

Definitions/interpretation

In Scheme Information Document of Schemes of Canara Robeco Mutual Fund, the following words and expressions shall have the same meaning specified herein, unless the context otherwise requires:

AMC Fees	Investment Management fee charged by the AMC to the Scheme.
AMFI Certified Stock Exchange Brokers	A person who is registered with AMFI as Mutual Fund Advisor and who has signed up with Canara Robeco Asset Management Company Limited and also registered with BSE & NSE as Participant.
ARN Holder/AMFI Registered Distributors	Intermediary registered with Association of Mutual Funds in India (AMFI) to carry out the business of selling and distribution of mutual fund units and having AMFI Registration Number (ARN) allotted by AMFI.
Applicable NAV	The NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is accepted.
Applicant	Applicant means a person who applies for allotment of units of schemes of Canara Robeco Mutual Fund (CRMF) in pursuance of this Scheme Information Document.
Asset Management Company OR AMC OR Investment Manager	Canara Robeco Asset Management Company Ltd. (CRAMC) incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Canara Robeco Mutual Fund.
Allotment Date	The date on which the units of the schemes of Canara Robeco Mutual Fund are allotted to the successful applicants from time to time and includes allotment made pursuant to the New Fund Offer.
Beneficial owner	As defined in the Depositories Act, 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
Book Closure	The time during which the Asset Management Company would temporarily suspend Sale, redemption and switching of units.
Business Day	<p>A day not being:</p> <ol style="list-style-type: none"> (1) A Saturday and Sunday; or (2) A day on which Banks in Mumbai and/ or the Reserve Bank of India are closed, or (3) A day on which there is no RBI clearing/settlement of securities; or (4) A day on which both the Stock Exchanges, Mumbai and the National Stock Exchange of India Limited are closed, whether or not the banks are open; or (5) A day on which Purchase and Redemption of Units is suspended or a book closure period is announced by the Trustees / AMC; or (6) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. <p>Provided that the days when the banks in any location where the AMC's branch offices are located, are closed due to a local holiday, such days will be treated as Non-Business Days at such branches for the purposes of accepting fresh subscriptions. However, if the branch offices in such locations are open on such local holidays, then redemption and switch requests will be accepted at those branches, provided it is a Business Day for the Scheme on an overall basis.</p>

	Notwithstanding the above, the AMC reserves the right, to declare any day as a Business Day and otherwise at any of its locations at its sole discretion.
Canara Bank	Canara Bank, a body corporate constituted under the provisions of the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970 and having its head office at 112, J. C. Road, Bangalore, 560002 and one of the sponsor of the fund.
Call Money/ Money at Call	Refers to the money lent by Mutual Funds in the Interbank Call Money Market, subject to necessary regulatory approvals.
Corporate debt securities	Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
Call Option	Call option is a financial contract between two parties, the buyer and the seller of the option. The call allows the buyer the right (but not the obligation) to buy a financial instrument (the underlying instrument) from the seller of the option at a certain time for a certain price (the strike price). The seller assumes the corresponding obligations. Note that the seller of the option undertakes to sell the underlying in exchange.
Cash Component	Cash Component represents the difference between the applicable Net Asset Value of a creation unit and the market value of the Portfolio deposit.
Consolidated Account Statement or CAS	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, Payout of IDCW, Reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions, etc.
Custodian	The custodian to Canara Robeco Scheme(s) appointed from time to time.
Depository	Depository as defined in the Depositories Act, 1996 (22 of 1996).
Depository Participant	'Depository Participant' means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
Derivative	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
Direct Plan	Direct plan is a separate plan for investors who purchase/subscribe units in Schemes directly i.e. investments not routed through a distributor.
Distributor	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI / AMFI from time to time and empanelled by the AMC to distribute / sell /market the schemes of the Fund.
Dividend / IDCW (Income Distribution cum Capital Withdrawal)	Income distributed by the Mutual Fund on the Units.
Entry Load or Sales Load	Load on Sale / Switch in of Units.

Exchange	In the context provided shall mean National Stock Exchange of India Limited (NSE), Bombay Stock Exchange (BSE) or such other exchange where units of the Scheme will be listed.
Exit Load or Redemption Load	Load on Redemption / Switch out of Units.
Equity Related Instruments	"Equity Related Instruments" includes convertible bonds and debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and any other like instrument as may be specified by SEBI from time to time.
Fixed Income Securities	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognized / permitted which yield a fixed or variable rate by way of interest, premium, discount or a combination of any of them.
Foreign Securities	Foreign Securities shall include securities specified by SEBI/ RBI from time to time as permissible for investments by Mutual Funds. ADRs/ GDRs issued by Indian or foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial and follow on public offerings for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Securities (REITs) listed in recognised stock exchanges and (c) unlisted overseas securities (not exceeding 10% of their net assets).
Floating Rate Instruments	Floating rate instruments are debt / money market instruments issued by Central / State Governments, with interest rates that are reset periodically. The periodicity of interest reset could be daily, monthly, annually or any other periodicity that may be mutually agreed between the issuer and the Fund.
Fund/Mutual Fund	Canara Robeco Mutual Fund
Fund Manager	Person/s managing the scheme
FPI	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2019.
Gilt or Government Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
Gold Related Instrument	Gold Related Instrument shall mean such instrument having gold as underlying, as may be specified by the SEBI from time to time.
Income Distribution cum capital withdrawal (IDCW)	When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account (investors capital) and this amount can be distributed to investors under this option.

Investment Management Agreement	The agreement dated June 8, 2000 entered into between Canara Robeco Mutual Fund and Canara Robeco Asset Management Company Limited, as amended from time to time.
InvIT	<p>“Infrastructure Investment Trust” shall have the meaning assigned in clause (za) of sub-regulation (1) of regulation 2 of the Securities and Exchange Board of India (Infrastructure Investment Trusts) Regulations, 2014.</p> <p>As per SEBI (Infrastructure Investment Trusts) Regulations, 2014, InvIT is defined as: “InvIT” or “Infrastructure Investment Trust” shall mean the trust registered as such under these regulations.</p>
Investor Service Centres or ISCs	Designated Branches or Offices of Canara Robeco Asset Management Company Limited or such other centres / offices as may be designated by the AMC from time to time.
Load	In the case of Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch out and in the case of Sale/ Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
Macaulay Duration	The Macaulay duration of a bond is the weighted average maturity of cash flows, which acts as a measure of a bond's sensitivity to interest rate changes. It is a measure of the average life of the bond taking into account the coupon payments as well as the repayment of principal. Expressed in Years or in Days, Macaulay Duration is directly proportional to interest rate risk i.e. Higher the Macaulay duration, higher would be the interest rate risk.
Main Portfolio	Main Portfolio shall mean the Scheme portfolio excluding the Segregated Portfolio.
Market Capitalization	Market value of the listed company, which is calculated by multiplying its current market price by number of shares outstanding.
MIBOR	Mumbai Inter-bank Offered Rate
Money Market Instruments	Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
NAV	The term Net Asset Value (NAV) appearing in this SID means the NAV per unit of the Scheme(s) of the Canara Robeco Mutual Fund.
NRI	A Non-Resident Indian or a person of Indian origin residing outside India.
New Fund Offer (NFO)	Offer of units of the Scheme during the New Fund Offer.
National Automated Clearing House	National Automated Clearing House is an electronic payment facility available through National Payments Corporation of India (NPCI) that is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature for Banks, Financial Institutions, Corporates and Government.
Official Points of Acceptance	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
Overseas Citizen of India or OCI	A person registered as an overseas citizen of India by the Central Government under section 7A of ‘The Citizenship Act, 1955’. The Central Government may register as an OCI a foreign national (except a person who is or had been a citizen of Pakistan or

	Bangladesh or such other person as may be specified by Central Government by notification in the Official Gazette), who was eligible to become a citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren (including Minor children), provided his/her country of citizenship allows dual citizenship in some form or other under the local laws.
Person	The word "person" shall include individual, a body corporate, group of individuals, trusts and other association of persons whether incorporated or not.
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
Put Option	Put option is a financial contract between two parties, the buyer and the seller of the option. The put allows the buyer the right (but not the obligation) to sell a financial instrument (the underlying instrument) to the seller of the option at a certain time for a certain price (the strike price). The seller assumes the corresponding obligations. Note that the seller of the option undertakes to buy the underlying in exchange.
RBI	Reserve Bank of India, established under the Reserve Bank of India Act 1934, as amended from time to time.
RBI Regulation	Rules, regulations, guidelines or circulars as notified by RBI from time to time.
Recognised Stock Exchange	Stock exchanges recognized by SEBI.
Redemption Price	Redemption Price to an investor of Units under the Scheme computed in the manner indicated elsewhere in the SID.
Redemption / Repurchase	Redemption of Units of the Scheme as permitted.
Regular Plan	Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor.
Regulatory Agency	Government of India, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
REITs	Real Estate Investment Trust" shall have the meaning assigned in clause (zm) of sub-regulation 1 of regulation 2 of the Securities and Exchange Board of India (Real Estate Investment Trusts) Regulations, 2014. As per SEBI (Real Estate Investment Trusts) Regulations, 2014, REIT is defined as: "REIT" or "Real Estate Investment Trust" shall mean a trust registered as such under these regulations.
Repo	Sale of Securities with simultaneous agreement to repurchase them at a later date.
Registrar and Transfer Agent	KFin Technologies Limited, currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
Reverse Repo	Purchase of Securities with a simultaneous agreement to sell them at a later date.

ORIX Corporation Europe N.V.	ORIX Corporation Europe N. V. (formerly Robeco Groep N. V.) is established in 1929 having its Corporate Office at Weena 850, 3014 DA Rotterdam, The Netherlands and is one of the Sponsors of the Fund.
Sale / Subscription	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
Statement of Additional Information or "SAI"	The document issued by Canara Robeco Mutual Fund containing details of Canara Robeco Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
Settler	Canara Bank
Segregated portfolio	A portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a mutual fund scheme.
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
SEBI (MF) Regulations or Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
Silver exchange traded fund scheme	Silver exchange traded fund scheme shall mean a mutual fund scheme that invests primarily in silver or silver related instruments.
Silver	Physical silver of 99.9% purity including silver related instrument.
Silver Related Instrument	Silver related instrument shall mean such an instrument as may be specified by the SEBI from time to time, which has silver as the underlying product
Segregated Portfolio	Segregated Portfolio shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme.
Single Consolidated Account Statement "SCAS"	Single 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, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributors) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.
Stock Exchange Platform for Mutual Funds	Mutual Fund Service System (MFSS) of NSE and/or Bombay Stock Exchange Platform for Allotment and Redemption of Mutual Fund units of BSE. The transactions carried out on the above platform(s) shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (MF) Regulations and circulars/guidelines issued thereunder from time to time.
Stock Lending	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
Sponsors	The Sponsors of the Fund, namely Canara Bank and ORIX Corporation Europe N. V. (formerly Robeco Group N. V.)
Statement of Account	A non-transferable statement indicating the number of units held by the investor on a particular date.

Switch Over	Simultaneous applications by a unit holder for repurchase / redemption of units held by him under one of the Schemes (or a plan under the same Scheme) of Canara Robeco Mutual Fund with authorization to the Investment Manager to apply the repurchase/redemption proceeds, for the purchase of fresh/additional units of another Scheme (or under another plan of the Scheme of which he is a unit holder) of Canara Robeco Mutual Fund, which is open for subscription at the time when the applications are made.
Stock Exchange	Stock Exchange means a Stock Exchange which is for the time being, recognized under the Securities Contracts (Regulation) Act,1956 (42 of 1956).
Total Portfolio	Total Portfolio shall mean the Scheme portfolio including the securities affected by the credit event.
Trustees	Trustees mean Trustees appointed from time to time and include a Trustees Company, if incorporated.
Trust Deed	Principal Trust Deed (Amended & Restated) dated 26th September 2007.
Total Return Index (TRI)	Total Return Index (TRI) is an index that measures the performance of a group of components by assuming that all cash distributions are reinvested, in addition to tracking the components' price movement. It takes into account all dividends/ interest payments that are generated from the basket of constituents that make up the index in addition to the capital gains and considered as an appropriate measure of performance.
Tri-party repo	Tri-party repo is a type of repo contract, approved by RBI (developed by Clearing Corporation of India Ltd), where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
Unit Capital	The aggregate face value of the units issued and outstanding (including fractional units) under Canara Robeco Scheme(s)
Unit	One undivided share of a unit holder in the assets of Canara Robeco Mutual Fund Scheme(s)
Unit holder	A person holding units of the schemes of Canara Robeco Mutual Fund and includes a person who has opted to switch over his investment(s), wholly or partially, from another Scheme or Schemes of the Canara Robeco Mutual Fund to any of the equity-oriented schemes mentioned in this Scheme Information Document.

Interpretation:

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this Scheme Information document include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- The expressions not defined here shall carry the same meaning, assigned to them in the Scheme Information document.