

ONE TIME BANK MANDATE (NACH/Direct Debit Mandate Form)
(Applicable for Lumpsum Additional Purchases as well as SIP Registration)

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

#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. The following Mandate needs to be submitted only once for registration with or without SIP form. Once the mandate is registered, investor need not submit mandate again and can do lumpsum investments as well.

UMRN Date / /

Please (✓)* Sponsor Bank Code Utility Code

CREATE MODIFY CANCEL

I/We hereby authorize to debit (Please ✓) SB CA CC SB-NRE SB-NRO Others _____

Bank Account Number

With Bank Bank Name IFSc Or MICR

An amount of Rupees In Words Amount in Figures ₹

FREQUENCY Monthly Quarterly Half-Yearly Yearly As & When presented **DEBIT TYPE** Fixed Amount Maximum Amount

Folio No. Phone

PAN E-mail

- I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.
- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorised the debit.

PERIOD	FROM	TO	OR	Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant
	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/> Until Cancelled	<input type="text"/>	<input type="text"/>	<input type="text"/>
				Name as in bank records	Name as in bank records	Name as in bank records

Declaration: I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Canara Robeco Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I hereby authorize the representatives of Canara Robeco Mutual Fund and its Associates to contact me through any mode of communication.

Authorisation to Bank: I/We wish to inform you that I/We have registered with Canara Robeco Mutual Fund for NACH/Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

FOR OFFICE USE ONLY (Not to be filled by in by Investor)	
Acknowledgement	Date and Time Stamp No.
Investor Name: _____	
Folio No./Application No. _____	

Website: www.canararobeco.com | E-mail: crmf@canararobeco.com | Contact Centre: 1800-209-2726

INSTRUCTIONS cum TERMS AND CONDITIONS for OTBM facility

- Investor may register for the One Time Bank Mandate (OTBM) for NACH/ECS/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg. lumpsum, SIP) received through any mode i.e. physical or electronic ("OTM facility"). Investors who have already submitted a One Time Bank Mandate (OTBM) form i.e. already registered for OTM facility should not submit OTBM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTBM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form.
- Where the mode of holding in the bank account is "Joint", the OTBM mandate is to be signed by all Joint holders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Canara Robeco Mutual Fund.
- Mandatory fields in OTBM form as per NPCI: • Date • Bank account number and Bank name • IFSC and/or MICR Code • Folio number or application number • Signatures as per bank records • SIP start date, end date or until cancelled • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned in figures and words.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format. Mandate can be issued for a maximum period of 30 years from the date of issuance.
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank, IFSC / MICR Code.
- Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction. Generally speaking, your SIP amount will be lesser than this amount, but choosing a slightly higher limit helps you to undertake additional investments as per your choice. Always remember to mention an amount that is convenient to you.
The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- One Time Bank Mandate registration will be folio based.
- Registration or cancellation of One Time Bank Mandate will take 21 days from the date of submission of OTBM form.

SIP REGISTRATION/RENEWAL FORM

Attention: No need to attach OTBM Debit Mandate again, if already registered earlier.

Please tick as applicable:

OTBM Debit Mandate is already registered in the folio. (No need to submit again).

OTBM Debit Mandate is attached and to be registered in the folio.

Distributor/Broker ARN/RIA Code#	Sub Broker ARN	Sub Broker/Branch/RM Internal Code	Employee Unique Identification No. (EUN)

#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund.

Declaration for "execution-only" transaction (only where EUN box is left blank) - I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

Please tick (✓) New Registration Cancellation Existing UMRN

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

INVESTOR DETAILS

Sole/First Applicant's Name

Folio No.

PAN

DEMAT ACCOUNT DETAILS (Optional)

Please (✓) NSDL OR CDSL

Depository Participant (DP) ID

Beneficiary Account Number (NSDL only)

Depository Participant (DP) ID (CDSL only)

(The application form should mandatorily accompany the latest Client investor master/Demat account statement.)

Sr. No.	Scheme/Plan/Option/Sub-option (Mention Cheque details, if attached)	SIP Installment Amount (₹)	SIP Date - (For dates 29th, 30th and 31st, the date considered will be 28th).	Frequency	Start Month/Year End Month/Year	Top up amount has to be in multiples of ₹500/-only (Minimum ₹ 500/-)	
						Amount (₹)	Frequency
1.	CR		D D	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From MM YYYY To MM YYYY Or <input type="checkbox"/> Perpetual#	₹	<input type="checkbox"/> Yearly* <input type="checkbox"/> Half-Yearly
2.	CR		D D	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From MM YYYY To MM YYYY Or <input type="checkbox"/> Perpetual#	₹	<input type="checkbox"/> Yearly* <input type="checkbox"/> Half-Yearly
3.	CR		D D	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From MM YYYY To MM YYYY Or <input type="checkbox"/> Perpetual#	₹	<input type="checkbox"/> Yearly* <input type="checkbox"/> Half-Yearly
(*Default Date/Frequency) (#Perpetual: 12/2099)		Total					

First SIP transaction via single cheque no. favouring Canara Robeco Mutual Fund Dated D D M M Y Y Y Y

Debit Bank Details: Bank Name: A/C. No.:

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

Signature(s)

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant
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INSTRUCTIONS cum TERMS AND CONDITIONS FOR SIP THROUGH NACH

A) SIP Payment through NACH/Direct Debit

1. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
2. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updates at any time in future at the sole discretion of CRAMC, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
3. SIP instalments shall be started only after registration of SIP – NACH Debit Mandate with investors banker through NPCI.
4. Investors are required to submit One Time Bank Mandate Form and Multiple Sip Enrollment Form along with a photocopy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 calendar days before the first SIP Installment date for NACH Debit & Auto Debit Clearing. In case One Time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed within 5-7 calendar days.
5. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month for SIP registered through One Time Bank Mandate. In case the SIP registered date of the month falls on a non-Business Day, the SIP shall be processed on immediately following Business Day.
6. Investor shall have the option of choosing any date of the month as the SIP date except the dates 29th, 30th and 31st. For exercising any day SIP option OTBM is mandatory (As & when presented and maximum amount)
7. In case of SIP transaction where the mode of payment is through NACH/Direct Debit, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 21 days prior to the date of first installment. In case of incomplete mandate form, AMC may reject the SIP submitted form. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application.
All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
8. For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
9. In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, Canara Robeco Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor. In the meantime, if any debits for subsequent installments is effected by banker, then Units would get created for the same.
10. In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate at least 7 business days prior to the next SIP Debit date.
11. In case the Investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit a One Time Bank Mandate Cancellation Form or SIP cancellation form at the office of the Canara Robeco Mutual Fund Customer Service Centres. Notice of discontinuance should be received 21 days prior to the subsequent SIP date.
12. The investor agrees to abide by the terms and conditions of NACH/Direct Debit facilities of Reserve Bank of India (RBI)/NPCI.
13. Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/Direct Debit.
14. Canara Robeco Mutual Fund reserves the right to reject any application without assigning any reason thereof.
15. If the Purchase / SIP transaction of any of the specific scheme(s) cannot be processed then the entire application is liable for rejection and the Purchase / SIP proceeds if any debited from the investor's account will be refunded back to the investor's bank account.
16. In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.
17. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
18. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
19. In case SIP date is not selected, or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
20. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 21 days lead time from the receipt of SIP request.
21. In case the SIP 'End Period' is not mentioned by the investor in the form, then the fund will continue SIP till it receives termination notice from the investor.
22. **Change of Amount:** Investors can change the SIP amount by submitting the following documents 21 days before the next SIP debit date.
 - a) A new 'SIP' Form with revised SIP amount details.
 - b) Letter to discontinue the existing SIP

B) General Instructions

1. Existing investors need to provide their folio number in this mandate form and need not to fill in the Common Application Form
2. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
3. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan.

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

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

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

8. SIP TOP UP Facility:

- (a) Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
- (b) The TOP UP amount has to be in multiples of Rs.500 only.
- (c) The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
- (d) In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

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

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

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