





SCHEME INFORMATION DOCUMENT

Canara Robeco India Opportunities

A Close Ended Equity Scheme

Name of the Scheme	This product is suitable for investors who are seeking*
Canara Robeco India Opportunities	<ul style="list-style-type: none"> • Capital appreciation over long term • A close ended equity fund that aims to provide capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies • High Risk (Brown) 

Note: Risk is represented as:

-  (BLUE) investors understand that their principal will be at low risk
 (YELLOW) investors understand that their principal will be at medium risk
 (BROWN) investors understand that their principal will be at high risk

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

Offer for Units of face value Rs. 10 per unit during the New Fund Offer only

New Fund Offer Opens on: 14th November, 2014**New Fund Offer Closes on: 28th November, 2014**

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
Address: Canara Robeco Asset Management Company Ltd.
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Website: www.canararobeco.com
CIN: U65990MH1993PLC071003

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 (hereinafter referred to as SEBI (MF) Regulations) as amended till date, and 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 **Canara Robeco India Opportunities** that a prospective investor should 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 (ISC) / Website/Distributors or Brokers.*

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Canara Robeco Mutual Fund, Tax and Legal issues and general information on 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 should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated October 27, 2014.

Disclaimer of NSE :

As required, a copy of this SID has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/244596-V dated July 11, 2014 permission to the Mutual Fund to use the Exchange's name in this SID as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the SID has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this SID; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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Summary of the Scheme

Name of the Scheme	Canara Robeco India Opportunities
Type / Category	Close Ended Equity Scheme
Investment Objective	To generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.
Tenure	The scheme will have tenure of 3 years from the date of allotment of units
Plan/Options Available	<p>Regular Plan:</p> <ul style="list-style-type: none"> a) Growth Option b) Dividend Payout Option <p>Direct Plan:</p> <ul style="list-style-type: none"> a) Growth Option b) Dividend Payout Option <p>Both Regular Plan & Direct Plan shall have a common portfolio.</p> <p>Canara Robeco Mutual Fund shall have separate "Application Forms" for investors subscribing under Regular Plan & Direct Plan. Investors applying under Direct Plan can also fill the Regular Plan form, but should clearly indicate "Direct" in the ARN column of the application form. Also, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.</p> <p>Default Option: In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.</p>
Minimum Application Amount	<p>Minimum amount: Rs. 5,000.00 and multiples of Rs.10.00 thereafter.</p> <p>Minimum application amount is applicable for switch-ins made during the New Fund Offer period as well.</p>
Load Structure	<p><u>Entry Load</u></p> <p>Nil. <i>SEBI vide its Circular No. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has stipulated that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.</i></p> <p><u>Exit Load/ Switch-over load : Nil</u></p> <p>Being a listed scheme, no redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode.</p>
Benchmark	<p>CNX Midcap</p> <p>As approved by the Board of Trustees, CNX Midcap is the Benchmark selected for the Scheme. However The Trustees reserve the right to change the benchmark due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of the Scheme performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis. Any change in the Benchmark Index for the Scheme would be</p>

	actuated only post approval from Board of Trustees
NFO Price	Face value of Rs.10/- per unit
Liquidity	<p>The Scheme being offered through this Scheme Information Document is a close ended equity Scheme. The units may be listed on NSE and/or other stock exchange(s) as may be deemed appropriate by the AMC, accordingly then reference herein to NSE shall be deemed to mean and include NSE and/or such other Stock Exchange(s). Applicant who wishes to apply for allotment in electronic form must have a demat account prior to making the application. The Units would be available for trading only in electronic form as per the ISIN allotted by NSDL and CDSL.</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges (subject to suspension of trading). Unit Holders who do not opt for allotment of units in electronic form or where the units are not credited to the beneficiary account(s) can dematerialize their holdings and then exit the scheme by selling their units through the stock exchange. The price of the Units in the market will depend on demand and supply at that point of time.</p> <p>The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days.</p>
Maturity	<p>Units of the Scheme shall be fully redeemed/switched-out at the end of the maturity period. The Scheme will have tenure of 3 years (1095 days) from the date of allotment of units under the Scheme.</p> <p>On maturity of the scheme, the outstanding Units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched-out to any existing open ended scheme of the Mutual Fund in the respective options, as opted but the Unitholder, as the case may be. If the investor does not select any of the aforesaid options then the units of the scheme will be redeemed by default. The switch-in in the scheme will be subject to applicable cut-off timing provisions.</p> <p>The switch option/facility as mentioned above shall not be applicable for Units held in demat form. Maturity proceeds would be payable to investors as per the bank details provided in the beneficiary position details received from depositories, in case of units held in demat form.</p> <p>If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme.</p>
NAV Disclosure/ Portfolio Disclosure	<p>NAV Disclosure:</p> <p>The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to two decimal places and shall be published in at least two daily newspapers on daily basis in accordance with the SEBI Regulations. The AMC shall update the NAVs on the website of Association of Mutual Funds in India – AMFI (www.amfiindia.com) and the website of the AMC www.canararobeco.com by 9.00 p.m. every day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>Portfolio Disclosure:</p> <p>As presently required by the SEBI Regulations, the portfolio of the schemes shall be available in a user-friendly and downloadable format on the website of AMC (www.canararobeco.com) on or before the tenth day of the succeeding month.</p>

	As presently required by the SEBI Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in a newspaper within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.
Applications Supported By Blocked Amount (ASBA)	<p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>For complete details on ASBA process refer Statement of Additional Information (SAI) made available on our website www.canararobeco.com.</p>
Listing	The Units are proposed to be listed on NSE or any other recognized Stock Exchange as may be approved by the Trustee, within 5 business days from the date of allotment. For details, please refer provision for Listing under 'Section III. Units and Offer'.
Transaction Charges	<p>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/agent (who have opted to receive the transaction charges for this Scheme type) as under:</p> <p>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/agent of the first time investor. The balance of the subscription amount shall be invested.</p> <p>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/agent of the investor. The balance of the subscription amount shall be invested.</p> <p>Transaction charges shall not be deducted for :</p> <ul style="list-style-type: none"> • Purchases /subscriptions for an amount less than Rs. 10,000/-; • No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor/agent). • Transactions carried out through the stock exchange mode. <p>For further details on transaction charges refer to the section 'Transaction Charges' on Page 50.</p>
Option to Hold Units in demat mode	<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.</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 NFO. 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 records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. For conversion of physical holdings into demat form, the unit holders will have to send the demat requests to their Depository Participants. No redemption/repurchase of units shall be allowed prior to the maturity of the</p>

	<p>scheme. Unit holders wishing to exit may do so through the Stock Exchange mode. 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 along with 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, 1996 as may be amended from time to time.</p>
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I. INTRODUCTION

A. RISK FACTORS

I. Standard Risk Factors:

- I. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.
- II. Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.
- III. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- IV. As the price / value / interest rate of the securities in which the scheme invests fluctuates the value of your investment in the scheme may go up or down.
- V. The past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- VI. Canara Robeco India Opportunities is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or returns.
- VII. Canara Bank and Robeco Groep N. V., being the Sponsors, are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10 Lacs made by it towards setting up the Canara Robeco Mutual Fund.

II. Scheme specific Risk Factors

The performance of Scheme will be affected by a number of risk factors including the following:

In general, investment in the scheme may be affected by risks associated with equities and fixed income securities. The Scheme retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors as compared to plain diversified equity funds. This may make the Scheme vulnerable to factors that may affect these sectors in specific and may be subject to a greater level of market risk leading to increased volatility in the Scheme's NAV. The Scheme being close ended its units would be listed on a stock exchange. The Scheme does not guarantee a liquidity and active secondary market for its units on the stock exchange and hence the units may trade at a premium or discount to its NAV.

Risks associated with transaction in units through stock exchange mechanism

Units of the Schemes will be traded on NSE or any other recognised stock exchange. Debit/Credit of Units in investor's demat account on any Business Day will depend upon the order processing/settlement by NSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange shall be governed by the operating guidelines and directives issued by NSE or such other recognised exchange in this regard.

Risk associated with close ended Schemes:

A close ended Scheme endeavors to achieve the desired returns only at the scheduled maturity of the Scheme. Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the desired returns. Although the securities in the portfolio will have high market liquidity at the end of the tenure of the Scheme, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact at maturity while liquidating the portfolio.

Risk associated with Listed Schemes:

Investors who hold units in demat form and wish to exit/redeem may do so through the stock exchange mode. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme on the exchange may not get the desired returns.

Absence of Prior Active Market:

Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.

a. Risks associated with investments in equities

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

The value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Consequently, the NAVs of units issued under the Scheme may be adversely affected.

Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities including debt securities. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

The Fund Manager of the Scheme may invest in the Securities of smaller, lesser-known companies. These investments may involve greater risk and the possibility of greater portfolio price volatility than investing in larger, more mature or better-known firms. Amongst other reasons for the greater price volatility of Securities of small companies and unseasoned stocks are the less certain growth prospects of smaller firms, the lower degree of liquidity of the markets for such stocks, and the greater sensitivity of small companies to changing economic conditions. For example, these companies are associated with higher investment risk than that normally associated with larger firms due to the greater business risks of small size and limited product lines, markets, distribution channels and financial and managerial resources. Such Securities, including those of newer or recently restructured companies or those which may have experienced financial difficulties, may be more volatile in price than larger capitalized stocks

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The Scheme's ability to sell these investments is limited by overall trading volumes on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

b. Risk Factors associated with investments in Fixed Income Securities

Price-Risk or Interest - Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

Re - investment 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.

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

Pre-payment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Credit Risk: 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 a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

c. Risk associated with investing in Derivatives

- As and when the Scheme trades in the derivatives market, there are risk factors 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.
- Thus, 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.
- The price at which credit default swaps trades may differ from the price of the credit default swaps' referenced security. In adverse market conditions, the basis (difference between the spread bonds and the spread of credit default swaps) can be significantly more volatile than the credit default swaps' referenced securities.

Trading in derivatives has the following risks:

- i. An exposure to derivatives in excess of the hedging requirements can lead to losses.
 - ii. An exposure to derivatives can also limit the profits from a genuine investment transaction.
 - iii. Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.
- d. Particular Risks of Exchange Traded Derivative Transactions**
- The securities exchange on which the shares of the Scheme may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Scheme to losses and delays in its ability to redeem shares of the Scheme.
- e. Stock Market Fluctuations**
- Investors may note that the value of their investment may fall as well as rise and they may get back less than they originally invested. The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.
- f. 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.
- g. Warrants**
- The Scheme may invest in warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.
- h. Futures and Options**
- The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management.
 - Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

i. **Listing**

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

j. **Risks associated with investing in Securitized Debt**

Not Applicable. The Scheme will not invest in Securitized debt.

k. **Risks associated with Short Selling**

Not Applicable. The Scheme will not undertake short selling.

L. Risks Associated with investing in Money Market Instruments

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

M. Risk associated with Securities Lending

Securities lending may involve the risk of default on the part of the borrower. However, this is unlikely to happen if the stock lending is carried out for stocks which are in dematerialised form and through an authorised stock lending Scheme, subject to appropriate Regulations.

The Investment Manager perceives such situations to be exceptional in nature. Although the Stock Market in India is still developing, considering the good demand for listed / quoted Equity Shares of reputed companies, the Scheme may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

Risk profile and Control Measures

Please refer to Section I-A Risk Factors for details on Risk Profile pertaining to the Scheme.

Risk Control Measures:

Market Risk	The Scheme will invest in select Equity and Equity related securities in which market risk is inherent. The scheme may use derivatives to manage this risk to the extent possible.
Concentration Risk	The Scheme will try and mitigate this risk by investing in sufficiently large number of companies so as to maintain optimum diversification and keep stock-specific/sector specific concentration risk relatively low.
Currency Risk	The Scheme will not invest in overseas securities and hence there will be no exposure to foreign currencies.
Liquidity Risk	The liquidity of stocks that the fund invests into could be relatively low. The fund is Close Ended Fund and as such daily liquidity requirements are inherently not present. The Scheme would invest in securities keeping in mind the maturity date of the scheme to ensure liquidity to meet redemption/maturity requirements.
Derivatives Risk	Derivatives will be used for the purpose of hedging/portfolio balancing purposes or to improve performance and manage risk efficiently. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. No OTC contracts will be entered into.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days of the date of closure of the New Fund Offer.

C. SPECIAL CONSIDERATIONS, if any

- Neither this Scheme Information Document, Statement of Additional Information nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as is provided by the AMC in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.
- Mutual Fund, their Trustee, AMC, their directors, their employees & Sponsors shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in 'Statement of Additional Information ('SAI')'.
- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. Mutual Fund, their Trustee, AMC, their directors, their employees & Sponsors shall not be liable for any such tax consequences that may arise due to such redemptions.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.
- Mutual funds invest in Securities which may not always be profitable and there can be no guarantee against loss resulting from investing in the Scheme.
- The Scheme's value may be impacted by fluctuations in securities markets, interest rates, prevailing political, economic and social environments, changes in government policies and other factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- The AMC is the sub-Investment Manager in respect of Can bank (Offshore) Fund. The AMC sub-advises Robeco, Hongkong for Indian Securities pursuant to No Objection issued by SEBI vide its letter dated 29th June, 2011. The

AMC is also the Portfolio Manager pursuant to Certificate of Registration INP000003740 dated 28th June, 2010 granted by SEBI.

- Controls and safeguards prescribed under the Regulation for managing the other business activities of AMC as mentioned above are being adhered to and there is no conflict of interest in managing the Schemes of the Fund and the said business activities of AMC. The AMC will ensure that any potential conflicts between other business activities and the Mutual Fund will be adequately addressed by (a) compliance with the requirements under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996 which require that the AMC cannot undertake any activity which is in conflict with the activities of the mutual fund; (b) ensuring that the fund manager(s) of each scheme of the Mutual Fund, will not play any role in the day-to-day operations of the other business activities, and the key investment team of the other business activities is not involved with the activities of the Mutual Fund; and (c) ensuring that there is no interest transfer of assets between the Mutual Fund and any account of the investor under Portfolio Management Services.
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU - IND and / or to freeze the folios of the investor(s), reject any application(s) / redemptions / allotment of units.

Know Your Customer ("KYC"): The need to 'Know Your Customer' is vital for the prevention of money laundering. The Trustees / AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose.

The Trustees / AMC shall have absolute discretion to reject any application, or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the 'Know Your Customer' or the Trustees / AMC believes that the transaction is suspicious in nature as regards money laundering. In this behalf the Trustees / AMC reserves the right to reject any application and / or effect a mandatory Redemption of Units allotted to the Unit holder and report such transaction to FIU-IND.

If after due diligence, the Trustees / AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules / guidelines issued there under by SEBI and / or the RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules / guidelines issued there under by SEBI and / or RBI without obtaining the prior approval of the Investor / Unit holder / any other person.

D. DEFINITIONS

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

ADRs & GDRs	ADRs are negotiable certificates issued to a specified number of shares (or one share) in a foreign stock that is traded on a U.S. exchange. ADRs are denominated in US\$. GDRs are negotiable certificates held in the bank of one country representing a specific number of shares of a stock traded on exchange of another country.
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 calculated for the Business Day on which Sale and Repurchase requests received by the Investment Manager or its authorized agents.
Applicant	"Applicant" means a person who applies for allotment of units of Canara Robeco India Opportunities pursuant of this Offer 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 or "Investment Manager" 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 Canara Robeco India Opportunities are allotted to the successful applicants from time to time and includes allotment made pursuant to the New Fund Offer.
Business Day	<p>A day not being:</p> <ol style="list-style-type: none"> (1) A Saturday or Sunday; or (2) A day on which Banks in Mumbai 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 in Mumbai are open; or (5) A day on which Purchase and Redemption of Units is suspended or a book closure period is announced by the Trustee / 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 during the New Fund Offer period.</p> <p>Notwithstanding the above, the AMC reserves the right to change the definition of Business Day and to declare any day as a Business Day or otherwise at any or all branch offices.</p>
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 registered office at 112, J. C. Road, Bangalore, 560002.
CBLO	Collateralized Borrowing and Lending Obligations is a Money Market Instrument, approved by RBI (developed by Clearing Corporation of India Ltd). CBLO is a discounted instrument issued in an electronic book entry form for maturity ranging from one day to one year.

Consolidated Account Statement	Consolidated Account Statement is a statement containing details relating to all the transactions across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions, etc.
Custodian	The custodian to Canara Robeco India Opportunities 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, Series XVIII92.
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
Dividend	Income distributed by the Mutual Fund on the Units.
Entry Load or Sales Load	Load on Purchase of Units.
Exit Load or "Redemption Load"	Load on Redemption / Repurchase of Units.
Fund	Canara Robeco Mutual Fund
Fund Manager	Person/s managing the scheme
Fund of Fund Scheme	A mutual fund scheme that invest primarily in other schemes of the same mutual fund or other mutual funds.
FII	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
FPI	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,as amended from time to time.
Gilt/Govt. Securities	Central Govt. Securities as defined in Section 2 of the Public Debt Act, 1944 (18 of 1944) and Government Securities created and issued by the State Govt. Under the said Act
Interest Rate Risk	Uncertainty of future market values and of the size future income caused by fluctuations in the general level of interest rates.
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 and any other like instruments as specified by the Reserve Bank of India / SEBI, from time to time.
MIBOR	Mumbai Inter-bank Offered Rate
NAV	The term Net Asset Value (NAV) appearing in this Scheme Information Document means the NAV per unit of Canara Robeco India Opportunities
NRI	A Non-Resident Indian or a person of Indian origin residing outside India.
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 Corporate Bodies / OCBs	Firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI
Person	The word "person" shall include 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).

Qualified Foreign Investors / (QFIs)	<p>Qualified Foreign Investor (QFI) shall mean a person resident in a country that is compliant with Financial Action Task Force (FATF) standards and that is a signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding, Provided that such person is not resident in India, Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account. Explanation- For the purposes of this clause:</p> <p>(1) the term "Person" shall carry the same meaning under Section 2(31) of the Income Tax Act, 1961</p> <p>(2) the phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961</p> <p>(3) "resident" in a country, other than India, shall mean resident as per the direct tax laws of that country.</p>
RBI	Reserve Bank of India, established under the Reserve Bank of India Act 1934, as amended from time to time.
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
Related Person(s)	A person investing on behalf of a minor in consideration of natural love and affection or as a gift.
Repo	Sale of Govt. Securities with simultaneous agreement to repurchase them at a later date.
Registrar and Transfer Agent	Karvy Computershare Private Limited (Karvy), currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time
Reverse Repo	Purchase of Govt. Securities with a simultaneous agreement to sell them at a later date.
RobecoGroep N. V.	Robeco Groep N.V. (Robeco) is established in 1929 having its Corporate Office at Coolsingel 120, 3011 Rotterdam is one of the Sponsors of the Fund.
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.
Scheme Information Document (SID)	This document offering units of Canara Robeco India Opportunities to applicants for subscription.
Settler	Canara Bank
Sponsors	The Sponsors of the Fund, namely Canara Bank and Robeco Groep N. V.
Statement of Account	A non-transferable statement indicating the number of units held by the investor on a particular date.
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).
SEBI	Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992, as amended from time to time.
The Scheme	Scheme means Canara Robeco India Opportunities
Trustees	Trustees means Canara Bank in its Capacity as Principal Trustee and other Trustees appointed from time to time and include a Trustee Company, if incorporated and the Directors of such Trustee Company.
Trust Deed	Principal Trust Deed (Amended and Restated) dated 26 th September 2007.
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
Unit Capital	The aggregate face value of the units issued and outstanding (including fractional units) under Canara Robeco India Opportunities
Unit	One undivided share of a unit holder in the assets of Canara Robeco India Opportunities
Unit holder	A person holding units of Canara Robeco India Opportunities 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 Canara Robeco India

	Opportunities in accordance with the terms of this in accordance with the terms of this Scheme Information Document..
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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.*
- *All references to 'USD' refer to United States Dollars and 'Rs' refer to Indian Rupees. A 'crore' means 'ten million' and a 'lakh' means a 'hundred thousand'.*

The expressions not defined here shall carry the same meaning, assigned to them in the Scheme Information Document.

E.DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- a) the draft Scheme Information Document forwarded to SEBI, is in accordance with the Securities and Exchange Board of India (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 SID including figures, data, yields, etc. have been checked and are factually correct.
- f) The Board of Trustees have approved the SID on 8th July, 2014.

Date: 15th July 2014
Place: Mumbai

Signature: Sd/-
Name: Jignesh Modi
Head – Compliance & Company Secretary,
Canara Robeco Asset Management Company Ltd.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Canara Robeco India Opportunities is a Close Ended Equity Scheme.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

To generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The Asset Allocation pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Mid- and Small Cap Equity and Equity Related Instruments	65%	90%	High
Large Cap Equity and Equity Related Instruments	10%	35%	High
Micro Cap Equity and Equity Related Instruments	0%	5%	High
Debt and Money Market Instruments	0%	25%	Low

For the purpose of this fund:

- Large cap companies are the top 150 Companies appearing in BSE 200 index or those companies whose market capitalisation is within the range of market capitalisation of top company and the 150th company of BSE 200.
- Midcap companies are the companies which are appearing in CNX Midcap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX Midcap Index;
- Small cap companies are the Companies which are appearing in CNX small cap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX small cap Index.

In case of a overlapping of Companies, viz. the Companies that can be considered both as Large cap & Midcap, based on the above definitions, the allocation will be considered for allocation towards the Large cap. Similarly companies that can be considered both as midcap and small cap based on the above definitions the allocation will be considered for allocation towards Midcap.

The ranking will be reviewed periodically.

In the last six months of the tenure of the scheme, the exposure to Large Cap stocks may go up to 100 per cent, if considered in the best interest of investors, in order to facilitate smooth completion of maturity of the scheme.

Subject to guidelines specified by SEBI (MF) Regulations as may be amended from time to time, exposure by the Scheme in derivative instruments for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the Net Assets of Scheme at the time of investment. Exposure by the scheme in derivative shall be in accordance with Circular No. Cir/IMD/DF/ 11/2010 dated August 18, 2010 as may be amended from time to time.

The Scheme shall not invest in ADRs/GDRs. The Scheme shall not invest in foreign securities.

The Scheme shall not invest in securitized debt.

The scheme does not intend to invest in unrated debt instruments. The Scheme does not intend to enter Repo/ Reverse repo transactions in corporate debt securities

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir- 14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Stock Lending.

The AMC shall adhere to the following limits should it engage in Stock Lending:

1. Not more than 15% of the net assets of the Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single approved intermediary. Total of investments in Equity, debt securities, money market instruments and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme

Pending deployment of the funds in securities pursuant to the investment objectives of the Fund, such funds may be invested in short term deposits of scheduled commercial banks as permitted under the Regulations. The investments in these deposits shall be in accordance with SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respective and any other applicable guidelines as amended or updated from time to time

Subject to the SEBI Regulations, the asset allocation pattern 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. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations inter alia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time.

Portfolio Rebalancing:

The scheme shall rebalance the portfolio within 30 days. However, the scheme will endeavour to complete the rebalancing within 10 days. At all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the schemes.

D. 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:

- Equity and equity related instruments including preference shares, convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Money Market Instruments (money market instruments include commercial papers, commercial bills, treasury bills, Govt Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, re-purchase agreements, CBLO and any other like instruments as specified by the RBI from time to time);
- Securities created and issued by the Central and State Governments and/or repos/reverse repos/in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)

- Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- Corporate debt securities (of both public and private sector undertakings)
- Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Stock / Index Futures, Stock / Index Options and such other derivative instruments permitted by SEBI.
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI. The investments in these deposits shall be in accordance with SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respective and any other applicable guidelines as amended or updated from time to time.
- Units of Mutual funds including Units of money market/liquid/debt schemes of Canara Robeco Mutual Fund as may be permitted by the SEBI (MF) Regulations. Such investments will be within the limits specified under SEBI (MF) Regulations. AMC shall not charge any investment management fees with respect to such investment.
- Any other like instrument as may be permitted by RBI/SEBI/ other regulatory authority, if any, from time to time.

The Scheme shall not:

- (a) invest in securitized debt;
- (b) invest in foreign securities,
- (c) engage in short selling.
- (d) not invest in ADRs/GDRs

At the time of building up the portfolio post NFO, there may be a higher allocation of up to 100% of the Scheme's assets to cash and/or cash equivalents, or in units of money market/liquid schemes of Mutual Fund and/or any other mutual fund in accordance with applicable regulations and subject to the applicable investment restrictions on inter scheme investments, for a temporary period of 30 days.

The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated 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.

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. 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.

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)
- Collateralised Borrowing & Lending Obligations (CBLO)
- Repo/Reverse Repo Agreement (temporary sale with an agreement to buy back the securities at a future date at a specified price)
- Treasury Bills (issued by RBI)
- Government securities with a residual maturity of < 1 year.
- Commercial Paper CPs, short term unsecured promissory notes, generally issued by corporates)
- Certificate of Deposit (CDs, issued by banks)

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 / DFI / 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 on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. 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 prevailing as on 21st October, 2014 for some of the instruments:-

Instrument	Current Yield Range
CBLO	6.50% - 8.80%
Repo	8.00%
3m Tbill	8.46%
1y Tbill	8.45%
10y G Sec	8.37%
3m PSU Bank CD	8.53%
3m NBFC CP	8.98%
3m Non NBFC CP	8.88%
1y PSU Bank CD	8.98%
1y NBFC CP	9.33%
1y Non NBFC CP	9.23%
5y AAA Institutional Bond (PSU Bond)	9.00%
10y AAA Institutional Bond (PSU Bond)	9.05%

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.

E. WHAT ARE THE INVESTMENT STRATEGIES?**Investment Focus and strategy:**

The primary investment objective of the Scheme is to seek to provide long term capital growth by investing predominantly in equity and equity related instruments. The Scheme does not guarantee/indicate any assured returns. The Scheme will predominantly invest in Mid- and Small-Caps and a small portion in Large Caps and Micro-Caps. A bottom up stock-picking approach will be used to identify opportunities in the Mid- and Small-cap space. Guiding principle will be to get exposure to growth at a reasonable price. In the Large Cap space exposure will be taken to those companies which are expected to turn-around and show positive performance in the renewed positive business climate. Large Cap (as well as debt/money market) exposure might also be taken in case of sustained adverse market circumstances in which the Mid-, Small and Micro Cap companies underperform and a reversal is not expected any time soon.

The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in-house research. Essentially, the focus would be on long-term fundamentally driven values.

The fund will follow a bottom-up investment methodology with a top-down overlay. Sector selection will be based on opportunities available in sectors.

Risk Mitigation:

Investments made by the Scheme 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 risk. 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. Following are few identified risks and control measures to mitigate the same. However, there can be no assurance that these risks would be completely eliminated:

Type of Risks	Risk mitigation measures
Market Risk	The Scheme will invest in select Equity and Equity related securities in which market risk is inherent. The scheme may use derivatives to manage this risk to the extent possible.
Concentration Risk	The Scheme will try and mitigate this risk by investing in sufficiently large number of companies so as to maintain optimum diversification and keep stock-specific/sector specific concentration risk relatively low.
Currency Risk	The Scheme will not invest in overseas securities and hence there will be no exposure to foreign currencies.
Liquidity Risk	The liquidity of stocks that the fund invests into could be relatively low. The fund is Close Ended Fund and as such daily liquidity requirements are inherently not present. The Scheme would invest in securities keeping in mind the maturity date of the scheme to ensure liquidity to meet redemption/maturity requirements.
Derivatives Risk	Derivatives will be used for the purpose of hedging/portfolio balancing purposes or to improve performance and manage risk efficiently. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. No OTC contracts will be entered into.

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 various 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, 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(s).

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

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

Portfolio Turnover Policy:

Purchase and Sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges etc. The portfolio turnover is essential to regularly explore trading opportunities to optimise 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 minimise the risks by using adequate risk management techniques. The portfolio turnover policy will be aimed at maximising the returns/growth.

The AMC believes in active churning of the portfolio with an aim to encash on the opportunities that present themselves from time to time. However the scheme shall aim to achieve the turnover target of 100% to 150% of the corpus of the Scheme so long as the above target is cost effective and profitable without affecting long-term growth prospects of the investment and scheme objective

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.

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 dematerialised form and through an authorised 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.

Hedging and Derivatives:

SEBI vide its circular no. DNPd/Cir-29/2005 dated September 14, 2005 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)/Foreign portfolio Investors (FPI). Accordingly, the mutual funds shall be treated at par with a registered FII/ FPI 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/ FPI and the schemes of Mutual Funds will be treated as clients like sub-accounts of FIIs/FPIs. As a part of the fund management process, the AMC may use appropriate derivative instruments in accordance with the investment objectives of the Scheme.

The following are the position limits for Mutual Funds and its schemes:

i. Position limit for Mutual Funds in index options contracts

- a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 250 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
- b. This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for Mutual Funds in index futures contracts:

- a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs. 250 crore or 15% of the total open interest of the market in index futures, whichever is higher per Stock Exchange.
- b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:

1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
2. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. Position limit for Mutual Funds for stock based derivative contracts

The Mutual Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts, stand in the following manner:

1. For stocks in which the market wide position limit is less than or equal to Rs. 250 crore, the Mutual Fund position limit in such stock shall be 20% of the market wide position limit.
2. For stocks in which the market wide position limit is greater than Rs.250 crore, the Mutual Fund position limit in such stock shall be Rs.50 crore.

v. Position limit for each scheme of a Mutual Fund

The position limits for each scheme of mutual fund and disclosure requirements shall be identical to that prescribed for sub account of a FII/FPI. Therefore, the scheme-wise position limit/ disclosure requirements shall be:

- i. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of: 1% of the free float market capitalisation (in terms of number of shares) or 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- ii. This position limits shall be applicable on the combined position in all derivative contracts on underlying stock at a Stock Exchange.
- iii. For index based contracts, Mutual Funds disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Monitoring of Position Limits

- a. The Mutual Fund shall notify Clearing Member/s for each scheme, through whom it would clear its derivative contracts, to the Stock Exchange.
- b. The Stock Exchange would then assign a unique client code to each scheme of the Mutual Fund.
- c. The Stock Exchange shall monitor the scheme-wise position limits in the manner similar to that prescribed for FIIs/FPI and their sub-accounts in SEBI circular no. SMD/DC/Cir/-11/02 dated February 12, 2002 as modified from time to time.

The Fund shall comply with the guidelines issued by SEBI and amendments thereof issued from time to time in derivative trading.

Equity / Equity Related Derivative Instruments:

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

Basic Structure of an Index Future

Index Futures are instruments designed to give exposure to the equity market indices. The Stock Exchange, Mumbai and the National Stock Exchange of India Limited have started trading in index futures. The pricing of an index future is the function of the underlying index and short-term interest rates.

Illustration :

Spot Index : 1070

1 month Nifty Future Price on day 1 : 1075

Fund buys 100 lots. Each lot has a nominal value equivalent to 200 units of the underlying index.

Let us say that on the date of settlement, the future price = Closing spot price = 1085

Profits of the Fund = $(1085 - 1075) * 100 \text{ lots} * 200 = \text{Rs.}200,000$.

Similarly, the fund can suffer a loss if the future price is lower than the contracted price. Let us say that in the above example, on the date of settlement the future price = Closing Spot Price = 1060.

Loss for the Fund = $(1060 - 1075) * 100 \text{ lots} * 200 = (\text{Rs.}300,000)$

Please note that the above example is given for illustration purposes only.

The net impact for the Fund will be in terms of the difference between the closing price of the index and cost price (ignoring margins for the sake of simplicity) plus interest costs on funds that would otherwise be invested in stocks comprising the index. The risks associated with index futures are similar to those associated with equity investments.

Additional risks could be on account of illiquidity and/or mispricing of the future at any time during the life of the contract.

Advantages of Equity Derivatives:

In times of volatility in the equity markets, derivatives provide much needed flexibility to hedge against this volatility. Some of the advantages of specific derivatives products are given below:

- ▣ Stock Index Futures can give exposure to the index. Appreciation in Index Investment in Stock Index Futures can give exposure to the index without directly buying the individual stocks, which make up the index. Appreciation in Index stocks can be effectively captured through investment in Stock Index Futures.
- ▣ The Scheme can sell futures to hedge against market movements without actually selling the underlying stocks it hold.
- ▣ By buying call options on the index, one can participate in the rise in the market, without actually buying individual stocks.
- ▣ By buying put options on the index, the Scheme can insulate the portfolio (assuming a perfect co-relation between portfolio and index which may not be the case) from the downside risk at a small cost.

Debt / Debt Related Derivatives

The Scheme may use derivatives in accordance with SEBI Regulations. RBI has issued guidelines on Interest Rate Swaps (IRS) and Forward Rate Agreements (FRA) on July 7, 1999. These products were introduced for developing the nation's Debt Market.

Interest Rates Swaps (IRS)

All swaps are financial contracts, which involve exchange (swap) of a set of payments receivable by one party for another set of payments receivable by another party, usually through an intermediary. An IRS can be defined as a contract between two parties (Counter Parties) to exchange, on particular dates in the future, one series of cash flows (fixed interest) for another series of cash flows (variable or floating interest) in the same currency and on the same principal for an agreed period of time. The exchange of cash flows need not occur on the same date.

Forward Rate Agreements (FRA)

A FRA is an agreement between two counter parties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date, based on a notional amount, for an agreed period.

In short, in a FRA, interest rate is fixed now for a future period. The special feature of FRAs is that the only payment is the difference between the FRA rate and the Reference rate and hence are single settlement contracts. As in the case of IRS, notional amounts are not exchanged.

The Scheme will use derivative instruments for the purpose of hedging and portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment.

Basic Structure of an Interest Rate Swap

An interest rate swap is an agreement between two parties to exchange future payment streams based on a notional amount. Only the interest on the notional amount is swapped, and principal amount is never exchanged.

In a typical interest rate swap, one party agrees to pay a fixed rate over the term of the agreement and to receive a variable or floating rate of interest. The counterparty receives a stream of fixed rate payments at regular intervals as described in the agreement and pays the floating rate of interest.

Illustration :

Fixed interest rate: 10% p.a.

Variable Interest Rate: Over-Night MIBOR (variable)

Notional Principal: Rs.10 crore

Period of Agreement: 1 year

Interest Frequency: Semi-annual

Suppose six month period from the value date of swap to the first payment date is 182 days and the daily compounded over-night MIBOR is say 8% p.a. on that date, the interest streams are as follows:

Fixed Rate Payment:

$$\text{Rs.}10,00,00,000.00 \times 182 \times 10 / 365 \times 100 = \text{Rs.}49,86,301.36$$

Variable Rate:

$$\text{Rs.}10,00,00,000.00 \times 182 \times 8 / 365 \times 100 = \text{Rs.}39,89,041.09$$

In the above example, the fixed rate payer will pay the variable rate payer a net amount of Rs.9,97,260.27 (Rs.49,86,301.36 - 39,89,041.09).

Likewise the second and final payment will depend upon the variable NSE MIBOR for the remaining 183 days and the interest stream of fixed rate for the said period, the difference of which, will be settled between the parties at the expiry of the contract.

The above example illustrates the benefits and risks of using derivatives for hedging and optimising the investment portfolio. Swaps have its own drawbacks like credit risk, settlement risk. However, these risks are substantially reduced as the amount involved is interest streams and not principal.

Valuation of Derivative Products

The traded derivatives shall be valued at the closing price provided by the respective stock exchanges.

The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.

Exposure to Derivatives

Losses may arise as a result of using derivatives, but these are likely to be compensated by the gains on the underlying cash instruments held by the Scheme.

Risk associated with Derivatives trading:

The risk associated with index futures is similar to the one with equity investments. Additional risks could be on account of illiquidity and hence mispricing of the futures at the time of purchase. As and when the Scheme trades in the derivatives markets, there are risk factors and issues concerning the use of derivatives. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks. The use of a derivative requires understanding of the underlying instrument as well as that of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess risk that a derivative adds to the portfolio and the ability to forecast price movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks associated with trading in derivatives include the risks of mispricing or improper valuation of derivatives and inability of derivatives to correlate perfectly with underlying assets, indices.

The net impact for the Scheme will be in terms of the difference between the closing price of the index and cost price (ignoring margins for the sake of simplicity). Thus, profit or loss for the Scheme will be the difference between the closing price (which can be higher or lower than the purchase price) and the purchase price.

The Scheme will comply with provisions specified in Circular dated August 18, 2010 related to overall exposure limits applicable for derivative transactions as stated below:

- a. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
 - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - ii. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
 - iii. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - iv. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point

F. FUNDAMENTAL ATTRIBUTES

The Fundamental attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme

Canara Robeco India Opportunities is a Close ended Equity Scheme.

(ii) What is the investment objective of the scheme (s)?

To generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

Investment Pattern:

The Asset Allocation pattern of the Scheme under normal circumstances would be as under:

Instruments	Indicative Allocation		Risk Profile
	Minimum	Maximum	
Mid- and Small Cap Equity and Equity Related Instruments	65%	90%	High
Large Cap Equity and Equity Related Instruments	10%	35%	High
Micro Cap Equity and Equity Related Instruments	0%	5%	High
Debt and Money Market Instruments	0%	25%	Low

For the purpose of this fund:

- Large cap companies are the top 150 Companies appearing in BSE 200 index or those companies whose market capitalisation is within the range of market capitalisation of top company and the 150th company of BSE 200.
- Midcap companies are the companies which are appearing in CNX Midcap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX Midcap Index;
- Small cap companies are the Companies which are appearing in CNX small cap Index or those companies whose market capitalisation is within the range of market capitalisation of top company and the last company of CNX small cap Index.

In case of a overlapping of Companies, viz. the Companies that can be considered both as Large cap & Midcap, based on the above definitions, the allocation will be considered for allocation towards the Large cap. Similarly companies that can be considered both as midcap and small cap based on the above definitions the allocation will be considered for allocation towards Midcap.

The ranking will be reviewed periodically.

In the last six months of the tenure of the scheme, the exposure to Large Cap stocks may go up to 100 per cent, if considered in the best interest of investors, in order to facilitate smooth completion of maturity of the scheme.

Subject to guidelines specified by SEBI (MF) Regulations as may be amended from time to time, exposure by the Scheme in derivative instruments for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the Net Assets of Scheme at the time of investment. Exposure by the scheme in derivative shall be in

accordance with Circular No. Cir/IMD/DF/ 11/2010 dated August 18, 2010 as may be amended from time to time.

The Scheme shall not invest in ADRs/GDRs. The Scheme shall not invest in foreign securities.

The Scheme shall not invest in securitized debt.

The scheme does not intend to invest in unrated debt instruments. The Scheme does not intend to enter Repo/ Reverse repo transactions in corporate debt securities

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir- 14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Stock Lending.

The AMC shall adhere to the following limits should it engage in Stock Lending:

1. Not more than 15% of the net assets of the Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single approved intermediary. Total of investments in Equity, debt securities, money market instruments and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme

Pending deployment of the funds in securities pursuant to the investment objectives of the Fund, such funds may be invested in short term deposits of scheduled commercial banks as permitted under the Regulations. The investments in these deposits shall be in accordance with SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respective and any other applicable guidelines as amended or updated from time to time

Subject to the SEBI Regulations, the asset allocation pattern 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. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations inter alia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time.

(iii) Terms of Issue

Listing/Redemption/Repurchase of Units:

Listing: The units may be listed on NSE and/or other stock exchange(s) as may be deemed appropriate by the AMC, accordingly then reference herein to NSE shall be deemed to mean and include NSE and/or such other Stock Exchange(s).

(iv) Aggregate fees and expenses

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. These expenses will be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme shall not exceed 2.50% of the daily average net assets of the Scheme per annum.

The AMC has estimated that the following percentage of the daily average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund www.canararobeco.com. Any expenses beyond the limits shall be borne by the AMC.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivatives transactions	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

The 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. At least 10% of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission (at least 10%) which is charged in the Regular Plan.

Fungibility of expenses: 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.

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

As per the Regulation 52, the investment management fee and total annual scheme recurring expenses chargeable to the Scheme are as under:

- On the first Rs.100 Crore of the average weekly net assets - 2.50%
- On the next Rs.300 Crore of the average weekly net assets - 2.25 %
- On the next Rs.300 Crore of the average weekly net assets – 2.00%
- On the balance of the assets – 1.75%

- (a) **Additional Expenses under Regulation 52 (6A):** brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions;

In accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% 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 (6) of the SEBI (MF) 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 15 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

- (c) Additional expenses, incurred towards different heads mentioned under Regulation 52(2) and 52(4), not exceeding 0.20 per cent of daily net assets of the scheme(s);

Service Tax

As per SEBI Circular No. CIR/IMD/DF/21/ 2012 dated September 13, 2012, Service tax shall be charged as follows:

- Service tax 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.
- Service tax 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.
- Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the Scheme.
- Service tax 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.

Investor Education and Awareness initiatives

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, 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 Trustee or the Sponsor.

The current expense ratios will be updated on the Mutual Fund website on www.canararobeco.com within two working days mentioning the effective date of the change.

Any safety net or guarantee provided:

The Scheme does not provide any safety net or guarantee nor does it provide any assurance regarding the realization of the investment objective of the scheme or in respect of declaration of dividend.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- 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 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**Benchmark Index: CNX Midcap**

As approved by the Board of Trustees, CNX Midcap is the Benchmark selected for the Scheme. However The Trustees reserve the right to change the benchmark due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of the Scheme performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis. Any change in the Benchmark Index for the Scheme would be actuated only post approval from Board of Trustees.

H. WHO MANAGES THE SCHEME?

Mr. Ravi Gopalakrishnan is the fund manager for the Scheme. He will also manage the debt portion of the Scheme.

Name	Age (in yrs)	Qualifications	Experience	Other Schemes Managed
Mr. Ravi Gopalakrishnan Head – Equities	46	MBA (Finance) & Ms (finance)	<ul style="list-style-type: none"> • Executive Director & CIO - Equities with Pramerica Asset Managers Private Limited (September 2009 to August 2012) • Portfolio Advisor with Hudson Fairfax Group, USA (March 2006 to January 2009) • Head - Portfolio Management Services with Principal PNB Asset Management Company Private Limited (May 2005 to March 2006) • Fund Manager - Equities with Sun F&C asset Management Ltd. (April 2000 to May 2004) 	Canara Robeco Equity Diversified, Canara Robeco Emerging Equities*, Canara Robeco Infrastructure^, Canara Robeco Large Cap+, Canara Robeco Monthly Income Plan\$, Canara Robeco Yield Advantage Fund%

*Jointly with Mr. Krishna Sanghavi

^ Jointly with Mr. Yogesh Patil

\$ Jointly with Mr. Avnish Jain

% Jointly with Ms. Suman Prasad

I. 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 Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
2. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard. The Scheme shall not indulge in short selling of securities.
3. The securities purchased by the Fund shall be got transferred in the name of the Mutual Fund on account of the concerned Scheme, wherever investments are intended to be of long term nature.
4. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form
5. The Scheme shall not invest more than thirty percent of its net assets in money market instruments of an issuer. Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.
6. The Scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company, provided that such limit shall not be applicable for investments in Government Securities.
7. The Scheme shall not advance any loan for any purpose.
8. The Mutual Fund under all its Scheme(s) will not own more than ten percent of any Company's paid up capital carrying voting rights.
9. 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 SEBI Circular Nos. SEBI/IMD/CIR No. 9/20306/03, SEBI/IMD/CIR No. 1/91171/07, SEBI/IMD/CIR No. 8/107311/07, SEBI/IMD/CIR No. 7/129592/08 dated 12 November 2003, 16 April 2007, 26 October 2007 and 23 June 2008 respective and any other applicable guidelines as amended or updated from time to time. The Scheme(s) shall abide by the following guidelines for parking of funds in short term deposits:
 - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - ii. Such short-term deposits shall be held in the name of the Scheme.
 - iii. The Scheme(s) 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 Trustee.
 - iv. 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.
 - v. The Scheme(s) shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - vi. The Scheme(s) shall not park funds in short-term deposit of a bank, which has invested in the Scheme.
10. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company
11. Investment in other Schemes : The investment by this 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/s 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.

12. The Scheme/s shall not make any investment in:
 - Any unlisted security of an associate or group company of the sponsor; or
 - Any security issued by way of private placement by an associate or group company of the sponsor; or
 - The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
 - Foreign securities
 - Securitised debt
 - Unrated debt securities
 - Fund of Funds Schemes
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 dividend 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 equity/equity related instruments, debt and derivative position shall not exceed 100% of the net assets of the scheme/s 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 SEBI circular no CIR/MFD/DF/11/2010 dated 18th August 2010 shall also be complied with.
15. The total exposure, in a particular sector (excluding investments in Bank CDs, Short term deposits of schedule commercial Bank, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the Scheme. For the purposes of sector exposure limits, AMFI sector classification of issuers would be considered.

 Provided that the Scheme may have an additional exposure to financial services sector (over and above the sector limit of 30%) not exceeding 10% of the net assets of the Scheme by way of increase in exposure to Housing Finance Companies (HFCs). 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 30% of the net assets of the Scheme.
16. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,
 - 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.]
 - The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
17. The scheme shall invest only in such permissible debt securities which will mature on or before the date of the maturity of the scheme
18. All investment restrictions stated above shall be applicable at the time of making investment.

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

The AMC/ Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

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/s 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.

AMC's investments 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 Regulation 24(3) of 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."

Underwriting by the Scheme

The scheme will not accept underwriting and sub underwriting obligations.

Policy for Inter-scheme Transfers

The Scheme may purchase / sell securities under the Scheme through the mode of Inter-Scheme Transfers, if such a security is under the buy / sell list of this Scheme and is on the sell / buy list of another Scheme under the Fund. Under such circumstances, the transactions will be effected based on the prevailing market price on spot basis and in conformity with Regulations. The valuation of untraded / unquoted securities and debt instruments shall be done in accordance with the general valuation policies of the Fund.

J. HOW HAS THE SCHEME PERFORMED?

This scheme is a new scheme and does not have any performance track record.

III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. NEW FUND OFFER (NFO)

New Fund Offer Period	NFO opens on: 14 th November, 2014 NFO closes on: 28 th November, 2014 <i>(The Trustee reserves the right to extend the closing date, subject to the condition that the New Fund Offer shall not be kept open for more than 15 days. Any such extension shall be announced by way of a notice in one national newspaper).</i>
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	Face Value of Rs. 10.00 per unit.
Minimum Amount for Application in the NFO	Minimum amount: Rs. 5,000.00 and multiples of Rs.10.00 thereafter. In case of investors opting to switch into the Scheme from the existing scheme(s) of Canara Robeco Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the minimum amount is Rs.5,000/- per application and in multiples of Rs. 10/- thereafter
Minimum Target amount	Rs.10 Crore. (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days from the date of closure of NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry 5 business days from the date of closure of the subscription period.
Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC.	There is no Maximum Amount.
Options	Regular Plan: Growth Option and Dividend Payout Option Direct Plan: Growth Option and Dividend Payout Option Regular Plan: Regular Plan is for investors who purchase /subscribe Units in the scheme through a Distributor. Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with Canara Robeco Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor / ARN Holder). 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. Canara Robeco Mutual Fund shall have separate "Application Forms" for investors

	<p>subscribing under Regular Plan & Direct Plan. Investors applying under Direct Plan can also fill the Regular Plan form, but should clearly indicate “Direct” in the ARN column of the application form. Also, where application is received for Regular Plan without Distributor code or “Direct” mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>In case Distributor code is mentioned in the application form, but “Direct Plan” is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.</p> <p>Growth Option Under this option, no dividends will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.</p> <p>Dividend Payout Option Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the notified record date. The Trustee / AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor will that dividends be paid regularly. In order to be a Unit holder, an investor has to be allotted Unit against receipt of clear funds by the Scheme/s. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.</p> <p>Default Option: In case of valid applications received without indicating any choice of options, it will be considered as Growth Option and processed accordingly.</p>
Dividend Policy	<p>The Scheme may distribute, surplus if any, by way of dividend, as may be decided by the Trustees from time to time. If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the Dividend declaration may not take place.</p> <p>The Scheme is not assuring or guaranteeing any dividend or returns.</p> <p>Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution. The Income Distribution will be paid out of the Net surplus of the Scheme, to those unit holders whose names appear in the register of unit holders on the date to be notified for the purpose.</p> <p>Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable). If AMC fails to pay the amount within 30 days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 30 days till the date of dispatch of the dividend.</p> <p>Dividend Distribution Procedure In accordance with SEBI Circular no. SEBI/ IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for Dividend Distribution would be as under:</p> <p>1. Quantum of dividend and the record date will be fixed by the Trustee. Dividend so</p>

	<p>decided shall be paid, subject to availability of distributable surplus.</p> <p>2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend 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.</p> <p>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 dividends. The Record Date will be 5 calendar days from the issue of notice.</p> <p>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</p> <p>5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.</p> <p>6. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund.</p>
Allotment	<p>Subject to the receipt of the specified minimum subscription amount, full allotment of Units applied for will be made within 5 business days from the date of closure of the NFO Period for all valid applications received during the NFO Period. Allotments made will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds. Also, note that the allotment of units will not be made in decimals/fractions. The units will be converted to the nearest whole number at the time of allotment of units for NFO applicants to be in adherence to the tradable lot of one unit on the Stock Exchange. The balance amount represented by fractional units will be refunded to the investor.</p> <p>Where the Investor has chosen to receive the Units in electronic form, the AMC will credit Units to the Investor's Depository Account within 5 business days from the close of NFO as per the demat account details furnished by the investor in the Application Form.</p> <p>In case the Unit holder does not wish to get his/her Units allotted in electronic form, he should indicate so in his Application Form. In that case, or where the AMC is not able to credit the Units to the Depository Account of Unitholder for any reason whatsoever, the AMC shall issue Statement of Account specifying the Units allotted to the investor within 5 business days from the closure of NFO.</p> <p>Investors who do not provide the demat account details will be allotted units in Statement of Account (SOA) form.</p> <p>Allotment of Units and despatch of Account Statements to FII/FPI will be subject to RBI approval. Any addition/ deletion of name from the folio of the unitholder is deemed as transfer of units. But the Units of the Scheme are not transferable.</p> <p>In view of the same, additions/ deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer.</p> <p>Unit Certificates:</p> <p>Normally no unit certificates will be issued under the Scheme. However, if the unitholder so desires, the AMC shall issue a unit certificate to the unitholder within 30 days of the receipt of request for the certificate. The cost of stamp duty paid for issuing the unit certificate will form part of the annual ongoing expenses and/or may be recovered from the Unitholder. However, such unit certificates are not tradable with the Stock Exchange.</p>

	<p>Dematerialization / Rematerialization of Units:</p> <p>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 respective Plan(s). 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 respective Plan(s) 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 alongwith a Demat/Remat Request Form to their Depository Participants.</p> <p>However, the Trustee / 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>Default Option:</p> <p>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	<p>If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days from the closure of NFO, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p> <p>In the event of Applications not being complete in all respects and the consequent non allotment, the Scheme will refund the Application Money to the applicant(s), by Post and by way of Cheque or Demand Draft marked 'A/c Payee'. All refund cheques will be mailed by registered post or as permitted by applicable regulations at the risk of the applicants.</p>
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your 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"> • Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed). • Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis. • Hindu Undivided Family (HUF) • Partnership Firms • A Company as defined in the Companies Act, 1956, Public Sector Undertakings. • A Body Corporate established by or under any law in force in India • A Co-operative Society registered under any law relating to Co-operative Societies in India • A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes • 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 . • Banks and Financial Institutions • Pension Funds/Pension Fund Managers • Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation

	<p>/ non-repatriation basis</p> <ul style="list-style-type: none"> • Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations • Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India • Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable • Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations • Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future. • NRIs and PIOs
Who cannot invest	<ul style="list-style-type: none"> • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs and foreign nationals residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • 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 • Such other persons as may be specified by AMC from time to time.
Where can you submit the filled up applications.	<p>During the NFO period the applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / Investor Service Centers / Official Points of Acceptance, whose names and addresses are mentioned on last page of the SID.</p> <p>ASBA: In addition to the above all applicants can participate in the NFO through the ASBA process. For using ASBA facility investors should approach self certified syndicate banks (SCSBs) providing ASBA facility and submit ASBA application to them. The NFO application money will be blocked from the respective bank account of the investor and will be debited only on allotment of units in his/her name. ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in). For using ASBA facility investors should approach Self Certified Syndicate Banks (SCSBs) providing ASBA facility and submit the ASBA application form authorizing blocking of funds from the bank account specified in the ASBA Application Form.</p> <p>Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI)</p>
How to apply	<p>Please Refer the SAI and Application Form for the instructions</p> <p>Please note that it is mandatory for Unit holders to:</p> <ol style="list-style-type: none"> 1. Mention their bank account numbers in their application for purchase of units and redemption requests. 2. Mention their Permanent Account Number (PAN) in their application
Listing	<p>The units of the Scheme will be listed on NSE within 5 Business Days from the date of allotment. Units of the Scheme may also be listed on such other stock exchange(s) as may be decided from time to time. The trading will be as per the normal settlement cycle.</p>
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. Unitholders' right to freely retain or dispose of units depend on the operations and trading activities of the Stock Exchange(s). The trading activities on the stock exchanges and / or the redemption of units on maturity may be restricted / affected</p>

	<p>in the following circumstances:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 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. 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. 5. In case of natural calamities, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC. 7. During the period of Book Closure. 8. If so directed by SEBI. <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>
Special Products / facilities available during the NFO	<p><u>Inter-Scheme Switching Option</u></p> <p>The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other open ended scheme(s) / plan (s) or close ended scheme offered by the Mutual Fund to this scheme during the New Fund Offer period.</p> <p>This Option will be useful to Unit holders who wish to alter the allocation of their investment among the open ended scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and a reinvestment of the Redemption proceeds in an open-ended scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit / Entry Load, lock-in period, etc). The price at which the Units will be Switched out of the respective Plans will be based on the Redemption Price, and the proceeds will be invested in the scheme at the Offer price for units in the scheme.</p>
Foreign Account Tax Compliance	<p>FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are likely to be classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.</p>

	<p>FATCA due diligence will be directed at each investor/Unit holder (including joint investor) and on being identified as a reportable person/specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor/Unit holder will therefore be required to comply with the request of the AMC /Mutual Fund to furnish such information as and when sought by the AMC for the AMC/Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/AMFI from time to time in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors/ Unit holders should consult their own tax advisors regarding FATCA requirements with respect to their own situation.</p> <p>The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.</p>
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B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the Scheme will not reopen for subscriptions after the closure of the NFO.</p> <p>To provide liquidity to the investors, the Fund proposes to list the units on one or more of the recognised stock exchanges.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>Units cannot be subscribed after the closure of the NFO. After the NFO, the persons can invest in the Scheme only through demat mode by purchasing the units on NSE or any other Stock Exchange where the Scheme will list its units.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p>	<p>Units cannot be redeemed before the maturity period. Investors can sell units of the scheme on BSE or any other Stock Exchange where the units of the Scheme are listed.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<p>Being a close ended scheme, investors can subscribe to the units of the Scheme during the New Fund Offer period only and the Scheme will not re-open for subscription after the closure of the NFO. Since the Scheme will be listed on the Stock Exchange, the units can be purchased / sold in round lots of 1 unit, in case units are held in demat form.</p>
<p>Accounts Statements</p>	<ul style="list-style-type: none"> • Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO. • An allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. • Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain

	<p>details relating to all the transactions carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</p> <ul style="list-style-type: none"> • In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. • In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. • The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. • No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant will contain the details of transactions <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> • A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email. • The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical. <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.</p>
Dividend	The dividend warrants shall be dispatched to the unit holders within 30 days of the date of declaration of the dividend.
Maturity	The redemption proceeds on maturity, subject to availability of all relevant documents/details, shall be dispatched to the unitholders within 10 working days from the date of maturity of the Scheme. If the maturity date falls on a non business day, the immediately following business day will be considered as the maturity date for the Scheme.
Delay in payment of maturity proceeds	<p>The Asset Management Company shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>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 / Unit holders 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>

Bank Account Details	<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>
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C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The first NAV will be calculated and announced within a period of 5 (five) Business Days after the allotment of the Units. Thereafter, the NAV will be calculated and disclosed for every Business Day.</p> <p>The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00pm (time limit for uploading NAV as per applicable guidelines) and also on In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p> <p>NAV of the scheme will be calculated up to two decimal places and shall be published in at least two daily newspapers on daily basis in accordance with the SEBI Regulations. In addition, the NAV for all business days will be available at our Branch Offices.</p>
<p>Half yearly Disclosures: Financial Results / Portfolio</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The Mutual Fund shall host half yearly disclosures of the Schemes' unaudited financial results in the prescribed format on its website viz. www.canararobeco.com within one month from the close of each half year i.e. on 31st March and on 30th September. AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in atleast 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.</p> <p>The unaudited financial results will also be displayed on the website of AMFI.</p> <p>Portfolio:</p> <p>The Mutual Fund shall before the expiry of one month from the close of each half year i.e. March 31 and September 30, send to all Unit holders a complete statement of its Scheme portfolio. Provided that the statement of Scheme portfolio may not be sent to the Unit holders if the statement is published, by way of an advertisement, in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The disclosure of Portfolio shall be made in the format prescribed</p>

	by SEBI. The statement of portfolio shall also be displayed on the website of the Mutual Fund.
Monthly Portfolio Disclosure	As presently required by the SEBI Regulations, the portfolio of the schemes shall be available in a user-friendly and downloadable format on the website of AMC (www.canararobeco.com) on or before the tenth day of the succeeding month.
Annual Report	<p>The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <p>(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,</p> <p>(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.</p> <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.</p> <p>A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p>
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation	<p>Please refer to Statement of Additional Information (SAI).</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>
Investor services	<p>Mr. M Papparao Head – Mid Office Canara Robeco Asset Management Co. Ltd. 4th Floor, Construction House, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai – 400 001 Tel No. (022) 6658 5000 Fax (022) 6658 5012/13 E-Mail : crmf@canararobeco.com</p>

D. 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:

$$\frac{\begin{array}{l} \text{Market or Fair Value of Scheme's investments} \\ + \text{Current assets - Current Liabilities and Provisions} \end{array}}{\text{No. of Units outstanding under the Scheme}} = \text{NAV (Rs.)}$$

The price arrived shall be rounded off up to two decimals.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes:

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. These expenses will be borne by the AMC.

B. ANNUAL SCHEMERECURRING EXPENSES

As per the SEBI Regulations, the following fees and expenses can be charged to the Scheme. Where the total sum of the investment management fee and advisory fee, and recurring expenses charged to the Scheme shall not exceed 2.50% of the daily average net assets of the Scheme per annum.

The AMC has estimated that the following percentage of the daily average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund www.canararobeco.com. Any expenses beyond the limits shall be borne by the AMC

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivatives transactions	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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. At least 10% of the TER is charged towards distribution expenses / commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses / commission (at least 15%) which is charged in the Regular Plan.

Fungibility of expenses: 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.

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

As per the Regulation 52, the investment management fee and total annual scheme recurring expenses chargeable to the Scheme are as under:

- On the first Rs.100 Crore of the average weekly net assets - 2.50%
- On the next Rs.300 Crore of the average weekly net assets - 2.25 %
- On the next Rs.300 Crore of the average weekly net assets – 2.00%
- On the balance of the assets – 1.75%

(a) Additional Expenses under Regulation 52 (6A):

Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;

In accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% 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 (6) of the SEBI (MF) 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 15 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

- (c) Additional expenses, incurred towards different heads mentioned under Regulation 52(2) and 52(4), not exceeding 0.20 per cent of daily net assets of the scheme(s);

Service Tax

As per SEBI Circular No. CIR/IMD/DF/21/ 2012 dated September 13, 2012, Service tax shall be charged as follows:

- Service tax 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.
- Service tax 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.
- Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the Scheme.
- Service tax 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.

Investor Education and Awareness initiatives

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, 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 Trustee or the Sponsor.

The current expense ratios will be updated on the Mutual Fund website on www.canararobeco.com within two working days mentioning the effective date of the change.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. 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 www.canararobeco.com.

The following load structure shall be applicable for Canara Robeco India Opportunities

Entry Load: Nil

Exit Load:

- Being a listed scheme, no exit load will be applicable.
Investors shall note that the brokerage on sales of the units of the Schemes on the stock exchanges shall be borne by the investors.

In terms of SEBI circular no- SEBI/IMD.CIR no 4/168230/09 dated 30th June 2009, No Entry load will be charged by the scheme to investor effective August 01, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. For switches between the Plans i.e. between Regular and Direct Plan or vice versa, no load will be charged by the scheme.

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 Centers. The latest modification in the load structure whether by way of Exit Load or CDSC will be stamped in the acknowledgment slip issued to the investor on submission of the Application Form and will also be disclosed in the Statement of Accounts issued after introduction of such load / CDSC. Also, the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors

Unitholder Transaction Expenses and Load

The Redemption Price will not be lower than 93% of the Applicable NAV and the Purchase Price will not be higher than 107% of the Applicable NAV, provided that the difference between the Redemption Price and the Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 7% calculated on the Purchase Price.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not applicable

E. TRANSACTION CHARGES

In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and as amended from time to time, 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/agent (who have opted to receive the transaction charges for this Scheme type) as under:

(i) Payment of Transaction Charges:

Transaction charges will be paid only to those distributors who have expressly opted-in to receive the transaction charges in accordance with the SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011.

(ii) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of Rs 150/- (Rupees One hundred fifty only) for subscription of Rs 10,000/- (Rupees ten thousand only) and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.

(iii) 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/agent of the investor and the balance shall be invested.

(iv) Transaction charges shall not be deducted for:

- a) purchases/subscriptions for an amount less than Rs 10,000/-;
- b) Transaction other than purchases/subscriptions relating to new inflows such as Switch etc.
- c) Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
- d) Purchases/Subscriptions made through National Stock Exchange/Bombay Stock Exchange platform.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. 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

1. During the last three years, neither SEBI nor any other Regulatory body has awarded any penalty under SEBI Act or Regulations and there is no enquiry or adjudication proceeding/s, that are in progress against the Sponsors or any company associated with the Sponsors in any capacity including the AMC, the Board of Trustees or any of the Directors or key personnel of the AMC under the SEBI Act or any other Regulations. In addition, no penalties have been awarded for any economic offences and violation of securities laws.

2. (a) The Mutual Fund is defending and / or filed cases in the Special Court constituted under the Special Court (Trial of Offences relating to transactions in Securities) Act, 1992 in respect of the claims arising out of scam related transactions. The Fund has taken necessary steps as legally advised.

(b) A Writ Petition is pending before the Hon'ble Kolkata High Court, for direction to prohibit the Fund from converting the close ended Cantriple+ Scheme into open ended and for direction regarding payment of three times the original investment. Cases are also pending before various Consumer Fora claiming three times the investment in Cantriple+ Scheme. The cases are at various stages of hearing. The Fund has taken necessary steps as legally advised.

(c) There are about 25 consumer cases (including appeals) filed by various parties against the Fund in respect of various schemes of the Fund, which are pending.

(d) In spite of the Fund being a tax-exempt entity u/s 10(23 D) of the Income Tax Act, 1962, claims have been received from tax authorities on some of its investments in PTCs. The Fund has denied the said claims and taken necessary steps as legally advised.

In respect of the cases mentioned above, the Mutual Fund / Investment Manager will abide by the final decision of the courts.

3. No criminal cases are pending against the Sponsors, any company associated with the Sponsors in any capacity, AMC, Board of Trustees, any of the Directors or key personnel. The Sponsors, Canara Bank, has over 3000 branches and Robeco Groep N V has several offices across the world. To the best of our knowledge and belief, no criminal cases which may affect the business of Mutual Fund are pending against the Sponsors or any company associated with the Sponsors in any capacity or any of the Directors or key personnel.

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."

Canara Robeco Asset Management Company Ltd.

Branch Offices: AHMEDABAD: Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road , Ahmedabad 380 006. Tel: (079) 40278936, Fax : (079) 40264254, E-mail : crmf.ahmedabad@canararobeco.com, **BANGALORE:** 1st Floor, "Sana Plaza", 21/14 A, M. G. Road, Near Trinity Metro Station, Bangalore - 560001, Tel: (080) 39871400/01, Fax : (080) 30901092, Email : crmf.bangalore@canararobeco.com. **CHANDIGARH:** Canara Bank, Circle Office, 3rd Floor, Sector 34-A, Chandigarh - 160 022. Tel:(172) 2648007, E-mail: crmf.chandigarh@canararobeco.com **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai 600 002. Email: crmf.chennai@canararobeco.com. Tel.: (044) 28492596-98 Fax: (044) 28497023 **DELHI:** 306, Kanchen Junga Building., 18, Barakamba Road, New Delhi 110 001. Email: crmf.delhi@canararobeco.com. Tel.: (011) 23326417, Fax (011) 23354780 **GOA:** Shop No. F-3, Edcon Tower .Panjim Goa : 403001. Email: crmf.goa@canararobeco.com. Tel.: (0832) 2422415, 6450631 **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No.6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad -500 082. Tel: (40) 39132301/ 39132302, Fax: (40) 39132300, E-mail: crmf.hyderabad@canararobeco.com **INDORE:** 211, City Centre, M.G. Road, Indore -452 003.Tel: +91 731 6451222, E-mail: crmf.indore@canararobeco.com **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank ofCommerce, Broadway North End, Kochi 682 031. Email: crmf.kochi@canararobeco.com. Tel.: (0484) 2364846/36 Fax: (0484) 2364836 **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 071. Email: crmf.kolkata@canararobeco.com. Tel.: (033) 30584716-19 Fax: (033) 30584720 **MANGALORE:** 1st Floor Essel Towers, Bunts Hostel Circle Mangalore 575 003. Email: crmf.mangalore@canararobeco.com. Tel: (0824) 2448804 Telefax: (0824) 2445565 **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: crmf.mumbai@canararobeco.com. Tel.: (022) 66585000-18, 66585085 Fax: (022) 66585012/13 **PUNE:** C-2, Deccan Mall, 2nd Floor, Next to Deccan Post Office, Deccan Gymkhana, Pune 411 004. Email: crmf.pune@canararobeco.com. Tel.: (020) 30923820 Fax: (020) 25661454 **SURAT:** M - 8/9, Jolly Plaza, Athwagate, Surat - 395 001. Tel: (261)6554243, E-mail: crmf.surat@canararobeco.com,

Karvy Computershare Pvt. Ltd. : Branch Offices

AGARTALA: Karvy Computershare Pvt.Ltd, Bidurkarta Chowmuhan, J N Bari Road, Tripura (West) , Agartala-799001, Tel: 0381-2317519. **AGRA:** Karvy Computershare Pvt.Ltd, 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra-282002, Tel: 9369918603. **AHMEDABAD:** Karvy Computershare Pvt.Ltd, 201/202 Shail, Opp: Madhusudan House, Navrangpura, Ahmedabad-380006, Tel: 079-26402967, 079-32997508. **AJMER:** Karvy Computershare Pvt.Ltd, S. No. 1 & 2, 2Nd Floor, Ajmer Tower, Kutchery Road, Ajmer-305001, Tel: 0145-5120725, 0145-2628055. **AKOLA:** Karvy Computershare Pvt.Ltd, Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Akola. -Akola-444004, Tel: 0724-2451874. **ALIGARH:** Karvy Computershare Pvt.Ltd, 1st Floor, Kumar Plaza-Aligarh-202001, Tel: 9369918604. **ALLAHABAD:** Karvy Computershare Pvt.Ltd, Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad-211001, Tel: 9369918605. **ALLEPPY:** Karvy Computershare Pvt.Ltd, XIV 172, Jp Towers, Mullaackal, Ksrtc Bus Stand, Alleppy-688011, Tel: 0477 3294001. **ALWAR:** Karvy Computershare Pvt.Ltd, 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar-301001, Tel: 0144-3291200, 0144-3291300. **AMBALA:** Karvy Computershare Pvt.Ltd, 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala-133001, Tel: 9315017301. **AMRAVATI:** Karvy Computershare Pvt.Ltd, Shop No 13 & 27, Gulshan Plaza, Badnera Road, Near Bhartiya Mahavidhyalaya, Rajapeth, Amravati-444605, Tel: 0721-3291081, 0721-3291081. **AMRITSAR:** Karvy Computershare Pvt.Ltd, 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar-143001, Tel: 0183-5053802. **ANAND:** Karvy Computershare Pvt.Ltd, B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand -380001, Tel: 9662020623. **ANANTHAPUR:** Karvy Computershare Pvt.Ltd, #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur-515001, Tel: 08554-244449. **ANKLESHWAR:** Karvy Computershare Pvt.Ltd, L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar-393002, Tel: 9558464477. **ASANSOL:** Karvy Computershare Pvt.Ltd, 114/71 G T Road, Near Sony Centre, Bhanga Pachil-Asansol-713303, Tel: 0341-6550222, 9332095447. **AURANGABAD:** Karvy Computershare Pvt.Ltd, Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005, Tel: 0240-2343414, 0240-2343414. **AZAMGARH:** Karvy Computershare Pvt.Ltd, 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276001, Tel: 9307910001. **BALASORE:** Karvy Computershare Pvt.Ltd, Gopalgaon, M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore-756001, Tel: 06782-260503. **BANGALORE:** Karvy Computershare Pvt.Ltd, 59, Skanda puttanna Road, Basavanagudi, Bangalore-560004, Tel: 080-26600785, 080-26602852/9625. **BANKURA:** Karvy Computershare Pvt.Ltd, Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura. -Bankura-722101, Tel: 03242-255964. **BAREILLY:** Karvy Computershare Pvt.Ltd, 1st Floor, 165, Civil Linesopp. Hotel Bareilly Palace, Near Railway Station, Bareilly-243001, Tel: 9369918607. **BARHAMPORE (WB):** Karvy Computershare Pvt.Ltd, Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb)-742101, Tel: 03482 274494. **BARODA:** Karvy Computershare Pvt.Ltd, Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda-390007, Tel: 0265-6640870, 0265-6640871. **BEGUSARAI:** Karvy Computershare Pvt.Ltd, Near Hotel Diamond Surbhi Complex, O. C Township Gate, Kapasiya Chowk, Begusarai-851117, Tel: 9308793949. **BELGAUM:** Karvy Computershare Pvt.Ltd, Cts No 3939/ A2 A1, Above Raymonds Show Room |Beside Harsha Appliances, Club Road, Belgaum -590001, Tel: 0831 2402544. **BELLARY:** Karvy Computershare Pvt.Ltd, No. 1, Khb Colony, Gandhi Nagar, -Bellary-583103, Tel: 08392 – 254750. **BERHAMPUR (OR):** Karvy Computershare Pvt.Ltd, Ramlingam Tank Road, Dist Ganjam Berhampur, Orissa, Berhampur (Or)-760002, Tel: 0680-2250106. **BETUL:** Karvy Computershare Pvt.Ltd, 107,1st Floor, Hotel Utkarsh, J. H. College Road -Betul-460001, Tel: 07141 - 231301. **BHAGALPUR:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur-812001, Tel: 9386256100. **BHARUCH:** Karvy Computershare Pvt.Ltd, Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001, Tel: 02642-225022. **BHATINDA:** Karvy Computershare Pvt.Ltd, #2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi-151001, Tel: 0164-5006725. **BHAVNAGAR:** Karvy Computershare Pvt.Ltd, KRUSHNA DARSHAN COMPLEX, PARIMAL CHOWK, OFFICE NO : 306-307, 3RD FLOOR, ABOVE JED BLUE SHOW ROOM, Bhavnagar-364002, Tel: 0278-3004116. **BHILAI:** Karvy Computershare Pvt.Ltd, Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai-490020, Tel: 0788-2295999, 0788-2295332. **BHILWARA:** Karvy Computershare Pvt.Ltd, Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara--, Tel: 01482-246362, 01482-246364. **BHOPAL:** Karvy Computershare Pvt.Ltd, Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal-462011, Tel: 0755-4092712, 0755-4092715. **BHUBANESWAR:** Karvy Computershare Pvt.Ltd, A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar-Bhubaneswar-751007, Tel: 0674-6534585. **BIKANER:** Karvy Computershare Pvt.Ltd, 70-71, 2Nd Floor |Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner-334001, Tel: 0151-2200014. **BILASPUR:** Karvy Computershare Pvt.Ltd, Shop No -201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G.-Bilaspur-495001, Tel: 07752-408436. **BOKARO:** Karvy Computershare Pvt.Ltd, B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandii Jewellers, Bokaro-827004, Tel: 06542-233332, 06542-233330/31. **BURDWAN:** Karvy Computershare Pvt.Ltd, 63 Gt Road, Halder Complex 1st Floor-Burdwan-713101, Tel: 0342-2665140. **CALICUT:** Karvy Computershare Pvt.Ltd, liind Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut-673004, Tel: 0495-4022480. **CHANDIGARH:** Karvy Computershare Pvt.Ltd, Sco 371-3725, Above Hdfc Bank, Sector 35-B, Chandigarh-160036, Tel: 0172-4342618. **CHANDRAPUR:** Karvy Computershare Pvt.Ltd, Shop No 6 Office No-2 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur-442402, Tel: 07172-270262, 07172-277584. **CHENNAI:** Karvy Computershare Pvt.Ltd, F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai-600002, Tel: 044-42028512, 044-42028513. **CHINSURA:** Karvy Computershare Pvt.Ltd, J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly-Chinsurah-712101, Tel: 033-26810164. **COCHIN:** Karvy Computershare Pvt.Ltd, AlI Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam-682036, Tel: 0484 3000231, 0484 3000232. **COIMBATORE:** Karvy Computershare Pvt.Ltd, 1057/1058 Jaya Enclave, 2nd Floor, Avinashi Road-Coimbatore-641018, Tel: 0422-4384770. **CUTTACK:** Karvy Computershare Pvt.Ltd, Po - Buxi Bazar, Cuttack, Opp Dargha Bazar, Dargha Bazar, Cuttack-753001, Tel: 0-9238102118. **DARBHANGA:** Karvy Computershare Pvt.Ltd, Jaya Complex, 2Nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga-846003, Tel: 06272-220145. **DAVANGERE:** Karvy Computershare Pvt.Ltd, #15/9, 1st Floor, Sobagu Complex, 2nd Main Road (Avk College Road) P J Extension-Davangere-577002, Tel: 0819-2258714. **DEHRADUN:** Karvy Computershare Pvt.Ltd, Kaulagarh Road, Near Sirmour Margabove, Reliance Webworld, Dehradun-248001, Tel: 9369918608. **DEORIA:** Karvy Computershare Pvt.Ltd, 1st Floor, 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria-274001, Tel: 7499496134. **DEWAS:** Karvy Computershare Pvt.Ltd, 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001, Tel: 07272-426010, 07272-426010. **DHANBAD:** Karvy Computershare Pvt.Ltd, 208 New Market 2Nd Floor, Bank More-Dhanbad-826001, Tel: 0326-6452027. **DHARWAD:** Karvy Computershare Pvt.Ltd, G, 7&8 Banashankari Avenue, Opp Nttf, P B Road, Dharwad-580001, Tel: 0836-2744207, 0836-2744208. **DHULE:** Karvy Computershare Pvt.Ltd, Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424001, Tel: 02562-282823, 02562-282823. **DINDIGUL:** Karvy Computershare Pvt.Ltd, No : 9 Old No:4/B, New Aghraharam, Palani Road, -Dindigul-624001, Tel: 0451-2436077. **DURGAPUR:** Karvy Computershare Pvt.Ltd, 1st Floor, Old Dutta Automobile Bldg, Nachan Road, Benachity, Durgapur-713213, Tel: 0343-6512111. **ELURU:** Karvy Computershare Pvt.Ltd, D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet-Eluru-534002, Tel: 08812-227851, 08812-227852/53/54. **ERODE:** Karvy Computershare Pvt.Ltd, No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode-638003, Tel: 0424-4021212. **FARIDABAD:** Karvy Computershare Pvt.Ltd, A-2B, 1st Floor, Nehru Groundnit-Faridabad-121001, Tel: 9310448851. **FEROZPUR:** Karvy Computershare Pvt.Ltd, The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur-152002, Tel: 01632-241814. **GANDHIDHAM:** Karvy Computershare Pvt.Ltd, 203 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham--, Tel: 02836-228630. **GANDHINAGAR:** Karvy Computershare Pvt.Ltd, Plot No - 945/2, Sector- 7/C, Opp Pathika, Gandhinagar-382007, Tel: 079-23244955, 079 232 44955. **GAYA:** Karvy Computershare Pvt.Ltd, 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001, Tel: 0631-2220071. **GHAZIABAD:** Karvy Computershare Pvt.Ltd, 1st Floor-7, Lohia Nagar-Ghaziabad-201001, Tel: 9310448804. **GHAZIPUR:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur-233001, Tel: 7499496131. **GONDA:** Karvy Computershare Pvt.Ltd, Shri Market, Sahabgunj, Station Road, Gonda-271001, Tel: 7499496127. **GORAKHPUR:** Karvy Computershare Pvt.Ltd, Above V.I.P. Houseadjacent, A.D. Girls College, Bank Road, Gorakpur-273001, Tel: 9369918610. **GULBARGA:** Karvy Computershare Pvt.Ltd, Cts No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga-585105, Tel: 0847-2310040. **GUNTUR:** Karvy Computershare Pvt.Ltd, D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur-522002, Tel: 0863-2339094. **GURGAON:** Karvy Computershare Pvt.Ltd, Shop No.18, Ground Floor, Sector -14, Opp. Akd Tower, Near Huda Office, Gurgaon-122001, Tel: 9310448806. **GUWAHATI:** Karvy Computershare Pvt.Ltd, 54 Sagarika Bhawan 2Nd Floor, R G Barooah Road, Aidc, Near Baskin Robbins, Guwahati-781024, Tel: 8811036746. **GWALIOR:** Karvy Computershare Pvt.Ltd, 37/38, Lashkar, Mlb Roadshinde Ki Chhawani, Near Nadi Gate Pul, Gwalior-474001, Tel: 9300004262. **HALDWANI:** Karvy Computershare Pvt.Ltd, Above Kapilaz, Sweet House, Opp Lic Building ,Pilikothi, Haldwani-263139, Tel: 9369918611. **HARIDWAR:** Karvy Computershare Pvt.Ltd, 8, Govind Puri, Opp. LIC -2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249401, Tel: 9369918612. **HASSAN:** Karvy Computershare Pvt.Ltd, St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan -573201, Tel: 08172 262065. **HISSAR:** Karvy Computershare Pvt.Ltd, Sco-71, 1st Floor, Red Square Market-Hissar-125001, Tel: 9315017303. **HOSHIARPUR:** Karvy Computershare Pvt.Ltd, 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur-146001, Tel: 01882-500143. **HUBLI:** Karvy Computershare Pvt.Ltd, 22Nd & 23Rd, 3Rd Floor, Eureka Junction, Travellers Bungalow, Hubli-580029, Tel: 0836-2252444. **HYDERABAD:** Karvy Computershare Pvt.Ltd, 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad-500034, Tel: 040-23312454, 23433103. **INDORE:** Karvy Computershare Pvt.Ltd, 213 B City Center, M.G. Road, Opp. High Court, Indore-452001, Tel: 0731-4266828, 0731-4218902. **JABALPUR:** Karvy Computershare Pvt.Ltd, Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur-482002, Tel: 0761-3204376. **JAIPUR:** Karvy Computershare Pvt.Ltd, S16/A liird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur-302001, Tel: 0141-2379761, 01414167715/17. **JALANDHAR:** Karvy Computershare Pvt.Ltd, Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar-144001, Tel: 0181-5094410. **JALGAON:** Karvy Computershare Pvt.Ltd, 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon-425001, Tel: 0257-2226761. **JALPAIGURI:** Karvy Computershare Pvt.Ltd-D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri-735101, Tel: 03561-222136. **JAMMU:** Karvy Computershare Pvt.Ltd, 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu-180012, Tel: 0191-2458820, 01912458818. **JAMNAGAR:** Karvy Computershare Pvt.Ltd, 108 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar-361001, Tel: 0288-2558887. **JAMSHEDPUR:** Karvy Computershare Pvt.Ltd, 2ND FLOOR, R R SQUARE, SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA, MAIN ROAD, BISTUPUR, Jamshedpur-831001, Tel: 0657-2317025. **JAUNPUR:** Karvy Computershare Pvt.Ltd, R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur-222002, Tel: 9369918613. **JHANSI:** Karvy Computershare Pvt.Ltd, 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284001, Tel: 9369918614. **JODHPUR:** Karvy Computershare Pvt.Ltd, 203, Modi Arcade, Chopasni Road-Jodhpur-342001, Tel: 0291-2638479. **JUNAGADH:** Karvy Computershare Pvt.Ltd, 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh-362001, Tel: 0285-2652220, 0285-2652220. **KANNUR:** Karvy Computershare Pvt.Ltd, 2 Nd Floor, Prabhat Complex, Fort Road, Nr. Icici Bank, Kannur-670001, Tel: 0497-2764190. **KANPUR:**

Karvy Computershare Pvt.Ltd, 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur-208001, Tel: 9369918615. **KARAIKUDI:** Karvy Computershare Pvt.Ltd, Gopi Arcade, 100 Feet Road, -Karaikudi-630001, Tel: 04565-237192. **KARIMNAGAR:** Karvy Computershare Pvt.Ltd, H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel: 0878-2261779, 0878-2244773/75/79. **KARNAL:** Karvy Computershare Pvt.Ltd, 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, Tel: 0184-2252524. **KARUR:** Karvy Computershare Pvt.Ltd, No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur-639001, Tel: 04324-241755. **KHARAGPUR:** Karvy Computershare Pvt.Ltd, 180 Malancha Road, -Beside Axis Bank Ltd, Kharagpur-721304, Tel: 03222-253380. **KOLHAPUR:** Karvy Computershare Pvt.Ltd, 605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001, Tel: 0231 2653656. **KOLKATA:** Karvy Computershare Pvt.Ltd, 166 A Rashbihari Avenue 2Nd Floor-Opp- Fortish Hospital, Kolkata-700029, Tel: 033-24635432, 033 24659263. **KOLLAM:** Karvy Computershare Pvt.Ltd, Sree Vigneswara Bhavan, Shastri Junction-Kollam-691001, Tel: 0474-2747055. **KORBA:** Karvy Computershare Pvt.Ltd, 1St Floor, 35, Indira Complex, P. Nagar, Korba-495677, Tel: 9300155683. **KOTA:** Karvy Computershare Pvt.Ltd, 29,1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324007, Tel: 0744-5100964, 0744-5100964. **KOTTAYAM:** Karvy Computershare Pvt.Ltd, 1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam-686002, Tel: 0481-2300868. **KURNOOL:** Karvy Computershare Pvt.Ltd, Shop No.43, 1St Floor, SV Complex, Railway Station Road, Near Sbi Main Branch, Kurnool-518004, Tel: 08158-228550. **LUCKNOW:** Karvy Computershare Pvt.Ltd, 24, Prem Nagar, Ashok Marg, Lucknow-226001, Tel: 9369918600. **LUDHIANA:** Karvy Computershare Pvt.Ltd, Sco -136, 1St Floor Above Airtel Showroom, Feroze Gandhi Market , Ludhiana-141001, Tel: 0161-4648747. **MADURAI:** Karvy Computershare Pvt.Ltd, Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors, Madurai-625010, Tel: 0452-2605856. **MALAPPURAM:** Karvy Computershare Pvt.Ltd, First Floor, Cholakkal Building, Near U P School, Up Hil, Malappuram-676505, Tel: 0483-32731450. **MALDA:** Karvy Computershare Pvt.Ltd, Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda-732101, Tel: 03512-223763. **MANGALORE:** Karvy Computershare Pvt.Ltd, Mahendra Arcade Opp Court Road, Karangal Padi-Mangalore-575003, Tel: 0824-2496289. **MARGOA:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao-403601, Tel: 0832-2731823. **MATHURA:** Karvy Computershare Pvt.Ltd, Ambey Crown, Iind Floor, In Front Of Bsa College, Gaushala Road, Mathura-281001, Tel: 9369918618. **MEERUT:** Karvy Computershare Pvt.Ltd, 1St Floor, Medi Centreopp Icici Bank, Hapur Road Near Bachha Park, Meerut-250002, Tel: 9369918619. **MEHSANA:** Karvy Computershare Pvt.Ltd, Ulj/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana-384002, Tel: 02762-242950. **MIRZAPUR:** Karvy Computershare Pvt.Ltd, Girja Sadan, Dawari Gunj-Mirzapur-231001, Tel: 7499496133. **MOGA:** Karvy Computershare Pvt.Ltd, 1St Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barar Ghar, Moga-142001, Tel: 01636-230792. **MORADABAD:** Karvy Computershare Pvt.Ltd, Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad-244001, Tel: 9369918620. **MORENA:** Karvy Computershare Pvt.Ltd, Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena-476001, Tel: 7489361265. **MUMBAI:** Karvy Computershare Pvt.Ltd, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort-400001, Tel: 022-66235353, 022-66235313. **MUZAFFARPUR:** Karvy Computershare Pvt.Ltd, I St Floor, Uma Market, Thana Gumtimoti Jheel, Muzaffarpur-842001, Tel: 9386256101. **MYSORE:** Karvy Computershare Pvt.Ltd, L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore -570001, Tel: 0821-2438006. **NADIAD:** Karvy Computershare Pvt.Ltd, 104/105, Near Paras Cinema, City Point Nadiad, Nadiad-387001, Tel: 0268-2563245. **NAGERKOIL:** Karvy Computershare Pvt.Ltd, 3A, South Car Street-Nagercoil-629001, Tel: 04652 - 233552. **NAGPUR:** Karvy Computershare Pvt.Ltd, Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth, Nagpur-440010, Tel: 0712-2533040, 0712-2533040. **NAMAKKAL:** Karvy Computershare Pvt.Ltd, 105/2, Arun Towers, Paramathi Street-Namakkal-637001, Tel: 04286- 234801. **NANDED:** Karvy Computershare Pvt.Ltd, Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded-431601, Tel: 02462-237885. **NASIK:** Karvy Computershare Pvt.Ltd, S-12, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002, Tel: 0253-6611395. **NAVSARI:** Karvy Computershare Pvt.Ltd, 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Mavsari-396445, Tel: 02637-280367, 02637-280367. **NELLORE:** Karvy Computershare Pvt.Ltd, 16-2-230, Room No : 27, 2Nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore-524001, Tel: 0861-2349940. **NEW DELHI:** Karvy Computershare Pvt.Ltd, 305 New Delhi House, 27 Barakhamba Road -New Delhi -110001, Tel: 011-43681700, 011-43681704. **NIZAMABAD:** Karvy Computershare Pvt.Ltd, H No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfe Bank, Hyderabad Road, Nizamabad-503003, Tel: 08462-224366. **NOIDA:** Karvy Computershare Pvt.Ltd, 307 Jaipuria Plazad 68 A, 2Nd Floor, Opp Delhi Public School, Sector 26, Noida-201301, Tel: 9310448805. **PALGHAT:** Karvy Computershare Pvt.Ltd, No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad-678001, Tel: 491 6061110. **PANIPAT:** Karvy Computershare Pvt.Ltd, 1St Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat-132103, Tel: 9315017304. **PANJIM:** Karvy Computershare Pvt.Ltd, City Business Centre, Coelho Pereira Building, Room No.18,19 & 20, Dada Vaidya Road, Panjim-403001, Tel: 0832-2426873, 0832-2426874. **PATHANKOT:** Karvy Computershare Pvt.Ltd, 1St Floor, 9A, Improvement Trust Building, Patel Chowk, Pathankot-145001, Tel: 0186-5080188. **PATIALA:** Karvy Computershare Pvt.Ltd, Sco 27 D , Chotti Baradari, Near Car Bazaar, Patiala-147001, Tel: 0175-5004349. **PATNA:** Karvy Computershare Pvt.Ltd, 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna-800001, Tel: 0612-6453098. **POLLACHI:** Karvy Computershare Pvt.Ltd, S S Complex, New Scheme Road-Pollachi-642002, Tel: 04259- 235111, 235122, 235133. **PONDICHERRY:** Karvy Computershare Pvt.Ltd, No:7, Thiayagaraja Street, Pondicherry-605001, Tel: 0413 2220640. **PUDUKOTTAI:** Karvy Computershare Pvt.Ltd, Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622001, Tel: 04322 - 220050. **PUNE:** Karvy Computershare Pvt.Ltd, Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune-411005, Tel: 020-25533795, 020-25539957. **RAIPUR:** Karvy Computershare Pvt.Ltd, 2 & 3 Lower Level, Millenium Plaza, Room No. LI 2& 3, Behind Indian Coffee House, Raipur-492001, Tel: 0771-4052620. **RAJAHMUNDRY:** Karvy Computershare Pvt.Ltd, D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry-533101, Tel: 0883-2434468, 0883-2434470. **RAJAPALAYAM:** Karvy Computershare Pvt.Ltd, Sri Ganapathy Complex, 14B/5/18, T P Mills Road, -Rajapalayam-626117, Tel: 04563 - 232951, 04563 - 232952. **RAJKOT:** Karvy Computershare Pvt.Ltd, 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot-360001, Tel: 9601288416. **RANCHI:** Karvy Computershare Pvt.Ltd, Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834001, Tel: 0651-2331320. **RATLAM:** Karvy Computershare Pvt.Ltd, 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam-457001, Tel: 07412-402007. **RENUKOOT:** Karvy Computershare Pvt.Ltd, Shop No.18, Near Complex Birla Market-Renukoot-231217, Tel: 7499495854. **REWA:** Karvy Computershare Pvt.Ltd, Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485001, Tel: 7489755878. **ROHTAK:** Karvy Computershare Pvt.Ltd, 1St Floor, Ashoka Plaza, Delhi Road, Rohtak-124001, Tel: 9315017305. **ROORKEE:** Karvy Computershare Pvt.Ltd, Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee-247667, Tel: 9369918621. **ROURKELA:** Karvy Computershare Pvt.Ltd, 1St Floor Sandhu Complex, Kachery Road, Uditnagar-Rourekla-769012, Tel: 0661-2510772. **SAGAR:** Karvy Computershare Pvt.Ltd, Above Poshak Garments, 5 Civil Lines, Infront Of Income Tax Office, Sagar-470002, Tel: 07582-402404. **SAHARANPUR:** Karvy Computershare Pvt.Ltd, 18 Mission Market, Court Road-Saharanpur-247001, Tel: 9369918622. **SALEM:** Karvy Computershare Pvt.Ltd, No:40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Salem-636016, Tel: 0427-4020300. **SAMBALPUR:** Karvy Computershare Pvt.Ltd, Ground Floor Quality Massion--, Sambalpur-768001, Tel: 0663-2522105. **SATNA:** Karvy Computershare Pvt.Ltd, 1St Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna-485001, Tel: 9300004263. **SHAKTINAGAR:** Karvy Computershare Pvt.Ltd, 1St/A-375, V V Colony, Dist Sonebhadra, Shaktinagar-231222, Tel: 7499496129. **SHILLONG:** Karvy Computershare Pvt.Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793001, Tel: 0364-2506106. **SHIMLA:** Karvy Computershare Pvt.Ltd, Triveni Building, By Pas Chowkhallini-Shimla-171002, Tel: 9318644501. **SHIMOGA:** Karvy Computershare Pvt.Ltd, Udaya Ravi Complex, LLR Road, Durgi Gudi-Shimoga-577201, Tel: 0818-2322577. **SHIVPURI:** Karvy Computershare Pvt.Ltd, 1St Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri-473551, Tel: 9303028921. **SIKAR:** Karvy Computershare Pvt.Ltd, First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi -Sikar -332001, Tel: 01572-250398. **SILCHAR:** Karvy Computershare Pvt.Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar-788001, Tel: 03842 261714. **SILIGURI:** Karvy Computershare Pvt.Ltd, Nanak Complex, Sevoke Road-Siliguri-734001, Tel: 0353-2526393. **SITAPUR:** Karvy Computershare Pvt.Ltd, 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur-261001, Tel: 9369918623. **SIVAKASI:** Karvy Computershare Pvt.Ltd, 363, Thiruthangal Road, Opp: TNEB, Sivakasi-626123, Tel: 04562 228816. **SOLAN:** Karvy Computershare Pvt.Ltd, Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173212, Tel: 9318991871. **SOLAPUR:** Karvy Computershare Pvt.Ltd, Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur-413004, Tel: 0217-2300021, 0217-2300318. **SONEPAT:** Karvy Computershare Pvt.Ltd, 205 R Model Town, Above Central Bank Of India-Sonepat-131001, Tel: 9315457164. **SRI GANGANAGAR:** Karvy Computershare Pvt.Ltd, 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar-Sri Ganganagar-335001, Tel: 0154-2470177. **SRIKAKULAM:** Karvy Computershare Pvt.Ltd, D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam-532001, Tel: 08942-225382, 08942-225362. **SULTANPUR:** Karvy Computershare Pvt.Ltd, Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228001, Tel: 9369918624. **SURAT:** Karvy Computershare Pvt.Ltd, G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat-395002, Tel: 0261-3042170, 0261-3042170. **THANJAVUR:** Karvy Computershare Pvt.Ltd, No. 70, Nalliah Complex, Srinivasam Pillai Road, -Tanjore-613001, Tel: 04362-275415. **THODUPUZHA:** Karvy Computershare Pvt.Ltd, First Floor, Pulimoottil Pioneer, Pala Road-Thodupuzha-685584, Tel: 0486-2211209, 04862 - 325051. **TIRUNELVELI:** Karvy Computershare Pvt.Ltd, 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli-627001, Tel: 0462 2335137. **TIRUPATHI:** Karvy Computershare Pvt.Ltd, D.No: 203, Il nd Floor, PADMAVATHI NILAYAM, NOKIA CARE UPSTAIRS, Tilak Road, Tirupathi-517501, Tel: 0877-6544567. **TIRUPUR:** Karvy Computershare Pvt.Ltd, First floor, 224 A, Kamaraj Road, Opp to Cotton market complex, Tirupur-641604, Tel: 0421-2214221. **TIRUVALLA:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Erinjeri Complex, Ramanchira, Opp Axis Bank, Thiruvalla-689107, Tel: 0469-3205676. **TRICHUR:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001, Tel: 0487-3246231. **TRICHY:** Karvy Computershare Pvt.Ltd, 60, Sri Krishna Arcade, Thennur High Road, -Trichy-620017, Tel: 0431-4020227. **TRIVANDRUM:** Karvy Computershare Pvt.Ltd, 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum-695010, Tel: 0471-2725728. **TUTICORIN:** Karvy Computershare Pvt.Ltd, 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628003, Tel: 0461-2334603. **UDAIPUR:** Karvy Computershare Pvt.Ltd, 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur-313001, Tel: 0294-2429370. **UJJAIN:** Karvy Computershare Pvt.Ltd, 101Aashta Tower, 13/1Dhanwantri Marg, Freeganj, Ujjain-456010, Tel: 0734-4250007, 0734-4250008. **VALSAD:** Karvy Computershare Pvt.Ltd, Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad-396001, Tel: 02632-258481. **VAPI:** Karvy Computershare Pvt.Ltd, Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi-396195, Tel: 9228012909. **VARANASI:** Karvy Computershare Pvt.Ltd, D-64/1321St Floor, Anant Complex, Sigra, Varanashi-221010, Tel: 9369918626. **VELLORE:** Karvy Computershare Pvt.Ltd, 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001, Tel: 0416 2215007. **VIJAYANAGARAM:** Karvy Computershare Pvt.Ltd, Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram-535002, Tel: 08922-236962. **VIJAYAWADA:** Karvy Computershare Pvt.Ltd, 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada-520010, Tel: 0866-2475126. **VISAKHAPATNAM:** Karvy Computershare Pvt.Ltd, Door No 47-14-5/1, Eswar Paradise, Dwarakanagar Main Road-Visakhapatnam-530016, Tel: 0891-2714125. **WARANGAL:** Karvy Computershare Pvt.Ltd, 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-506001, Tel: 0870-2501664. **YAMUNA NAGAR:** Karvy Computershare Pvt.Ltd, Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar-135001, Tel: 9315017306.

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

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