</p> <ul style="list-style-type: none"> <li>Investor has to be KYC compliant while investing, in case the investor is not KYC compliant, he/she may fill The KYC form and submit the documents as mentioned in the form and submit along with the Investment application form. KYC is mandatory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</li> <li>Investors should mandatorily use the Application Forms, Transactions Request, Systematic Investment plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) forms included in the KIM and other standard forms available at our Investor Service Centers/<a href="http://www.canararobeco.com">www.canararobeco.com</a>, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected.</li> <li>SEBI has made it mandatory to fill up the details of their bank account numbers on the application form. This will protect the interest of the Unit holders from fraudulent encashment of payments.</li> <li>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of Canara Robeco Mutual Fund, irrespective of the amount of transaction. Further linking the PAN with Aadhaar on income tax website is also essential.</li> <li>The application (both direct application and application routed through Distributor) should be complete in all respects along with the cheque / pay order / demand draft / other payment instruction should be submitted at the Investor Service Center, Official Point of Acceptance of Transaction, at the registered and corporate office of the AMC and the office of the Registrar during their Business Hours on their respective Business Day. Investor can get the application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC <a href="https://www.canararobeco.com/">https://www.canararobeco.com/</a>.</li> <li>Investor can get the Official Point of Acceptance of Transaction address from the website: <a href="https://www.canararobeco.com/aboutus/locateus">https://www.canararobeco.com/aboutus/locateus</a> and also on the Key Information Memorandum and Scheme Information Document.</li> <li>No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through payment mode as Cash</li> </ul>

	<p>is not available. The Trustees reserves the right to change/modify above provisions at a later date.</p> <ul style="list-style-type: none"> <li>• All cheques and drafts should be crossed "Account Payee Only" and drawn in favor of the scheme name. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</li> <li>• Investors may execute transactions online through the official website Investors may execute transactions online through the official website <a href="http://www.canararobeco.com">www.canararobeco.com</a>, Stock Exchange Mechanism and MF Utilities India Private Limited ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993.</li> <li>• All trading Member of Bombay Stock Exchange (BSE) and National Stock Exchange (NSE), who are registered with AMFI as Mutual Fund Advisors offering the facility of purchase and redemption of units of Canara Robeco Mutual Funds through stock Exchanges platforms are the official Acceptance points for fresh applications as the NFO of the scheme is offered through the stock exchange platforms.</li> <li>• Further pursuant to para no.16.3 of SEBI Master Circular it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required for subscription (purchase).</li> </ul> <p>Please refer to the SAI and Application form for the detailed instructions.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p><b>SUSPENSION OF SALE / REDEMPTION OF UNITS</b></p> <p>Further, the Mutual Fund at its sole discretion reserves the right to suspend sale and Redemption of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and Redemption of Units either temporarily or indefinitely will be with the approval of the Trustees:</p> <ol style="list-style-type: none"> <li>1. When one or more stock exchanges or markets (including bullion markets, forex markets which provide for valuation), are closed otherwise than for ordinary holidays.</li> <li>2. When, as a result of political, economic or monetary events or any Circumstances outside the control of the Trustees and the AMC or circumstances which are detrimental to the interest of the unit holders.</li> <li>3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.</li> </ol>

	<p>4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.</p> <p>5. In case of natural calamities, strikes, riots and bandhs etc.</p> <p>6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.</p> <p>7. During the period of Book Closure.</p> <p>8. If so directed by SEBI.</p> <p>The AMC reserves the right in its sole discretion to withdraw the facility of Sale of Units of the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.</p> <p>Suspension or restriction of Redemption facility shall be made applicable only after the approval of the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.</p> <p>Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.</p> <p><b>Right To Limit Redemptions</b></p> <p>Subject to complying with the requirements as stated at Para 1.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the following requirements shall be observed before imposing restriction on redemptions.</p> <p>The AMC with the specific approval of Board of Trustees and Directors under immediate intimation to SEBI, may impose restriction to the redemptions of units of the scheme when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as Liquidity issues, Market failures, exchange closures, Operational issues like force majeure, technical failures etc.</p> <p>Such restrictions will not exceed 10 working days in a period of 90 days. No redemption requests up to INR 2 lakh will be subject to any restrictions. Where redemption requests are above INR 2 lakh, AMC will redeem the first INR 2 lakh without restrictions and remaining part over and above INR 2 lakh will be subject to the following restrictions.</p> <p>The AMC may restrict the maximum number of units that may be redeemed from a scheme/options on a business day to 5% of the total number of Units then in issue under the Scheme and option(s) thereof (or such higher percentage as the AMC may decide in any particular case) excluding the units that will be redeemed as per regulations without restrictions as above.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your</p>	<p><b>Applicable NAV for Purchases/Switch-ins</b></p> <p>Pursuant to Para 8.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 for purchase application (including switch-in) received</p>

<p>application (complete in all respects) should reach the official points of acceptance.</p>	<p>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:</p> <p><b>For Purchase (including switch-in) of any amount:</b></p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>For Switch-ins of any amount:</b></p> <p>For determining the applicable NAV, the following shall be ensured:</p> <ul style="list-style-type: none"> <li>• Application for switch-in is received before the applicable cut-off time.</li> <li>• 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.</li> <li>• The funds are available for utilization before the cut-off time.</li> <li>• In case of 'switch' transactions from one scheme to another, the transfer of funds shall be in line with the timelines for redemption payouts.</li> </ul> <p>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 IDCW etc.</p> <p><b>Redemptions including switch - outs</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>Technical issues when transactions are processed through online facilities/ electronic modes:</b></p> <p>The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining</p>
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	<p>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 transaction which have failed due to technical reasons will also follow same rule.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<ul style="list-style-type: none"> <li>● <b>Lump sum Investment</b>  <b>Purchase:</b> Rs. 5,000 and multiples of Re. 1 thereafter.  <b>Additional Purchase Amount:</b> Rs. 1000 and multiples of Re. 1 thereafter</li> <li>● <b>Systematic Investment Plan (SIP)</b>  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</li> <li>● <b>Systematic Transfer Plan (STP)</b>  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</li> <li>● <b>Systematic Withdrawal Plan (SWP)</b>  Minimum installment amount - Rs. 1000.00 and Rs. 2,000.00 respectively for Monthly and Quarterly frequency respectively and in multiples of Re 1.00 thereafter.</li> </ul> <p><b>Minimum Redemption/switch out amount</b></p> <ul style="list-style-type: none"> <li>● Rs. 1,000/- and in multiples of Re. 1/- thereafter or the account balance, whichever is lower</li> </ul>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p>	<p>At the applicable NAV subject to prevailing exit load.</p> <p>Example: If the applicable NAV is Rs. 10, exit load is 1% then redemption price will be: <math>Rs. 10 * (1 - 0.01) = Rs. 9.90</math></p>
<p>Minimum balance to be maintained and consequences of non-maintenance</p>	<p>There is no minimum balance requirement.</p>
<p>Accounts Statements</p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat</p>



	<p>mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p>
<p>IDCW</p>	<p>The payment of IDCW to the unitholders shall be made within seven working days from the record date.</p> <p>In the event of failure of dispatch of IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders for the period of such delay.</p>
<p>Redemption</p>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of receipt of redemption application, complete/in good order in all respects.</p> <p>Investors shall further note that pursuant to para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website or para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p> <p>For further details, refer SAI.</p>
<p>Bank Mandate</p>	<p>In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations has made it mandatory for investors to mention in their Application /Redemption request, their bank name and account number.</p> <p>The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.</p> <p><b>PROCEDURE FOR CHANGE/UPDATION OF BANK DETAILS</b></p> <ol style="list-style-type: none"> <li>1. Investors should submit duly filled "Change of Bank Mandate form" at any of the official point of acceptance of transaction of CRMF.</li> <li>2. The investors have to submit, in original, any one of the following documents of the new bank account:</li> </ol>

	<p>a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.</p> <p>b) Self attested copy of bank statement.</p> <p>c) Bank passbook with current entries not older than 3 months.</p> <p>d) Bank Letter duly signed by branch manager/authorized personnel.</p> <p>3. Investors are also required to submit in original any one of the following document of the existing bank account:</p> <p>a) Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.</p> <p>b) Bank account statement/Pass book.</p> <p>c) Bank letter on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch</p> <p>d) In case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.</p> <p>4. If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. Kindly note that the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.</p> <p>5. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 3 working days.</p> <p>6. In case, the request for change in bank mandate is invalid/incomplete/dissatisfactory in respect of signature mismatch/document insufficiency/not complying with any requirement as stated above, the request for such change will not be processed and redemption/IDCW proceeds, if any, will be processed in the last registered Bank account.</p> <p><b>MULTIPLE BANK ACCOUNTS REGISTRATION FACILITY</b></p> <p>The investors have the option 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. The option will be registered in a folio/account at the folio level only. This facility is available at AMC level. 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. This facility can be availed by using a designated “Multiple Bank Accounts Registration For” available at Investor Service Centers or on our website <a href="http://www.canararobeco.com">www.canararobeco.com</a>. In case of first -time investors, the bank account mentioned on the purchase application form, will be treated as default bank account till a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account is submitted by such investor. Registered bank accounts may also be used for verification of pay - ins (i.e. receiving of subscription funds) to ensure that a third-party payment is not used for mutual fund subscription. The default bank</p>
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account will be used for all IDCW and redemptions payouts unless Unit holder(s) specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. Where Unit holder(s) do not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account. New bank accounts can only be registered using the designated "Multiple Bank Accounts Registration Form". If Unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/ IDCW payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/ IDCW proceeds, or the Mutual Fund withhold the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Any request without the necessary documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previously registered details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried based on the previously registered details. Investors are requested to note the following with respect to the Multiple Bank Registration Facility:

1. Bank registration/deletion request from Unit holder(s) will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information.
2. The first/sole Unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole Unit holder is not an account holder in the bank account provided.
3. Unit holder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately.
  - ✓ Cancelled cheque with name and account number pre-printed
  - ✓ Bank Statement
  - ✓ Certified Copy of Pass book
  - ✓ Cancelled cheque of existing default bank registered in the folio with name and account number pre-printed
    - a) If the document is not in original, the copy should be certified by the bank or the original document should be produced for verification at the offices of CRAMC
    - b) All documents submitted should clearly evidence the bank name, account number and name of all bank account holders.
4. While registering multiple bank accounts, the Unit holder(s) has to specify any one bank account as the Default Bank Account. If the Default Bank Account is not specified, the Mutual Fund reserves the right to designate any of the bank accounts as Default Bank Account. Default Bank Account will be used for all IDCW payouts and redemption payouts under circumstances mentioned below.

	<p>a) No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.</p> <p>b) A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.</p> <p>c) Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs).</p> <p>5. Investors can change the default bank account by submitting the Bank Account Registration Form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account at its discretion.</p>
<p>Delay in payment of redemption / repurchase proceeds/dividend</p>	<p>Pursuant to Para 14.2 of SEBI Master Circular for Mutual Fund dated June 27, 2024 the AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.</p> <p>Investors shall further note that pursuant Para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website.</p>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<p>Pursuant to Para 14.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, on "Treatment of unclaimed redemption and dividend (IDCW) amounts", the new plan viz. Canara Robeco Liquid Fund – Unclaimed Redemption &amp; 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") and this scheme is placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per para 17.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</p> <p>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.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount alongwith the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount alongwith 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.</p>

Disclosure w.r.t investment by minors	<p><b>Process for Investments made in the name of a Minor through Parent/ Guardian</b></p> <p>a) Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the Parent/ Guardian only. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>b) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>c) The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.</p>

**III. OTHER DETAILS:**

**A. PERIODIC DISCLOSURES**

<b>Half Yearly Financial Results</b>	<p>The Mutual Fund shall host half yearly Schemes' unaudited financial results in the prescribed format on its website viz. <a href="http://www.canararobeco.com">www.canararobeco.com</a> within one month from the close of each half year i.e. on 31<sup>st</sup> March and on 30<sup>th</sup> 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.</p> <p>Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/un-audited-half-yearly-financial-results">https://www.canararobeco.com/statutory-disclosures/un-audited-half-yearly-financial-results</a></p>
<b>Half Yearly Portfolio</b>	<p>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 (<a href="http://www.canararobeco.com">www.canararobeco.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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 (<a href="http://www.canararobeco.com">www.canararobeco.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Unit holders may request for a physical or electronic copy of the scheme portfolio through 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.</p>

	<p>Refer Link: <a href="https://www.canararobeco.com/forms-downloads/scheme-half-yearly-portfolio">https://www.canararobeco.com/forms-downloads/scheme-half-yearly-portfolio</a></p>
<b>Monthly Portfolio</b>	<p>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.</p> <p>In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail monthly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each month. Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request.</p> <p>Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/scheme-monthly-portfolio">https://www.canararobeco.com/statutory-disclosures/scheme-monthly-portfolio</a></p>
<b>Annual Report</b>	<p>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.</p> <p>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.</p> <p>Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/annual-reports">https://www.canararobeco.com/statutory-disclosures/annual-reports</a></p>
<b>Riskometer</b>	<p>Based on the scheme characteristics, the Mutual Fund/AMC shall assign risk level for scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circular dated October 5, 2020.</p>

	Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/schemewise-changes-in-risk-o-meter/">https://www.canararobeco.com/statutory-disclosures/schemewise-changes-in-risk-o-meter/</a>
<b>Other disclosures</b>	The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML).  Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/scheme-summary-document">https://www.canararobeco.com/statutory-disclosures/scheme-summary-document</a>
<b>Daily Performance Disclosure</b>	The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.
<b>Monthly Average Asset under Management (Monthly AAUM) Disclosure</b>	The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.canararobeco.com and forward to AMFI within 7 working days from the end of the month.  Refer Link: <a href="https://www.canararobeco.com/statutory-disclosures/assets-under-management-average-assets-under-management-disclosure">https://www.canararobeco.com/statutory-disclosures/assets-under-management-average-assets-under-management-disclosure</a>

**B. TRANSPARENCY/NAV DISCLOSURE:**

The Direct Plan under the Scheme will have a Separate NAV.

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.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing of the Scheme shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

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).

Refer Link: <https://www.canararobeco.com/investor-corner/nav-dividend>

**C. TRANSACTION CHARGES AND STAMP DUTY**

**Transaction Charges:**

The AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor (who have opted to receive the transaction charges for the Scheme type) as under:

**First Time Mutual Fund Investor:**

Transaction charge of Rs 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor of the first time investor. The balance of the subscription amount shall be invested.

**Investor other than First Time Mutual Fund Investor:**

Transaction charge of Rs. 100/- per subscription of Rs 10,000 and above will be deducted from the subscription amount and paid to the distributor of the investor. The balance of the subscription amount shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction Charges shall be deducted in 4 installments.

**Transaction charges shall not be deducted for:**

- purchases /subscriptions for an amount less than Rs. 10,000/-;
- Transaction other than purchases/ subscriptions relating to new inflows such as Switch/ STP/, etc.
- No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor).
- Transactions carried out through the stock exchange mode.

**Stamp Duty:**

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by the Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on allotment of Mutual Fund units including units allotted in demat mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted on subscriptions (including reinvestment of IDCW) to the unitholders would be reduced to that extent.

**For more details refer SAI.**

**D. ASSOCIATE TRANSACTIONS:**

Please refer to Statement of Additional Information (SAI).

**E. TAXATION:**

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Particulars	Resident	Non- Resident
<b>Tax on Dividend</b>	Taxed in the hands of unitholders at applicable slab rate under the provisions of the Income-tax Act, 1961 (Act)	Taxed in the hands of unitholders at the rate of 20% u/s 115A of the Act (plus applicable surcharge and cess) or applicable tax treaty rate, subject to satisfying conditions relating to treaty eligibility.



<p><b>Long Term Capital Gains under section 112A:</b> (Held for a period of more than 12 Months) in excess of Rs. 1 lakh provided STT is paid at the time of transfer of such shares or units.</p>	10% (plus applicable surcharge and cess) without indexation (Refer all the below notes)	10% (plus applicable surcharge and cess) without indexation (Refer all the below notes)
<p><b>Short Term Capital Gains under Section 115A:</b> (Held for a period of 12 months or less), provided STT is paid at the time of transfer of such units</p>	15% (plus applicable surcharge and cess) (Refer all the below notes)	15% (plus applicable surcharge and cess) (Refer all the below notes)

Notes –

- Canara Robeco Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10(23D) of the Act
- Equity oriented Mutual Fund as per Explanation to Section 112A has been defined to include the mutual funds where minimum 65% of proceeds is invested in equity shares of listed domestic companies and specified funds of funds (i.e., a fund where minimum 90% of proceeds of such fund is invested in another fund and such fund has invested minimum 90% of proceeds in equity shares of listed domestic companies.) The percentage of equity shareholding or unit held in respect of a fund is to be computed using the annual average of the monthly averages of opening and closing figures.
- Surcharge at the following rate to be levied in case of individual /HUF / non-corporate non-firm unit holders for equity oriented mutual fund:

Income	individual /HUF / non-corporate non-firm unit holders*
Rs 50 lakh to 1 crore (including income under section 111A and 112A of the Act)	10%
Above Rs 1 crore upto Rs 2 crores (including income under section 111A and 112A of the Act)	15%
Above Rs 2 crores upto Rs 5 crores (excluding income under section 111A and 112A of the Act)	25%
Above Rs 5 crores (excluding income under section 111A and 112A of the Act)	37%*

\*As per the Finance Act 2020, the surcharge rate in case of capital gains arising on sale of equity shares, units of equity oriented mutual funds, etc. taxed under section 111A or section 112A or income by way of dividend in case of individual, HUF, AOP, BOI, AJP (both for resident and non-resident in India). Maximum Surcharge rate shall be 25% in case of individuals who has opted for new tax regime under section 115BAC.

- Surcharge rates for Companies/ firm

Total Income	Rate of Surcharge for Domestic companies	Rate of Surcharge for Foreign Companies
Above Rs 1 crore up to Rs 10 crores	7%	2%

Above Rs 10 crores	12%	5%
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\*Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB of the Act on any income earned. In case of firm with total income exceeding Rs 1 crore, surcharge rate shall be 12%.

5. Health and Education cess @ 4% on aggregate of base tax and surcharge.
6. In case of domestic companies whose turnover or gross receipts does not exceed INR 400 crore during the previous year, the applicable tax rate shall be 25%. Accordingly, in cases of such small domestic companies, the applicable tax rate on short-term capital gains shall be 27.82% or 29.12%. From AY 2020-21 onwards domestic companies can opt for a lower tax rate of 22% (plus surcharge of 10% and cess of 4%) for onwards as per section 115BAA/ 115BAB of the Act subject to prescribed conditions. Accordingly, in such cases, the applicable tax rate on short-term capital gains shall be 25.17%.
7. With effect from 1 April 2018, as per section 112A of the Act, long-term capital gains, exceeding INR 100,000, arising from transfer of equity oriented mutual funds, shall be chargeable at the rate of 10% (plus applicable surcharge and cess).
8. The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.
9. Withholding of Taxation by Mutual Fund will as per applicable withholding tax rate.

**For further details on taxation please refer to the clause on Taxation in the SAI.**

**F. RIGHTS OF UNITHOLDERS:**

Please refer to SAI for details.

**G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:**

For list of official points of acceptance, click on this link:  
<https://www.canararobeco.com/aboutus/locateus>

**H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY:**

For latest update please refer Disclosure of Penalties & Pending Litigation Link:  
<https://www.canararobeco.com/forms-downloads/disclosure-related-to-offer-documents>

**IMPORTANT NOTICE**

**"Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines there under shall be applicable."**

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

**BRANCH OFFICES:** **AHMEDABAD:** Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road, Ahmedabad - 380 009. **BARODA:** C -163/164/165, First Floor, Emerald One complex, Nr. Gujarat Kidney Hospital, Beside Gandevikar Jewellers, Jetalpur road, Alkapuri, Baroda-390007. **BANGALORE:** 1st Floor, "Sana Plaza", 21/14 A, M.G.Road, Near Trinity Metro Station, Bangalore - 560 001. **BHUBANESWAR:** PNR Tower, 4th Floor, Plot No 11/B, Janpath Road, Satya Nagar, Bhubaneswar - 751 007. **CHANDIGARH:** 1st Floor, SCO No. 2471-72, Sector-22C, Above Federal Bank, Chandigarh - 160 022. **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai - 600 002. **DELHI:** 804 & 805, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **GOA:** Shop No. F-3, Edcon Tower, Panajim, Goa - 403 001. **GUWAHATI:** 4th Floor, Ganpati Enclave, G. S. Road, Opp. Bora Service Station, Ulubari, Guwahati - 781 007. **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No.6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. **INDORE:** 304, 3rd Floor, Lakshya Badgara Crest, Janjeerwala Square, Indore - 452 001. **JAIPUR:** Office No. 354, 3rd Floor, Ganpati Plaza, M.I. Road, Jaipur - 302 001. **KANPUR:** 216, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur - 208 001. **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza, (Opp. Oriental Bank of Commerce), Broadway North End, Kochi - 682 031. **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata - 700 071. **LUCKNOW:** Office No. F-101, 1st Floor, Sky Hi Chamber, 5, Park Road, Lucknow - 226 001. **MANGALORE:** Office #208, 2nd Floor, Adheesh Avenue, Near Besant College, M G Road, Mangalore - 575 001. **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Mumbai - 400 001. **NASHIK:** Shop No. 1, Ground Floor, Rajvee Enclave, New Pandit Colony, Sharanpur Road, Nashik - 422 002. **NAGPUR:** Office No.303, 3rd Floor, Shalwak Manor, VIP Road, New Ramdaspath, Nagpur - 440 010. **PATNA:** 1st Floor, Harshwardhan Arcade, Frazer Road, Dak Banglow Crossing, Patna - 800 001. **PUNE:** 101, 1st Floor, Business Guild, Law College Road, Erandwane, Pune-411004. **SURAT:** HG-2/A, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002.

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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., Coolensingel 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.

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# Kfin Technologies Ltd

**BRANCH OFFICES: Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004. Phone: 08026603411/08026603914, 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: mfs gulbarga@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
- **Margoa:** Shop No 21 Osia Mall 1st Floor Near Ktc Bus Stand Sgdpa Market Complex Margoa - 403601. Phone: 0832-2957253, Email: mfs margoa@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: panjim mfd@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, Email: ahmedabadmfd@Kfintech.com
- **Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room Grid Char Rasta Anand 380001. Phone: 9081903038 / Alternate No. 7323002114, Email: mfs anand@Kfintech.com
- **Baroda:** 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodra 390007. Phone: 0265-3517567, Email: barodamfd@Kfintech.com
- **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. Phone: 8000403762, Email: mfs bhharuch@Kfintech.com
- **Bhavnagar:** 303 Sterling Point Waghawadi Road - Bhavnagar 364001. Phone: 0278-3003149, Email: mfs bhavnagar@Kfintech.com
- **Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdrc Gandhidham 370201. Phone: 9725444799, Email: mfs gandhidham@Kfintech.com
- **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasana, Gandhinagar-382421 Gujarat. Phone: 079 49237915, Email: mfs gandhinagar@Kfintech.com
- **Jamnagar:** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. Phone: 9725444799, 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: 7623002114, Email: mfs mehsana@Kfintech.com
- **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. Phone: 7623002114, 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: 9725444799, Email: rajkotmfd@Kfintech.com
- **Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002. Phone: 9081903041, Email: suratmfd@Kfintech.com
- **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. Phone: 02632-258481 / Alternate No. 8000403762, 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: 044-28309147 / 28309146, Email: chennai mfd@Kfintech.com
- **Calicut:** Second Floor Manimurugiyil 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: cochin mfd@Kfintech.com
- **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001. Phone: 0497-2764190, Email: mfs kannur@Kfintech.com
- **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. Phone: 474-2747055, Email: mfs kollam@Kfintech.com
- **Kottayam:** 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002. Phone: 4812300868, Email: mfs kottayam@Kfintech.com
- **Palghat:** No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. Phone: 9633072271, Email: mfs palghat@Kfintech.com
- **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Tiruvalla 689107. Phone: 0469-2740540, Email: mfs tiruvalla@Kfintech.com
- **Trichur:** 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001. Phone: 9633072271, Email: mfs trichur@Kfintech.com
- **Trivandrum:** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum- 695001. Phone: 0471-4618306, Email: mfs trivandrum@Kfintech.com
- **Coimbatore:** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018. Phone: 0422 4388 451,011,013, Email: mfs coimbatore@Kfintech.com
- **Erode:** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003. Phone: 0424-4021212, Email: mfs erode@Kfintech.com
- **Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. Phone: 04324-241755, Email: mfs karur@Kfintech.com
- **Madurai:** No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001. Phone: 0452-2605856, Email: mfs madurai@Kfintech.com
- **Nagercoil:** Hno 45 1St Floor East Car Street Nagercoil 629001. Phone: 04652 - 233552, Email: mfs nagercoil@Kfintech.com
- **Pondicherry:** No 122(10B) Muthumariamman Koil Street - Pondicherry 605001. Phone: 0413-4300710, Email: mfs pondy@Kfintech.com
- **Salem:** No.6 Ns Complex Omalur Main Road Salem 636009. Phone: 0427-4020300, Email: mfs salem@Kfintech.com
- **Tirunelveli:** 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001. Phone: 0462-4001416, Email: mfs tirunelveli@Kfintech.com
- **Trichy:** No 23C/1 E V R Road Near Vekkaliyamman Kalyana Mandapam Putthur - Trichy 620017. Phone: 0431-4020227, Email: mfs trichy@Kfintech.com
- **Tuticorin:** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. Phone: 0461-2334602, Email: mfs tuticorin@Kfintech.com
- **Vellore:** No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001. Phone: 0416-4200381, Email: mfs vellore@Kfintech.com
- **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. Phone: 0381-2388519, Email: mfs agartala@Kfintech.com
- **Guwahati:** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007. Phone: 9435173219, Email: mfs guwahati@Kfintech.com
- **Shillong:** Annex Mani Bhawan Lower Thana Road Near R K M LP School Shillong 793001. Phone: 9435173219, Email: mfs shillong@Kfintech.com
- **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. Phone: 03842-261714, Email: mfs silchar@Kfintech.com
- **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.. Phone: 9885995544, Email: mfs ananthapur@Kfintech.com
- **Guntur:** 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002. Phone: 9885995544, Email: mfs guntur@Kfintech.com
- **Hyderabad:** 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad 500009. Phone: 9959120147, Email: mfs hyderabad@Kfintech.com
- **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001. Phone: 9959120147, Email: mfs karimnagar@Kfintech.com
- **Kurnool:** Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001. Phone: 08518-228550, Email: mfs kurnool@Kfintech.com
- **Nanded:** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601. Phone: 02462-237885, Email: mfs nanded@Kfintech.com
- **Rajahmundry:** Kfin Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101. Phone: 9885995544, Email: mfs rajahmundry@Kfintech.com
- **Solapur:** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007. Phone: 0217-3598690, Email: mfs solapur@Kfintech.com
- **Srikakulam:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Phone: 9885995544, Email: mfs srikakulam@Kfintech.com
- **Tirupathi:** Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501. Phone: 9885995544, Email: mfs tirupathi@Kfintech.com
- **Vijayawada:** Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010. Phone: 0866-2574429 , Email: vijayawadamfd@Kfintech.com
- **Visakhapatnam:** Dno: 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Lodge Visakhapatnam 530016. Phone: 0891-2714125, Email: vizagmfd@Kfintech.com
- **Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002. Phone: 9959120147, Email: mfs warangal@Kfintech.com
- **Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032. Phone: 040-79615122, Email: mfs hyderabad@Kfintech.com
- **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra. Phone: 0724-2451874, Email: mfs akola@Kfintech.com
- **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. Phone: 0721 - 2650399, Email: mfs amaravathi@Kfintech.com
- **Aurangabad:** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001. Phone: 0240-2343414, Email: mfs aurangabad@Kfintech.com
- **Bhopal:** Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Shopping Zone-2 M P Nagar Bhopal 462011. Phone: 0755-4077948, Email: bhopal mfs@Kfintech.com
- **Dhule:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. Phone: 02562-282823, Email: mfs dhule@Kfintech.com
- **Indore:** . 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore - 452001. Phone: 0731-4266828, Email: mfs indore@Kfintech.com
- **Jabalpur:** 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001. Phone: 0761-4004897, Email: mfs jabalpur@Kfintech.com
- **Jalgaon:** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001. Phone: 0257-2226761, Email: mfs jalgaon@Kfintech.com
- **Nagpur:** Plot No. 2 Block No. B / 1 & 2 Shree Apratram Khare Town Mata Mandir Road Dharampeth Nagpur 440010. Phone: 0712-3513750, Email: nagpur mfd@Kfintech.com
- **Nasik:** S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002. Phone: 0253-6608999, Email: nasik mfs@Kfintech.com
- **Sagar:** li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002. Phone: 07582 - 220501, Email: mfs sagar@Kfintech.com
- **Ujjain:** Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Ici Bank Above Vishal Megha Mart Ujjain 456001. Phone: 0734 - 3500905,

Email: mfsujain@Kfintech.com • **Asansol:** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303. Phone: 0341-2220077, Email: mfsasansol@Kfintech.com • **Balasure:** 1-B. 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasure 756001. Phone: 06782-260503, Email: mfsbalasure@Kfintech.com • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101. Phone: 3242295202, Email: mfsbankura@Kfintech.com • **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001. Phone: 0680-2228106, Email: mfsberhampur@Kfintech.com • **Bhilai:** Office No.2 1st Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020. Phone: 7884901014, Email: mfsbhilai@Kfintech.com • **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007. Phone: 0674-4615576, Email: bhubaneswarmfd@Kfintech.com • **Bilaspur:** Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001. Phone: 07752-443680, Email: mfsbilaspur@Kfintech.com • **Bokaro:** City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004. Phone: 6542291255, Email: mfsbokaro@Kfintech.com • **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101. Phone: 9432183927, Email: mfsburdwan@Kfintech.com • **Chinsura:** No: 96 Po: Chinsurah Doctors Lane Chinsurah 712101. Phone: 033-26801973, Email: mfschinsura@Kfintech.com • **Cuttack:** Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends Dargha Bazar Cuttack 753001. Phone: 0671-2956816, Email: mfscuttack@Kfintech.com • **Dhanbad:** 208 New Market 2Nd Floor Bank More - Dhanbad 826001. Phone: 3267961457, Email: mfsdhanbad@Kfintech.com • **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216. Phone: 3432542615, Email: mfsdurgapur@Kfintech.com • **Gaya:** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001. Phone: 0631-2220065, Email: mfsghaya@Kfintech.com • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. Phone: 03561-222136, Email: mfsjalpaiguri@Kfintech.com • **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001. Phone: 6572912171, Email: jamshedpurnfd@Kfintech.com • **Kharagpur:** Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304. Phone: 9038638491, Email: mfskharagpur@Kfintech.com • **Kolkata:** 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb. Phone: 033 66285900, Email: mfskolkata@Kfintech.com • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. Phone: 03512-452836, Email: mfsmalda@Kfintech.com • **Patna:** Flat No.- 102, 2BHk Maa Bhawani Shardalay, Exhibition Road, Patna-800001. Phone: 06124149382, Email: mfspatna@Kfintech.com • **Raipur:** Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001. Phone: 0771-4912611, Email: mfsraipur@Kfintech.com • **Ranchi:** Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi - 834001. Phone: 0651-2330160, Email: mfsranchi@Kfintech.com • **Rourkela:** 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012. Phone: 0661-4000616, Email: mfsrourkela@Kfintech.com • **Sambalpur:** First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001. Phone: 0663-4055275, Email: mfsambalpur@Kfintech.com • **Siliguri:** Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001. Phone: 0353-4078734, Email: mfsililiguri@Kfintech.com • **Agra:** House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002. Phone: 0562-4336303, Email: mfsagra@Kfintech.com • **Aligarh:** 1st Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001. Phone: 0571-2978294, Email: mfsaligarh@Kfintech.com • **Allahabad:** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj)Uttar Pradesh, Pin Code: 211001. Phone: 7518801803, Email: allahabadmfd@Kfintech.com • **Ambala:** 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001. Phone: 0171-2991969, Email: mfsambala@Kfintech.com • **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001. Phone: 7518801805, Email: mfsazamgarh@Kfintech.com • **Bareilly:** 1st Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001. Phone: 7518801806, Email: mfsbareilly@Kfintech.com • **Begusarai:** SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101. Phone: 7518801807, Email: mfsbegusarai@Kfintech.com • **Bhagalpur:** 2Nd Floor Chandralok Complexghantagar Radha Rani Sinha Road Bhagalpur 812001. Phone: 7518801808, Email: mfsbhagalpur@Kfintech.com • **Darbhangha:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846004. Phone: 7518801809, Email: mfsdarbhanga@Kfintech.com • **Dehradun:** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulgarh Road Dehradun-248001. Phone: 7518801810, Email: dehradunmfd@Kfintech.com • **Deoria:** K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001. Phone: 7518801811, Email: mfsdeoria@Kfintech.com • **Faridabad:** A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001. Phone: 0129 4159915, Email: mfsfaridabad@Kfintech.com • **Ghaziabad:** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001. Phone: 0120-4351421, Email: mfsghaziabad@Kfintech.com • **Ghazipur:** House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001. Phone: 7518801814, Email: mfsghazipur@Kfintech.com • **Gonda:** H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001. Phone: 7518801815, Email: mfsghonda@Kfintech.com • **Gorakhpur:** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001. Phone: 7518801816, Email: mfsgorakhpur@Kfintech.com • **Gurgaon:** No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001. Phone: 0124 4140163, Email: mfsgrugaon@Kfintech.com • **Gwalior:** City Centre Near Axis Bank - Gwalior 474011. Phone: 0751-4001582, Email: mfsghwalior@Kfintech.com • **Haldwani:** Shoop No 5 Kmnv Shopping Complex - Haldwani 263139. Phone: 05946-297290, Email: mfsghaldwani@Kfintech.com • **Haridwar:** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410. Phone: 7518801820, Email: mfsgharidwar@Kfintech.com • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. Phone: 7518801821, Email: mfsghissar@Kfintech.com • **Jhansi:** 1st Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi Crossing Jhansi 284001. Phone: 7518801823, Email: mfsghjansi@Kfintech.com • **Kanpur:** 15/46 B Ground Floor Opp: Muir Mills Civil Lines Kanpur 208001. Phone: 0512-4000365, Email: kanpurnfd@Kfintech.com • **Lucknow:** 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001. Phone: 0522-4061893, Email: lucknowmfd@Kfintech.com • **Mandi:** House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001. Phone: 7518801833, Email: mfsmandi@Kfintech.com • **Mathura:** Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001. Phone: 7518801834, Email: mfsmathura@Kfintech.com • **Meerut:** Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India. Phone: 0121-4330878, Email: mfsmeerut@Kfintech.com • **Mirzapur:** Second Floor, Triveni Complex Ramtanganji, Mirzapur, Uttar Pradesh, 231001. Phone: 05442 265528, Email: mfsmirzapur@Kfintech.com • **Moradabad:** Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001. Phone: 7518801837, Email: mfsmoradabad@Kfintech.com • **Morena:** House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. Phone: 7518801838, Email: mfsmorena@Kfintech.com • **Muzaffarpur:** First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001. Phone: 7518801839, Email: mfsmuzaffarpur@Kfintech.com • **Noida:** F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301. Phone: 7518801840, Email: mfsnoida@Kfintech.com • **Panipat:** Shop No. 20 1st Floor Brnk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana. Phone: 0180-4067174, Email: mfspanipat@Kfintech.com • **Renukoot:** C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217. Phone: 7518801842, Email: mfsrenukoot@Kfintech.com • **Rewa:** Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. Phone: 07662-403450, Email: mfsrewa@Kfintech.com • **Rohtak:** Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.. Phone: 7518801844, Email: mfsrohtak@Kfintech.com • **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Phone: 7518801845, Email: mfsroorkee@Kfintech.com • **Satna:** 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. Phone: 7672310068, Email: mfsatna@Kfintech.com • **Shimla:** 1st Floor Hills View Complex Near Tara Hall Shimla 171001. Phone: 7518801849, Email: mfsshimla@Kfintech.com • **Shivpuri:** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. Phone: 7518801850, Email: mfsshivpuri@Kfintech.com • **Sitapur:** 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001. Phone: 7518801851, Email: mfsstitapur@Kfintech.com • **Solan:** Disha Complex 1st Floor Above Axis Bank Rajgarh Road Solan 173212. Phone: 7518801852, Email: mfsolan@Kfintech.com • **Sonepat:** Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.. Phone: 7518801853, Email: mfsonepat@Kfintech.com • **Sultanpur:** 1st Floor Ramashanker Market Civil Line - Sultanpur 228001. Phone: 7518801854, Email: mfsultanpur@Kfintech.com • **Varanasi:** D.64 / 52, G - 4 Arihant Complex, Second Floor,Madhopur, Shivpurva Siga,Near Petrol Pump Varanasi -221010. Phone: 7518801856, Email: varanasimfd@Kfintech.com • **Yamuna Nagar:** B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001. Phone: 7518801857, Email: mfsyamunanagar@Kfintech.com • **Kolhapur:** 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001. Phone: 0231-2653656, Email: mfskolhapur@Kfintech.com • **Mumbai:** 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001. Phone: 022-46052082, Email: mumbaimfd@Kfintech.com • **Pune:** Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005. Phone: 02066210449/ 02046033615, Email: punemfd@Kfintech.com • **Vashi:** Kfin Technologies Limited, Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703. Phone: 9545491169, Email: Vashiext.mum@Kfintech.com • **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V.Road, Andheri East, Opp Andheri Court, Mumbai - 400069. Phone: 022-46733669, Email: VileParleext.mum@Kfintech.com • **Borivali:** Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092. Phone: 9673606377, Email: Borivaliext.mum@Kfintech.com • **Thane:** Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Station Roadnaupada Thane West Mumbai 400602. Phone: 022 25303013, Email: Thaneext.mum@Kfintech.com • **Ajmer:** Shop no. 2 3rd Floor, Above Raymond Shop, Opp City Power House, Hathhi Bhata, Ajmer-305801. Phone: 0145-4058816, Email: mfsajmer@Kfintech.com • **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001. Phone: 0144-4901131, Email: mfsalwar@Kfintech.com • **Amritsar:** Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001. Phone: 01835158158, Email: mfsamritsar@Kfintech.com • **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001. Phone: 0164-5000725, Email: mfsbhatinda@Kfintech.com • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. Phone: 01482-453867, Email: mfsbhilwara@Kfintech.com • **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. Phone: 0151-2943850,

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Email: mfsbikaner@Kfintech.com • **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022. Phone: 0172-4021194, Email: chandigarhmf@Kfintech.com

• **Ferozpur:** The Mall Road Chawla Building 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002. Phone: 01632-504882, Email: mfsferozpur@Kfintech.com

• **Hoshiarpur:** Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001. Phone: 01882500325, Email: mfsoshiarpur@Kfintech.com

• **Jaipur:** Office No 101 1st Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001. Phone: 0141-4917232, Email: jaipurmf@Kfintech.com

• **Jalandhar:** Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001. Phone: 01812921714, Email: mfsjalandhar@Kfintech.com

• **Jammu:** 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K. Phone: 191-2951822, Email: mfsjammu@Kfintech.com

• **Jodhpur:** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003. Phone: 0291-4077688, Email: mfsjodhpur@Kfintech.com

• **Karnal:** 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001. Phone: 0184-44037677, Email: mfskarnal@Kfintech.com

• **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007. Phone: 0744-4059552, Email: mfskota@Kfintech.com

• **Ludhiana:** Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001. Phone: 0161-4670278, Email: mfsLudhiana@Kfintech.com

• **Moga:** 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001. Phone: 01636-230792, Email: mfsmoga@Kfintech.com

• **New Delhi:** 305 New Delhi House 27 Barakhamba Road - New Delhi 110001. Phone: 011-41911300, Email: delhimfd@Kfintech.com

• **Pathankot:** 2Nd Floor Sahni Arcade Complex Adj. Indra Colony Gate Railway Road Pathankot Pathankot 145001. Phone: 0186-5074362, Email: mfsPathankot@Kfintech.com

• **Patiala:** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001. Phone: 0175-2910976, Email: mfsPatiala@Kfintech.com

• **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. Phone: 01572-250398, Email: mfsSikar@Kfintech.com

• **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001. Phone: 0154-2940040, Email: mfsSriganganagar@Kfintech.com

• **Udaipur:** Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001. Phone: 0294-2429370, Email: mfsudaipur@Kfintech.com

• **Eluru:** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002. Phone: 9885995544, Email: mfseluru@Kfintech.com

• **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077. Phone: 022-35105513, Email: mfsghatkopar@Kfintech.com

• **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara - 415001. Phone: 0216-2455388, Email: mfsSatara@Kfintech.com

• **Ahmednagar:** Above Shubham mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001. Phone: 0241-3556221, Email: mfsahmednagar@Kfintech.com

• **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. Phone: 9885995544, Email: mfsnellore@Kfintech.com

• **Kalyan:** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. Phone: 9112004661, Email: mfskalyan@Kfintech.com

• **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. Phone: 07759-351856, Email: mfskorba@Kfintech.com

• **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. Phone: 0741 -2427221, Email: mfsratlam@Kfintech.com

• **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. Phone: 9435173219, Email: mfstinsukia@Kfintech.com

• **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001. Phone: 0132-2990945, Email: mfsSaharanpur@Kfintech.com

• **Kalyani:** Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. Phone: 3325822052, Email: mfskalyani@Kfintech.com