

Key Information Memorandum and application form

Open Ended Equity / Hybrid Schemes

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- Canara Robeco Balance
- Canara Robeco Nifty Index
- Canara Robeco F.O.R.C.E Fund
- Canara Robeco Equity Diversified
- Canara Robeco Emerging Equities
- Canara Robeco Equity Tax Saver
- Canara Robeco Large Cap + Fund

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- Canara Robeco Treasury Advantage Fund
- Canara Robeco Gilt PGS
- Canara Robeco Short Term Fund
- Canara Robeco InDiGo Fund
- Canara Robeco Yield Advantage Fund
- Canara Robeco Liquid
- Canara Robeco Income
- Canara Robeco Dynamic Bond Fund
- Canara Robeco Monthly Income Plan
- Canara Robeco Gilt Advantage Fund

Fund of Fund

- Canara Robeco Gold Savings Fund

Canara Robeco Mutual Fund

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website: www.canararobeco.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this Key Information Memorandum.

This Key Information Memorandum (KIM) dated as on 28th June, 2013.

Product Labeling

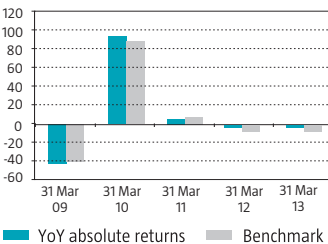
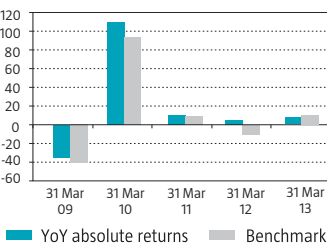
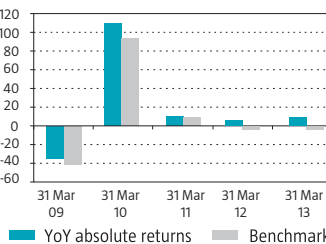
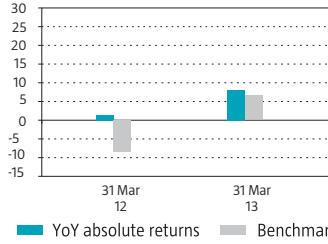
Name of the Scheme	This product is suitable for investors who are seeking*
Canara Robeco Liquid (An Open Ended Cash Management Scheme)	Income/ Capital appreciation over short term, while maintaining a level of high liquidity Investment in a mix of Money Market Instrument & Debt Securites Low risk (Blue)
Canara Robeco Treasury Advantage (An Open Ended Debt Scheme)	Income / capital appreciaton over short term through a low risk strategy Investment in a mix of Money Market Instrument & Debt Securites Low risk (Blue)
Canara Robeco Floatng Rate (An Open Ended Debt Scheme)	Income / capital appreciaton over short term Investng in short term debt instruments and money market instruments with weighted average portfolio duraton of equal to or less than 1 year Low risk (Blue)
Canara Robeco Short Term Fund (An Open Ended Debt Scheme)	Income / capital appreciaton over short termInvestng in short term to medium term debt and money market securites Low risk (Blue)
Canara Robeco Income (An Open Ended Debt Scheme)	Income / Capital appreciaton over medium to long term Investment in Debt and Money Market securites of diferent maturity and issuers of diferent risk profles Low risk (Blue)
Canara Robeco Dynamic Bond Fund (An Open Ended Debt Scheme)	Income/ Capital appreciaton over short to medium term (Product to confm the term) Investment in Debt and Money Market securites Low risk (Blue)
Canara Robeco Gilt PGS (An Open Ended dedicated Gilt Scheme)	Risk free return (except interest rate risk) and long term capital appreciaton Investment only in government securites Low risk (Blue)
Canara Robeco Gilt Advantage Fund (An Open Ended Gilt Scheme)	Income/ Capital appreciaton over short term to medium term commensurate with low credit risk Investng in the portolio comprising of Short to medium term Government securites guaranteed by Central and State Government with a weighted average portfolio duraton not exceeding 3 years Low risk (Blue)
Canara Robeco Monthly Income Plan (An Open Ended Debt Scheme)	Income / Capital appreciaton over medium term to long term. Investment in Debt instruments, MMI and small porton in equity Medium risk (Yellow)
Canara Robeco Yield Advantage Fund (An Open Ended Debt Scheme)	Income/ Capital appreciatonover medium term to long term. Investment in a wide range of debt securites and Money Market Instruments of various maturites and risk profile and a small porton of investment in quity and Equity Related Instruments Medium risk (Yellow)
Canara Robeco InDiGo Fund (An Open Ended Debt Scheme)	Income / Capital appreciaton over medium term to short term Investment in debt & money market securites along with investments in Gold ETFs Medium risk (Yellow)
Canara Robeco Balance (An Open Ended Balance Scheme)	Income/capital appreciaton over long term Investng in equity and equity related securites as well as fxed income securites (debt and money market securites) Medium risk (Yellow)
Canara Robeco Equity Diversified (An Open Ended Equity Scheme)	Capital appreciaton over long term Investment predominantly in equity and equity related securites High risk (Brown)
Canara Robeco Equity Tax Saver (Open-ended Equity Linked Savings with lock in period of 3 years)	Capital appreciaton over long term Investment in equity and equity related securites High risk (Brown)
Canara Robeco Emerging Equites (An Open Ended Equity Scheme)	Capital appreciaton over long term Investng in diversified mid-cap stocks High risk (Brown)
Canara Robeco Large Cap+ (An Open Ended Equity Scheme)	Capital appreciaton over long term Investng in companies having a large market capitalizaton High risk (Brown)
Canara Robeco Nify Index (An Open Ended Nify Linked Equity Scheme)	Capital appreciaton over long term Investng in companies whose securites are included in the S & P CNX Nify High risk (Brown)
Canara Robeco Infrastructure (An Open Ended Equity Scheme)	Capital appreciaton over long term Investng in equites and equity related instruments of companies in the infrastructure sector High risk (Brown)
Canara Robeco FORCE Fund (An Open Ended Equity Scheme)	Capital appreciaton over long term Investng in equity and equity related securites of companies in the Finance, Retail & Entertainment sectors High risk (Brown)
Canara Robeco Gold Savings Fund (An Open ended Fund of Fund scheme)	Capital appreciaton that closely correspond to returns provided by Canara Robeco Gold Exchange Traded Fund Investment in units of Canara Robeco Gold Exchange Traded Fund High risk (Brown)

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

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

Canara Robeco Infrastructure	Canara Robeco Equity Diversified	Canara Robeco Emerging Equities	Canara Robeco Large Cap+ Fund
Type & Category : Open Ended Equity Scheme	Type & Category : Open Ended Equity Scheme	Type & Category : Open Ended Equity Scheme	Type & Category : Open Ended Equity Scheme
Investment Objective : To generate income/capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector	Investment Objective : To generate capital appreciation by investing in equity and equity related securities.	Investment Objective : To generate capital appreciation by primarily investing in diversified mid cap stocks.	Investment Objective : The Investment Objective of the fund is to provide capital appreciation by predominantly investing in companies having a large market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.
<p>Investment Strategy: Canara Robeco Infrastructure is an open-ended Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the infrastructure sector.</p> <p>The Association of Mutual Funds in India (AMFI) has laid down classification of industries which is treated as a base list for classification of industries under the Infrastructure Sector. However, the list of industries is indicative and the AMC may add such other industries / sectors which broadly satisfy the category of infrastructure industries. The Indian economy has been among the fastest growing economies in the world. If the growth rate has to be sustained over a longer period, the country needs huge infrastructure spending. One of the key constraints for the Indian corporates to become globally competitive is inadequate infrastructure. Realising the urgency and importance of infrastructure development, the government has initiated a number of measures. The government has created a positive regulatory and policy environment like implementation of the Electricity Act, Telecom policies, etc. The country needs additional Power, Telecom, Aviation and the Maritime sectors etc. The government is finding innovative ways of funding through Public-Private Partnership initiatives, imposition of cess, etc. There are good investments happening in roads, seaports, airports, power, oil and gas sectors, water supply, sewerage, etc. Hence one of the key economic growth drivers today is the huge infrastructure spending.</p> <p>With the spending, many companies in the infrastructure sector stand to benefit by way of increased turnover and higher earnings. This presents ideal opportunities in the stock market, as the market capitalization of these companies will also grow in tune with the earnings growth. The scheme is designed to invest in shares of those companies, which hold high potential to benefit from such infrastructure spending. The scheme will look for companies, which are reasonably valued and are having high earnings growth potential in the infrastructure sector.</p>	<p>Investment Strategy: The Scheme would adopt a bottom-up approach to investing with an aim of identifying companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. Some key factors such as Fundamentals of the business, the quality of management, the financial strength of the company, etc. would be considered at the time of stock selection. The AMC would incorporate adequate safeguards for controlling risks in portfolio construction process at the time of investing. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the AMC. The AMC will also monitor and control maximum exposures to any one security.</p>	<p>Investment Strategy: The Scheme is an open-ended scheme with an objective to generate long term capital appreciation by primarily investing in diversified mid cap stocks that have potential to emerge as the bigger Corporates with higher performance. The scheme is designed to invest in shares of those companies, which hold high potential to emerge as the better performers in the future.</p> <p>Indian Corporates have emerged as globally competitive, cost conscious, profit oriented enterprises with the built-in capacity to exploit the global opportunities. With such robust business model, though they are mid-sized / small sized in terms of market capitalization today, they have the potential to emerge as blue chips of tomorrow. The dynamically changing and fastest growing Indian economy is enabling entrepreneurs to capitalize on the growth opportunities. Such companies command low P/E ratio as compared to industry P/E. When they achieve higher growth rate, automatically the value gets unlocked and consequently the P/E ratio would improve thereby facilitating wealth creation to the shareholders. They have the potential of becoming the blue chips of the market tomorrow. Such companies offer good scope for investments.</p>	<p>Investment Strategy: The fund will invest in any of the 'Top 150' stocks on the basis of market capitalization representing large cap stocks. Canara Robeco Large Cap+ Fund will have a distinctive feature in its investment process. This fund will use the inputs of the Robeco Emerging Markets Quantitative model ('REM Quant model') in its investment process as an Idea Generator.</p>
*Avg. Asset Under Management (28.03.2013) (INR crs) : 96.86	*Avg. Asset Under Management (28.03.2013) (INR crs) : 665.12	*Avg. Asset Under Management (28.03.2013) (INR crs) : 42.38	*Avg. Asset Under Management (28.03.2013) (INR crs) : 148.95
Number of Live Folios (31.05.2013) : 21880	Number of Live Folios (31.05.2013) : 175389	Number of Live Folios (31.05.2013) : 8006	Number of Live Folios (31.05.2013) : 22059
<p>Comparison with Other Schemes : Canara Robeco Infrastructure captures the opportunity created by huge growth in capital formation in the economy, through a predominantly large-cap oriented portfolio. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund has a bias towards concentrated holdings on high conviction ideas.</p>	<p>Comparison with Other Schemes : Canara Robeco Equity Diversified follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which are likely to deliver superior capital appreciation over the medium-term. The fund has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.</p>	<p>Comparison with Other Schemes : Canara Robeco Emerging Equities provides a portfolio of well diversified growth oriented companies within small and midcap universe. The Fund identifies stars of tomorrow within the segment.</p>	<p>Comparison with Other Schemes : Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. The fund aims to benefit from the growing Indian economy by investing in large cap stocks as they have a potential to grow in tandem with Indian economy. The fund will also utilize the inputs from the internal quant model which will act as an idea generator</p>

Canara Robeco Infrastructure			Canara Robeco Equity Diversified			Canara Robeco Emerging Equities			Canara Robeco Large Cap+ Fund		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
Equity and Equity related instruments of companies in the infrastructure sector including derivatives of such companies	Min 75	Max 100	Equity and Equity related instruments. Money Market instruments.	Min 85	Max 100	Mid & Small Cap equity and equity related instruments* Equity & equity related instruments of Companies other than the above	Min 65	Max 100	Large Cap equity and equity related instruments*	Min 65	Max 100
Domestic Debt and Money Market Instruments	0	25		0	15	Domestic Debt and Money Market Instruments	0	35	Domestic Debt and Money Market Instruments (including securitized debt up to 10% of AUM)	0	35
						*For the purpose of this Fund, Mid & Small Cap Companies are defined as those which are ranked from 151 to 500 on the basis of market capitalisation. The ranking will be reviewed periodically.			*For the purpose of this Fund, Large Cap Companies are defined as those which are ranked from 1 to 150 on the basis of market capitalization at the time of investment. The ranking will be reviewed on the basis of market capitalisation of companies at the end of every calendar quarter.		
Benchmark Index : S&P BSE 100			Benchmark Index : S&P BSE 200			Benchmark Index : CNX Mid Cap			Benchmark Index : S&P BSE 100		
Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout		
Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			Minimum Investment : Lumpsum: ₹ 5,000 in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP: For Monthly Frequency - ₹ 1000 and in multiples of ₹1 thereafter. For Quarterly Frequency- ₹ 2000 and in multiples of ₹ 1 thereafter		
Fund Manager : Mr. Ravi Gopalakrishnan/Yogesh Patil			Fund Manager : Mr. Ravi Gopalakrishnan			Fund Manager : Mr. Ravi Gopalakrishnan/ Mr. Krishna Sanghavi			Fund Manager : Mr. Ravi Gopalakrishnan		
Performance			Performance			Performance			Performance		
Scheme Benchmark			Scheme Benchmark			Scheme Benchmark			Scheme Benchmark		
Inception Date	2.12.05	2.12.05	Inception Date	16.9.03	16.9.03	Inception Date	11.3.05	11.3.05	Inception Date	21.8.10	21.8.10
Last 1 year	10.47%	21.23%	Last 1 year	18.00%	20.27%	Last 1 year	11.57%	13.39%	Last 1 year	20.12%	21.23%
Last 3 years	0.26%	4.54%	Last 3 years	7.05%	3.83%	Last 3 years	7.37%	0.28%	Last 3 years	-	-
Last 5 years	2.62%	3.53%	Last 5 years	10.67%	3.40%	Last 5 years	7.45%	3.57%	Last 5 years	-	-
Since inception	10.91%	10.94%	Since inception	20.64%	16.37%	Since inception	11.71%	11.88%	Since inception	6.58%	1.72%
NAV on 31.05.2013 (Growth Option) ₹ 21.7400			NAV on 31.05.2013 (Growth Option) ₹ 61.8700			NAV on 31.05.2013 (Growth Option) ₹ 24.8700			NAV on 31.05.2013 (Growth Option) ₹ 11.9400		
Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.		
Performance of the Scheme (Growth Option) Returns (%) 			Performance of the Scheme (Growth Option) Returns (%) 			Performance of the Scheme (Growth Option) Returns (%) 			Performance of the Scheme (Growth Option) Returns (%) 		

Canara Robeco Infrastructure	Canara Robeco Equity Diversified	Canara Robeco Emerging Equities	Canara Robeco Large Cap+ Fund
Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	Entry Load : Nil** Exit Load : 1% for all amounts if redeemed /switched-out within 1 year from the date of allotment. Nil - if redeemed /switched-out after 1 year from the date of allotment.
Actual Recurring Expenses as on March 28, 2013 :2.95%	Actual Recurring Expenses as on March 28, 2013 :2.62%	Actual Recurring Expenses as on March 28, 2013 :2.93%	Actual Recurring Expenses as on March 28, 2013 :2.88%
Canara Robeco Equity Tax Saver	Canara Robeco Balance	Canara Robeco Nifty Index	Canara Robeco F.O.R.C.E Fund
Type & Category : Open Ended Equity Linked Tax Saving Scheme	Type & Category : Open Ended Balance Scheme	Type & Category : Open Ended Nifty Linked Equity Scheme	Type & Category : Open Ended Equity Scheme
Investment Objective : ELSS seeking to provide long term capital appreciation by predominantly investing in equities and to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961	Investment Objective : To seek to generate long term capital appreciation and / or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities)	Investment Objective : To generate income/capital appreciation by investing in companies whose securities are included in the S & P CNX Nifty.	Investment Objective : The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors.
Investment Strategy : The Scheme aims to achieve long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. Given the lock-in feature of the Scheme, the fund manager is entrusted with the levy to engage in long term investing with no sudden liquidity pressures. 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.	Investment Strategy : Canara Robeco Balance is an open ended equity based Scheme with partial allocation to Debt Instruments. The Scheme is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure. The Scheme provides the Investment Manager with the flexibility to shift allocations within the prescribed asset allocation brackets in the event of a change in view regarding an asset class. The Equity Investment philosophy would bottom-up stock picking with the aim to invest in companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. Some key factors such as Fundamentals of the business, the quality of management, the financial strength of the company, etc. would be considered at the time of stock selection. On the remaining portion of the portfolio, the Scheme would invest some portion of the portfolio in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Scheme may be affected, if the securities invested in are rendered illiquid after investment. In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.	Investment Strategy : Canara Robeco Nifty Index being an index linked scheme follows passive style of management and is subject to tracking errors. The Scheme may invest in other indices managed by the AMC or in the index schemes of any other Mutual Funds, provided it is conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. The Scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weight age of these stocks in the respective index. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the index. In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same on the fixed income portion of the portfolio.	Investment Strategy : Canara Robeco F.O.R.C.E Fund (Financial Opportunities, Retail Consumption & Entertainment Fund) is an open-end Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the Finance, Retail & Entertainment sectors. The Scheme would aim to capture opportunities within the above said sectors primarily apart from focusing on other sectors. Some Opportunities in the financial sector include - Banks Public & Private, Investment Banks, Distribution Houses, Listed asset management companies, Insurance Companies, Brokerage Houses, etc. Opportunities in the entertainment sector include Broadcasting, Electronic and Print Media, Content providers, Multiplexes, etc. On the Retail Side, Organized players facilitating Retail Consumption provide a wide array of investment opportunities going forward. 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 fundamentally strong companies with scope for good growth over time. The AMC, in selecting the scrips will focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the company and the key earnings drivers.
*Avg. Asset Under Management (28.03.2013) (INR crs) : 551.88	*Avg. Asset Under Management (28.03.2013) (INR crs) : 204.41	*Avg. Asset Under Management (28.03.2013) (INR crs) : 4.29	*Avg. Asset Under Management (28.03.2013) (INR crs) : 114.24
Number of Live Folios (31.05.2013) : 162176	Number of Live Folios (31.05.2013) : 57428	Number of Live Folios (31.05.2013) : 1138	Number of Live Folios (31.05.2013) : 18228

Canara Robeco Equity Tax Saver			Canara Robeco Balance			Canara Robeco Nifty Index			Canara Robeco F.O.R.C.E Fund		
Comparison with Other Schemes : Canara Robeco Equity Tax Saver is an ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund benefits from long term investing due to its lock-in and has a balanced portfolio of large and mid cap stocks with a 'Growth' style of investing.			Comparison with Other Schemes : Canara Robeco Balance aims to generating long-term capital appreciation through a prudent mix of equity and debt portfolio, suitable for the average investor as it takes away the burden of focusing on asset allocation between equity & debt. The fund invests in a careful blend of select stocks and debt securities which effectively spreads the risk.			Comparison with Other Schemes : Canara Robeco Nifty Index is an index fund following passive style of investing by tracking S&P Nifty.			Comparison with Other Schemes : Canara Robeco FORCE Fund is an open ended thematic fund predominantly investing in 3 sectors benefitting from the rising and stable domestic demand i .e. Financial Services , Retail Consumption and Media & Entertainment. The fund will also look for opportunity to invest in few other companies which benefit from this theme not covered in the sectors mentioned above. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
	Min	Max		Min	Max		Min	Max		Min	Max
Equity and Equity related Instruments.	80	100	Equity and Equity related instruments	40	75	Equities covered by the Nifty in the same percentage weightage as in the Nifty (including Exchange Traded Equity Derivatives on the S&P CNX Nifty).	90	100	# Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector	65	100
Money Market instruments.	0	20	Debt Securities including Securitized debt having rating above AA or equivalent, Money Market Instruments, Govt. Securities	25	60	Money Market Instruments including Call Money.	0	10	Other Equity and equity related instruments	0	35
									Domestic Debt and Money Market instruments (Including securitised debt up to 10% of net assets)	0	35
									# The scheme shall invest minimum 40% and maximum 65% in Finance Sector, minimum 15% and maximum 35% in Entertainment sector and minimum 10% and maximum 25% in Retail sector.		
Benchmark Index : S&P BSE 100			Benchmark Index : Crisil Balanced Fund Index			Benchmark Index : CNX Nifty			Benchmark Index : CNX Nifty		
Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout			Plans/ Options : Regular Plan : Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout Direct Plan: Growth Option, Dividend Option - Dividend Reinvestment, Dividend payout		
Minimum Investment : Lumpsum : ₹ 500 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			Minimum Investment : Retail Plan : ₹ 5,000 and multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter. SIP/STP /SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
Fund Manager : Mr. Krishna Sanghavi			Fund Manager : Mr. Krishna Sanghavi /Ms. Suman Prasad			Fund Manager : Mr. Krishna Sanghavi			Fund Manager : Mr. Krishna Sanghavi		

Canara Robeco Equity Tax Saver	Canara Robeco Balance	Canara Robeco Nifty Index	Canara Robeco F.O.R.C.E Fund
Performance	Performance	Performance	Performance
Scheme Benchmark	Scheme Benchmark	Scheme Benchmark	Scheme Benchmark
Inception Date 31.3.93 31.3.93	Inception Date 1.2.93 31.3.02	Inception Date 8.10.04 5.7.90	Inception Date 14.9.09 14.9.09
Last 1 year 17.55% 21.23%	Last 1 year 13.61% 18.59%	Last 1 year 21.36% 21.56%	Last 1 year 30.05% 21.56%
Last 3 years 6.80% 4.54%	Last 3 years 7.32% 6.94%	Last 3 years 5.67% 5.57%	Last 3 years 11.36% 5.57%
Last 5 years 12.05% 3.53%	Last 5 years 9.95% 6.39%	Last 5 years 4.01% 4.21%	Last 5 years - -
Last 10 years 23.03% 20.17%	Last 10 years 20.43% 14.93%	Last 10 years - -	Last 10 years - -
Since inception 13.95% 12.15%	Since inception 10.00% @	Since inception 14.25% 14.76%	Since inception 13.93% 6.08%
NAV on 31.05.2013 (Growth Option) ₹ 29.0000	NAV on 31.05.2013 (Growth Option) ₹ 69.5500	NAV on 31.05.2013 (Growth Option) ₹ 31.6522	NAV on 31.05.2013 (Growth Option) ₹ 16.2300
Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.
Performance of the Scheme (Growth Option) Returns (%)	Performance of the Scheme (Growth Option) Returns (%)	Performance of the Scheme (Growth Option) Returns (%)	Performance of the Scheme (Growth Option) Returns (%)
<p>YoY absolute returns Benchmark</p>	<p>YoY absolute returns Benchmark</p>	<p>YoY absolute returns Benchmark</p>	<p>Absolute Returns Benchmark</p>
Entry Load : Nil** Exit Load : Nil	Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	Entry Load : Nil** Exit Load : 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.
Actual Recurring Expenses as on March 28, 2013 :2.67%	Actual Recurring Expenses as on March 28, 2013 :2.65%	Actual Recurring Expenses as on March 28, 2013 :1.82%	Actual Recurring Expenses as on March 28, 2013 :2.92%

* Quarterly average AUM for the Quarter ended 28th March, 2013
@ Comparable Benchmark returns not available

Canara Robeco Floating Rate	Canara Robeco Liquid	Canara Robeco Treasury Advantage Fund	Canara Robeco Monthly Income Plan
Type & Category : Open Ended Debt Scheme	Type & Category : Open Ended Cash Management Scheme	Type & Category : Open Ended Debt Scheme	Type & Category : Open Ended Debt Scheme
Investment Objective : The fund seeks to generate income by investing in a portfolio comprising of short term debt instruments and money market instruments with weighted average portfolio duration of equal to or less than 1 year.	Investment Objective : To enhance the income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities.	Investment Objective : To generate income/capital appreciation through a low risk strategy by investment in Debt Securities and Money Market Instruments.	Investment Objective : To generate Income by investing in Debt instruments, MMI and small portion in equity.
Investment Strategy : The fund manager will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views /decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing program, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the Statement Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. There can be assurance that the investment objective of the Scheme will be realised. It is however, emphasised that, there is no risk of default of payment of either principal or interest amount in respect of investments made in Government Securities, Treasury Bills, under this Scheme.	Investment Strategy : In Canara Robeco Liquid the funds will be invested in Money Market Instruments (with unexpired maturity less than 91 days) offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.	Investment Strategy : The focus of the Scheme is to achieve the investment objective through investments in combination of debt and money market instruments having varied yield and maturity profile. The Scheme is positioned as an intervening investment avenue between long-term debt scheme and short term liquid scheme. Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-a-vis limiting exposure to a particular security or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. The fund will be invested in debt and money market securities of different maturity and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the Statement Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.	Investment Strategy : The Scheme will invest primarily in Debt and Money market instruments with an objective to generate regular returns. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The funds will be invested in debt and money market securities of different maturities and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner. The Scheme being open ended, some portion of the portfolio may be invested in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Schemes may be affected, if the securities invested in are rendered illiquid after investment. The Investment Manager targets to identify securities which offer optimum level of yield at lower level of risks. Rated debt instruments in which the Scheme invests will be of investment grade as rated by the credit rating agency. In addition, the Investment Manager will monitor the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Equity Investment philosophy would be bottom-up stock picking with the aim to invest in companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time.
*Avg. Asset Under Management (28.03.2013) (INR crs) : 210.51	*Avg. Asset Under Management (28.03.2013) (INR crs) : 3,839.58	*Avg. Asset Under Management (28.03.2013) (INR crs) : 752.53	*Avg. Asset Under Management (28.03.2013) (INR crs) : 254.46
Number of Live Folios (31.05.2013) : 1363	Number of Live Folios (31.05.2013) : 1023	Number of Live Folios (31.05.2013) : 2396	Number of Live Folios (31.05.2013) : 6907
Comparison with Other Schemes : Canara Robeco Floating Rate offers an investment option with mix of fixed and floating rate instruments in its portfolio. The fund is similar to a money market fund and is less sensitive to interest rate fluctuations.	Comparison with Other Schemes : Canara Robeco Liquid invests in only short-term money market instruments with an aim to generate higher return than the risk free rate of return and ensuring liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus moneys.	Comparison with Other Schemes : Canara Robeco Treasury Advantage Fund seeks to provide consistent income and liquidity through investments made primarily in money market and debt securities following a low risk strategy. The portfolio duration of the fund tends to be slightly higher than a liquid fund.	Comparison with Other Schemes : Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate consistent income and stable performance with a small participation to equity investments.

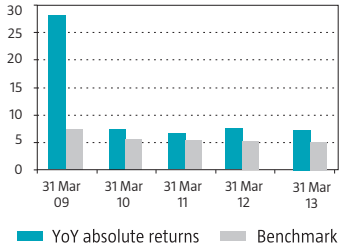
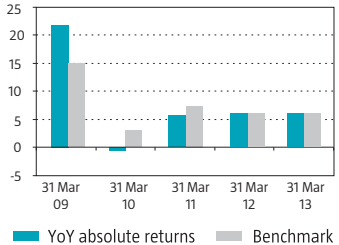
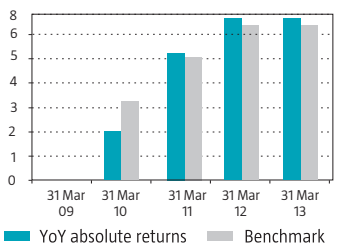
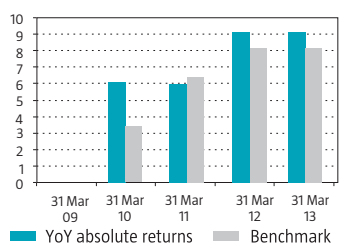
Canara Robeco Floating Rate			Canara Robeco Liquid			Canara Robeco Treasury Advantage Fund			Canara Robeco Monthly Income Plan		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)
	Min	Max		Min	Max		Min	Max		Min	Max
Indian Money Market Instruments	70	100	Money Market Instruments / Call Money	65	100	MMI/Call/Debt Instruments with residual average maturity of equal or less than one year. Debt Instruments with residual average maturity of more than one year (Incl Securitised Debt)	20	100	Debt (including securitized Debt with MMI)	75	90
Indian Debt Securities	0	30	Debt (Including Securitised Debt)	0	35		0	80	Equity and Equity related instruments)	10	25
Benchmark Index : Crisil Liquid Fund Index			Benchmark Index : Crisil Liquid Fund Index			Benchmark Index : Crisil Liquid Fund Index			Benchmark Index : Crisil MIP Blended		
Plans/ Options : Regular Plan a) Growth Option b) Dividend Option (Payout / Reinvestment) - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment Direct Plan: a) Growth Option b) Dividend Option (Payout / Reinvestment) - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment			Plans/ Options : Regular Plan a) Growth Option b) Dividend Option - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment Direct Plan: a) Growth Option b) Dividend Option (Payout) - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment			Plans/ Options : Regular Plan a) Growth Option b) Dividend Option - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment Direct Plan: a) Growth Option b) Dividend Option (Payout) - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Monthly Dividend Payout / Reinvestment			Plans/ Options : Regular Plan : Growth Option Dividend Option Monthly Div Payout/Reinvest. Quarterly Div Payout/Reinvest. Direct Plan: Growth Option Dividend Option Monthly Div Payout/Reinvest. Quarterly Div Payout/Reinvest.		
Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP /SWP: For monthly frequency - ₹ 1000 and in multiples of ₹1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			Minimum Investment : Lumpsum : ₹ 5000/- under each option and in multiples of ₹1 thereafter. Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. STP/SWP: Minimum installment amount - ₹ 1,000 and ₹ 2,000 for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.			Minimum Investment : Lumpsum : ₹ 5000/- under each option and in multiples of ₹1 thereafter. Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP /SWP: Minimum installment amount - ₹ 1,000 and ₹ 2,000 for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter		
Fund Manager : Mr. Akhil Mittal & Suman Prasad			Fund Manager : Mr. Akhil Mittal & Suman Prasad			Fund Manager : Mr. Akhil Mittal & Suman Prasad			Fund Manager : Mr. Ritesh Jain		
Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)		
Scheme Benchmark			Scheme Benchmark			Scheme Benchmark			Scheme Benchmark		
Inception Date	4.3.05	4.3.05	Inception Date	15.1.02	15.1.02	Inception Date	16.9.03	16.9.03	Inception Date	4.4.88	4.4.88
Last 1 year	9.71%	8.14%	Last 1 year	7.89%	8.14%	Last 1 year	9.44%	8.14%	Last 1 year	7.75%	14.06%
Last 3 years	9.16%	7.90%	Last 3 years	7.71%	7.90%	Last 3 years	8.93%	7.90%	Last 3 years	17.60%	8.24%
Last 5 years	8.18%	7.07%	Last 5 years	7.06%	7.07%	Since inception	8.05%	7.09%	Last 5 years	11.87%	7.73%
Since inception	7.86%	6.77%	Last 10 years	6.67%	6.30%	NAV on 31.05.2013 (Growth Option) ₹ 1,811.9949			Last 10 years	10.83%	8.42%
NAV on 31.05.2013 (Growth Option)	₹ 18.6564	Since inception	6.75%	-	Since inception				10.26%	@	
		NAV on 31.05.2013 (Growth Option)	₹ 1,446.5382						NAV on 31.05.2013 (Growth Option)	₹ 34.2392	
@ Comparable Benchmark returns not available											

Canara Robeco Floating Rate	Canara Robeco Liquid	Canara Robeco Treasury Advantage Fund	Canara Robeco Monthly Income Plan																																																																								
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<div>Performance of the Scheme (Growth Option)</div> <div>Returns (%)</div> <div><table><thead><tr><th>Period</th><th>YoY absolute returns (%)</th><th>Benchmark (%)</th></tr></thead><tbody><tr><td>31 Mar 09</td><td>9.5</td><td>9.0</td></tr><tr><td>31 Mar 10</td><td>4.5</td><td>3.5</td></tr><tr><td>31 Mar 11</td><td>7.0</td><td>6.0</td></tr><tr><td>31 Mar 12</td><td>9.5</td><td>8.0</td></tr><tr><td>31 Mar 13</td><td>9.0</td><td>7.5</td></tr></tbody></table></div> <div>■ YoY absolute returns ■ Benchmark</div>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 09	9.5	9.0	31 Mar 10	4.5	3.5	31 Mar 11	7.0	6.0	31 Mar 12	9.5	8.0	31 Mar 13	9.0	7.5	<div>Performance of the Scheme (Growth Option) (Retail Plan)</div> <div>Returns (%)</div> <div><table><thead><tr><th>Period</th><th>YoY absolute returns (%)</th><th>Benchmark (%)</th></tr></thead><tbody><tr><td>31 Mar 09</td><td>8.5</td><td>8.5</td></tr><tr><td>31 Mar 10</td><td>4.0</td><td>3.5</td></tr><tr><td>31 Mar 11</td><td>6.0</td><td>6.0</td></tr><tr><td>31 Mar 12</td><td>7.5</td><td>7.0</td></tr><tr><td>31 Mar 13</td><td>8.0</td><td>8.0</td></tr></tbody></table></div> <div>■ YoY absolute returns ■ Benchmark</div>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 09	8.5	8.5	31 Mar 10	4.0	3.5	31 Mar 11	6.0	6.0	31 Mar 12	7.5	7.0	31 Mar 13	8.0	8.0	<div>Performance of the Scheme (Growth Option) (Retail Plan)</div> <div>Returns (%)</div> <div><table><thead><tr><th>Period</th><th>YoY absolute returns (%)</th><th>Benchmark (%)</th></tr></thead><tbody><tr><td>31 Mar 09</td><td>8.5</td><td>8.5</td></tr><tr><td>31 Mar 10</td><td>4.0</td><td>3.5</td></tr><tr><td>31 Mar 11</td><td>6.0</td><td>6.0</td></tr><tr><td>31 Mar 12</td><td>8.0</td><td>7.5</td></tr><tr><td>31 Mar 13</td><td>8.5</td><td>8.0</td></tr></tbody></table></div> <div>■ YoY absolute returns ■ Benchmark</div>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 09	8.5	8.5	31 Mar 10	4.0	3.5	31 Mar 11	6.0	6.0	31 Mar 12	8.0	7.5	31 Mar 13	8.5	8.0	<div>Performance of the Scheme (Growth Option)</div> <div>Returns (%)</div> <div><table><thead><tr><th>Period</th><th>YoY absolute returns (%)</th><th>Benchmark (%)</th></tr></thead><tbody><tr><td>31 Mar 09</td><td>5.0</td><td>0.5</td></tr><tr><td>31 Mar 10</td><td>20.0</td><td>14.0</td></tr><tr><td>31 Mar 11</td><td>6.0</td><td>5.5</td></tr><tr><td>31 Mar 12</td><td>7.0</td><td>5.5</td></tr><tr><td>31 Mar 13</td><td>7.0</td><td>6.0</td></tr></tbody></table></div> <div>■ YoY absolute returns ■ Benchmark</div>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 09	5.0	0.5	31 Mar 10	20.0	14.0	31 Mar 11	6.0	5.5	31 Mar 12	7.0	5.5	31 Mar 13	7.0	6.0
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Actual Recurring Expenses as on March28,2013 :0.45%	Actual Recurring Expenses as on March28,2013 :0.17%	Actual Recurring Expenses as on March28,2013 :0.48%	Actual Recurring Expenses as on March28,2013 :2.47%																																																																								

* Quarterly average AUM for the Quarter ended 28th March, 2013

Canara Robeco Income	Canara Robeco Gilt PGS	Canara Robeco Dynamic Bond Fund	Canara Robeco Short Term Fund
Type & Category : Open Ended Debt Scheme	Type & Category : Open Ended Gilt Scheme	Type & Category : Open Ended Debt Fund	Type & Category : Open Ended Debt Fund
Investment Objective : To generate income through investment in debt and money market securities of different maturity and issuers of different risk profiles.	Investment Objective : To provide risk free return (except interest rate risk) and long term capital appreciation by investing only in Govt. Securities.	Investment Objective : The objective of the Fund is to seek to generate income from a portfolio of debt and money market securities	Investment Objective : The objective of the Fund is to generate income from a portfolio constituted of short to medium term debt and money market securities.
<p>Investment Strategy : The funds will be invested in debt and money market securities of different maturities and risk profiles offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.</p> <p>As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.</p> <p>The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of under performance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.</p> <p>The funds will be invested in debt and money market securities of different maturities and risk profiles offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.</p> <p>As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.</p> <p>The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.</p>	<p>Investment Strategy : CR Gilt PGS is an open ended Gilt Fund wherein the investments would be done only in Government Securities of different maturities. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. The Scheme being open-ended, some portion of the portfolio will be invested in short term government securities so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are reasonably liquid and of varying maturity.</p> <p>The investment pattern of the Scheme is indicative and may be changed by the Fund Manager for defensive considerations. The funds raised under the Scheme shall be invested only in Govt. Securities defined in Section 2(2) of the Public Debt Act, 1944.</p>	<p>Investment Strategy : Canara Robeco Dynamic Bond Fund is an open ended debt fund having a primary objective to seek to generate income from a portfolio of debt and money market securities. The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives of the fund. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity. The asset allocation for the Fund shall depend on prevailing market conditions. When the market outlook is bullish, the fund manager would increase the exposure to debt instrument with maturity over one year and likewise when the outlook is bearish, the exposure to such long dated securities will be reduced. The Fund shall take into account the following parameters while decisions for investments are taken: Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments. The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest.</p>	<p>Investment Strategy : Canara Robeco Short Term Fund is an open ended debt fund with an objective to seek to generate income from a portfolio constituted of short to medium term debt and money market securities. The characteristics of this product are similar to that of a debt fund. Canara Robeco Mutual Fund offers Canara Robeco Liquid Fund for investing short term surpluses and Canara Robeco Income Fund for long term investments. Taking into consideration the investment profile, this fund is aimed to be positioned between the liquid fund and the income fund. The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives and aims to maintain a modified duration not exceeding two years under normal circumstances. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity. The asset allocation for the Fund shall depend on prevailing market conditions. The Fund shall take into account the following parameters while decisions for investments are taken: Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments. The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest. The Fund may invest in other debt/income/ fixed maturity/interval schemes managed by the AMC or such schemes managed by any other Mutual Funds, provided it is in conformity to the investment objectives of the Fund and in terms of the prevailing Regulations. The Investment Manager will monitor the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors.</p>
*Avg. Asset Under Management (28.03.2013) (INR crs) : 333.62	*Avg. Asset Under Management (28.03.2013) (INR crs) : 20.37	*Avg. Asset Under Management (28.03.2013) (INR crs) : 20.28	*Avg. Asset Under Management (28.03.2013) (INR crs) : 442.48
Number of Live Folios (31.05.2013) : 4384	Number of Live Folios (31.05.2013) : 487	Number of Live Folios (31.05.2013) : 1020	Number of Live Folios (31.05.2013) : 1009

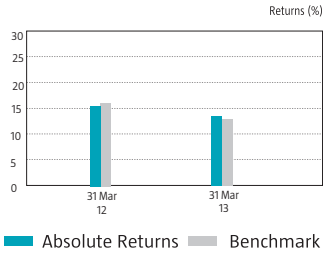
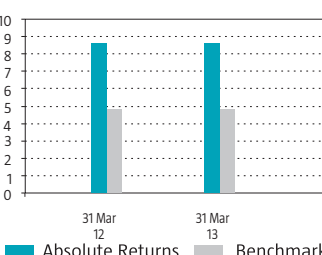
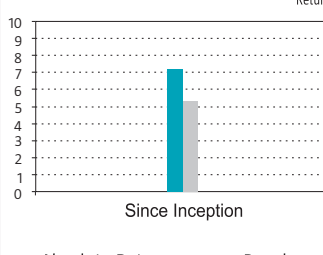
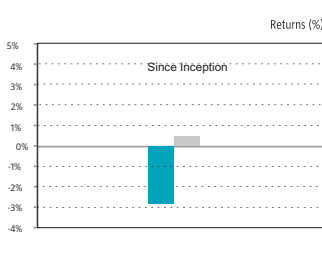
Canara Robeco Income			Canara Robeco Gilt PGS			Canara Robeco Dynamic Bond Fund			Canara Robeco Short Term Fund		
Comparison with Other Schemes : Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements by keeping a close watch on various parameters of the Indian economy as well as the developments in the global markets. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds.			Comparison with Other Schemes: Canara Robeco Gilt PGS invests in G-Secs of varying maturity issued by Reserve Bank of India (RBI). Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other bond funds.			Comparison with Other Schemes : Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management, allowing the fund to position the modified duration of the fund from 6 months to 10 years depending on interest rate view.			Comparison with Other Schemes : Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon and wishes to avoid high volatility but expects superior returns than liquid funds. The fund predominantly has accrual yields on high quality Money Market Instruments along with an active trading strategy for generating Alpha.		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
	Min	Max		Min	Max		Min	Max		Min	Max
Debt (Including Securitised Debt)	80	100	Govt. Securities / MMI/Call Money	0	100	Government of India & Corporate Debt Securities (including Securitised Debt)	0	100	Money Market Instruments	60	100
Money Market Instruments / Call Money	0	20				Money Market Instruments	0	100	Government of India & Debt Securities (including Securitised Debt)	0	40
Benchmark Index : Crisil Composite Bond Fund Index			Benchmark Index : I-Sec- Li-Bex			Benchmark Index : Crisil Composite Bond Fund Index			Benchmark Index : Crisil Liquid Fund Index		
Plans/ Options : Regular Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout Direct Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout			Plans/ Options : Regular Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout Direct Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout			Plans/ Options : Regular Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout Direct Plan : Growth Option Dividend Option Dividend Reinvestment Dividend Payout			Plans/ Options : Regular Plan : Growth Option Weekly Dividend Reinvestment Monthly Dividend Reinvestment/ Payout Direct Plan : Growth Option Dividend Option Weekly Dividend Reinvestment Monthly Dividend Reinvestment/ Payout		
Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			Minimum Investment : Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			Minimum Investment : Lumpsum/SIP/STP/SWP: ₹ 5000 under each option and in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			Minimum Investment : Lumpsum : ₹ 5000/- under each option and in multiples of ₹1 thereafter Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. SIP/STP/SWP : For monthly frequency - ₹1000 and in multiples of ₹1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter		
Fund Manager : Mr. Akhil Mittal			Fund Manager : Mr. Akhil Mittal			Fund Manager : Mr. Akhil Mittal & Suman Prasad			Fund Manager : Mr. Akhil Mittal & Suman Prasad		
Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)		
Scheme Benchmark			Scheme Benchmark			Scheme Benchmark			Scheme Benchmark		
Inception Date	19.9.02	19.9.02	Inception Date	29.12.99	#	Inception Date	29.5.09	29.5.09	Inception Date	31.3.09	31.3.09
Last 1 year	13.05%	12.64%	Last 1 year	15.14%	17.83%	Last 1 year	14.83%	12.64%	Last 1 year	10.10%	8.14%
Last 3 years	8.93%	8.48%	Last 3 years	9.14%	10.43%	Last 3 years	9.41%	8.48%	Last 3 years	8.62%	7.90%
Last 5 years	12.21%	7.78%	Last 5 years	9.65%	10.57%	Last 5 years	-	-	Last 5 years	-	-
Last 10 years	9.08%	6.00%	Last 10 years	7.24%	7.72%	Last 10 years	-	-	Last 10 years	-	-
Since inception	9.22%	6.45%	Since inception	9.27%	@	Since inception	8.04%	7.52%	Since inception	7.92%	6.70%
NAV on 31.05.2013 (Growth Option)	₹ 25.6998		NAV on 31.05.2013 (Growth Option)	₹ 32.9010		NAV on 31.05.2013 (Growth Option)	₹ 13.6318		NAV on 31.05.2013 (Growth Option)	₹ 13.7402	
			#Benchmark Index : Crisil I-Sec Li-Bex Index was formulated on 31.03.2002 and hence since inception are not comparable.								
Past performance may or may not be sustained in future.			Past performance may or may not be sustained in future.			Past performance may or may not be sustained in future.			Past performance may or may not be sustained in future.		
@ Comparable Benchmark returns not available											

Canara Robeco Income	Canara Robeco Gilt PGS	Canara Robeco Dynamic Bond Fund	Canara Robeco Short Term Fund
Performance of the Scheme (Growth Option) Returns (%) 	Performance of the Scheme (Growth Option) Returns (%) 	Performance of the Scheme (Growth Option) (Retail Plan) Returns (%) 	Performance of the Scheme (Growth Option) (Retail Plan) Returns (%) 
Entry Load : Nil** Exit Load: 1% - if redeemed/switched out within 12 months from the date of allotment, Nil – if redeemed / switched out after 12 Months from the date of allotment	Entry Load : Nil** Exit Load : 0.50% - if redeemed/switched out within 6 months from the date of allotment, Nil – if redeemed / switched out after 6 Months from the date of allotment.	Entry Load : Nil** Exit Load : 0.50% - If redeemed /switched out within 6 months from the date of allotment, Nil - if redeemed / switched out after 6 months from the date of allotment.	Entry Load : Nil** Exit Load : 0.50%-If redeemed/switched out within 3 months from the date of allotment, Nil - if redeemed/switched out after 6 months from the date of allotment
Actual Recurring Expenses as on March 30, 2013 :1.76%	Actual Recurring Expenses as on March 30, 2013 :1.69%	Actual Recurring Expenses as on March 30, 2013 :1.53%	Actual Recurring Expenses as on March 30, 2013 :1.00%

* Quarterly average AUM for the Quarter ended 28th March, 2013

Canara Robeco InDiGo Fund	Canara Robeco Gilt Advantage Fund	Canara Robeco Yield Advantage Fund	Canara Robeco Gold Savings Fund
Type & Category : Open Ended Debt Fund	Type & Category : Open Ended Gilt Scheme	Type & Category : An Open Ended Debt Scheme	Type & Category : An Open Ended Fund of Fund
Investment Objective : To generate income from a portfolio constituted of debt & money market securities along with investments in Gold ETFs. However, there can be no assurance that the investment objective of the Scheme will be achieved.	Investment Objective: To generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium Government securities guaranteed by the Central and State Government with a weighted average portfolio duration not exceeding 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.	Investment Objective: To generate regular income by investing in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.	Investment Objective: The investment objective of the Scheme is to provide returns that closely correspond to the returns provided by Canara Robeco Gold Exchange Traded Fund
Investment Strategy: The Fund Manager would take cues from seasonal patterns of gold, global & domestic macroeconomic events and Government policy & Central Bank actions and decide on the asset allocation between gold & fixed income. The allocations will be within the limits defined in the asset allocation table for each asset class. The Fund Manager will then create a portfolio of fixed income securities and Gold ETFs after adhering to stringent credit quality and sector limitations. The portfolio will be constructed in a way in which a high level of liquidity is maintained in the portfolio thereby focusing on short to medium term securities, which would also help the fund manager to generate income. Gold can be a partial hedge against inflation. Gold has seen a favorable development over the years in difficult times for the global economy especially in times of economic turmoil. Instead of providing enhanced yield at the cost of additional duration risk (G-Sec trading) or credit risk (corporate bond exposures), the yields of a low duration fixed income portfolio can be enhanced by investing a limited allocation into gold. With a flexible allocation between fixed income and gold, the Scheme can effectively capture the seasonal patterns in gold and fixed income.	Investment Strategy: The investment team will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views /decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing program, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country. The Scheme would aim to generate returns by investing in securities created and issued and / or guaranteed by the Central Government and/or a State Government and/or repos/ reverse repos in such government securities as may be permitted by RBI. The Scheme may also invest a portion of the corpus in the CBLO or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.	Investment Strategy: The Fund manager would take cues from domestic macroeconomic events, government policy, Central Bank Associations to decide on the allocation between Fixed Income and Equity. The allocations will be within the limits defined in the asset allocation table for each asset class. The fund manager would then create a portfolio of fixed income and equity and equity related instrument after adhering to stringent credit quality and sector limitations. Investment strategy followed for Fixed Income and Equity Investments would be as under:- Fixed Income – An emphasis will be laid on selecting the top rated securities under the accrual based portfolio construction which is highly liquid so as to create liquidity as and when required. The Fund Manager will continuously review maturity profile of the portfolio along with daily cash projection of the Portfolio. Equity – Within the equity allocation, the fund manager will seek to invest mainly in stock open offer opportunities, Initial Public Offerings, Buy Back Opportunities etc. If such opportunities are not available in the market, then the fund manager will adopt the bottom-up stock picking approach to select stocks out of top 150 stocks ranked on the basis of market capitalisation.	Investment Strategy: To achieve the investment objective, the scheme will predominantly invest in units of Canara Robeco Gold ETF. The scheme would also invest in debt and money market instruments as stated in the asset allocation table. The investment strategy would largely be passive in nature. The AMC shall endeavor that the returns of Canara Robeco Gold Savings Fund will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However this may vary due to reason beyond the control of the Fund Manager. This deviation would mostly be on account of receipt of cash flows which currently takes 5 days as per current operational procedures.
*Avg. Asset Under Management (28.03.2013) (INR crs) : 722.69	*Avg. Asset Under Management (28.03.2013) (INR crs) : 16.69	*Avg. Asset Under Management (28.03.2013) (INR crs) : 4.55	*Avg. Asset Under Management (28.03.2013) (INR crs) : 93.11
Number of Live Folios (31.05.2013) : 17058	Number of Live Folios (31.05.2013) : 39	Number of Live Folios (31.05.2013) : 211	Number of Live Folios (31.05.2013) : 41256
Comparison with Other Schemes : The fund provides a unique combination of Debt and Gold (through Gold ETFs) in one fund and aims to capture the seasonal patterns in Gold to provide alpha to the portfolio by actively managing the asset allocation. The fund acts as a portfolio diversifier and also provides a blend of accrual & capital appreciation to its investors. The fund through its Gold investment aims to generate additional	Comparison with Other Schemes : Canara Robeco Gilt Advantage Fund is a short-term gilt Scheme which aims to invest in short term Government securities by way of Treasury Bills and other sovereign securities issued by the Central and State Governments. In addition to the securities stated above, the scheme may invest in repos/reverse repos in the securities that it will invest in or as may be permitted by the RBI. From time to time the scheme may hold cash or a part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. The Scheme is positioned as an investment avenue for investors wanting to take least credit risk on their portfolio without compromising on liquidity. The Portfolio will be managed with a portfolio duration not exceeding 3 years	Comparison with Other Schemes : Canara Robeco Yield Advantage Fund is debt oriented hybrid fund aimed at generating regular income from debt securities and capital appreciation from small portion of investments into Equities. The fund is suitable for conservative investors looking at minimal allocation to Equities in their portfolio.	Comparison with Other Schemes : Canara Robeco Gold Savings Fund is the fund of fund scheme by Canara Robeco Mutual Fund which will invest only in the units of the Underlying. There is no fund of fund schemes launched by the Fund till date.

Canara Robeco InDiGo Fund			Canara Robeco Gilt Advantage Fund			Canara Robeco Yield Advantage Fund			Canara Robeco Gold Savings Fund		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
Indian Debt and Money Market Instruments	Min 65	Max 90	Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio duration of the plan not exceeding 3 years and Treasury Bills	Min 0	Max 100	Indian Debt and Money Market Instruments	Min 90	Max 100	Indian Debt and Money Market Instruments	Min 90	Max 100
Gold ETFs	10	35				Equity & Equity Related Instruments	0	10	Equity & Equity Related Instruments	0	10
Benchmark Index : Blended Gold Index Canara Robeco Disclaimer: "Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use." CRISIL has taken due care and caution in computation of the Index, based on the data obtained from sources which it considers reliable and is as per the valuation method prescribed by SEBI for the purpose of computation of the Index. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the said data / Index and is not responsible for any errors or for the results obtained from the use of the said data/ Index. CRISIL especially states that it has no financial liability whatsoever to the users of the Index"			Benchmark Index : I-Sec-Si-Bex			Benchmark Index : CRISIL MIP Blended Index			Benchmark Index : The scheme's performance will be marked against the price of physical gold.		
Plans/ Options : Regular Plan : Growth Option Quarterly Dividend Option (Payout and Reinvestment) Direct Plan : Growth Option Quarterly Dividend Option (Payout and Reinvestment)			Plans/ Options : Regular Plan : Growth Option Dividend Option (Payout and Reinvestment) Direct Plan : Growth Option Dividend Option (Payout and Reinvestment)			Plans/ Options : Regular Plan : Growth Option Monthly Dividend Option (Payout and Reinvestment), Quarterly Dividend Option (Payout and Reinvestment) Direct Plan : Growth Option Monthly Dividend Option (Payout and Reinvestment), Quarterly Dividend Option (Payout and Reinvestment)			Plans/ Options : Regular Plan : Growth Option, Dividend Option (Payout and Reinvestment) Direct Plan : Growth Option, Dividend Option (Payout and Reinvestment)		
Minimum Investment : Lumpsum : ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. Subsequent purchases: Minimum amount of ₹ 1,000.00 and multiples of ₹ 1.00 thereafter. SIP / STP / SWP : Additional Purchase: ₹ 1,000.00 and multiples of ₹ 1.00 thereafter			Minimum Investment : Lumpsum : ₹ 5,000.00 and multiples of ₹ 1.00 thereafter Subsequent purchases: Minimum amount of ₹ 1,000.00 and multiples of ₹ 1.00 thereafter. SIP/ STP / SWP: For monthly frequency ₹ 1000 and multiples of ₹ 1.00 thereafter For quarterly frequency ₹ 2000 and multiples of ₹ 1.00 thereafter			Minimum Investment : Lumpsum : ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. Subsequent purchases: Minimum amount of ₹ 1000.00 and multiples of ₹ 1.00 thereafter. SIP/ STP / SWP: - ₹ 1,000.00 and ₹ 2,000.00 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1.00 thereafter.			Minimum Investment : Lumpsum : ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. Subsequent purchases: Minimum amount of ₹ 1000.00 and multiples of ₹ 1.00 thereafter. SIP/ STP / SWP: - ₹ 500.00 and ₹ 1,000.00 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1.00 thereafter.		
Fund Manager : Mr. Akhil Mittal			Fund Manager : Mr. Suman Prasad			Fund Manager : Mr. Ravi Gopalkrishnan & Ms. Suman Prasad			Fund Manager : Mr. Akhil Mittal / Mr. Kiran Shetty		
Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)			Performance of the Scheme (Compounded Annualized Returns)		
Scheme Benchmark			Scheme Benchmark			Scheme Benchmark			Scheme Benchmark		
Inception Date	9.7.10	9.7.10	Inception Date	1.03.2011	1.03.2011	Inception Date	25.04.2011	25.04.2011	Inception Date	25.06.2012	25.06.2013
Last 1 year	2.00%	2.26%	Last 1 year	7.35%	10.35%	Last 1 year	7.23%	14.06%	Last 1 year	-	-
Last 3 years	-	-	Last 3 years	-	-	Last 3 years	-	-	Last 3 years	-	-
Last 5 years	-	-	Last 5 years	-	-	Last 5 years	-	-	Last 5 years	-	-
Last 10 years	-	-	Last 10 years	-	-	Last 10 years	-	-	Last 10 years	-	-
Since inception	8.52%	9.81%	Since inception	8.08%	8.93%	Since inception	6.42%	8.99%	Since inception	-10.26%	-8.69%
NAV on 31.05.2013 (Growth Option)	₹ 12.6704		NAV on 31.05.2013 (Growth Option)	₹ 11.9135		NAV on 31.05.2013 (Growth Option)	₹ 11.7239		NAV on 28.03.2013 (Growth Option)	₹ 8.9743	

Canara Robeco InDiGo Fund	Canara Robeco Gilt Advantage Fund	Canara Robeco Yield Advantage Fund	Canara Robeco Gold Savings Fund
Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.
Performance of the Scheme (Growth Option)  <p>Legend: Absolute Returns (Blue), Benchmark (Grey)</p>	Performance of the Scheme (Growth Option)  <p>Legend: Absolute Returns (Blue), Benchmark (Grey)</p>	Performance of the Scheme (Growth Option)  <p>Legend: Absolute Returns (Blue), Benchmark (Grey)</p> <p>(Note : Scheme has been not completed 1 year)</p>	Performance of the Scheme (Growth Option)  <p>Legend: Canara Robeco Gold Saving Fund (Blue), Price of Physical Gold (Grey)</p>
Entry Load : Nil** Exit Load : Lumpsum / SWP / SIP/STP 1% if redeemed / switched-out in less than or equal to 1 year from the date of allotment. Nil if redeemed or switched out after 1 year from the date of allotment	Entry Load : Nil** Exit Load : Nil	Entry Load : Nil** Exit Load/ Switch-over load - 1% if redeemed / switched-out within 1 year from the date of allotment Nil if redeemed or switched out after 1 year from the date of allotment	Entry Load : Nil Exit Load/ Switch-over load - 2% if redeemed / switched-out within 1 year from the date of allotment
Actual Recurring Expenses as on March 28, 2013 :2.26%	Actual Recurring Expenses as on March 28, 2013 :1.30%	Actual Recurring Expenses as on March 28, 2013 :2.32%	Actual Recurring Expenses as on March 28, 2013 :0.85%

* Quarterly average AUM for the Quarter ended 28th March, 2013

**In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 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.

Scheme specific Risk Factors for all the Equity Schemes

Risks associated with investment in Equity and Equity related instruments

- 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 portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, 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.
- 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, 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 AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

Risks associated with investments in Fixed Income Securities (Applicable to All the Schemes)

Interest - Rate Risk: Fixed income securities such as government bonds, corporate bonds, and money market instruments and derivatives 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 depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

Re - investment Risk: Investments in fixed income securities carry re - investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

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.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture / bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities

before the divestment date can lead to losses in the portfolio.

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.

Risk Associate with Securitized Debt:

The Scheme (s) in accordance with the asset allocation may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. ABS / MBS holders will suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided. As compared to the normal corporate or sovereign debt, ABS / MBS are normally exposed to a higher level of reinvestment risk. The fund intends to invest only in securitized instruments rated at least AA (SO) or its equivalent by a recognized credit rating agency. The securitized debt assets and the underlying asset classes like Housing Loans, Auto Loans and Corporate loans have the following risk factors:

A. Risk associated with Mortgage Backed Securities (MBS) - Housing Loans

Prepayment Risk: The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors.

Credit Risk: Delinquencies may happen which would reduce the principal amount. Typically MBS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility, then the monthly payouts to the Fund would reduce. Historically, it has been observed that housing loans have lower default rates as compared to other forms of credit.

Liquidity Risk: Historically the secondary market volume for securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

Conversion Risk: Conversion of loans from fixed rates to floating rate loans and vice versa could lead to a change in the expected cash flows from the loans.

B. Risk associated with Asset Backed Securities (ABS)-Auto loans

Prepayment Risk: The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors. Prepayment in auto loans is lower than housing loans as the shorter tenor of auto loans makes it economically unattractive to prepay after considering the prepayment charges.

Credit Risk: Delinquencies may happen which would reduce the principal amount. Typically ABS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility, then the monthly payouts to the Fund would reduce. Typically auto loans carry higher risk than MBS as the value retention of the underlying asset is higher in MBS as compared to the underlying asset of ABS.

Liquidity Risk: Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

C. Risk associated with Asset Backed Securities (ABS) - Corporate loans

Credit Risk: The Fund has an exposure to the Borrower/Borrowers and servicing of the instrument depends on the credit risk of the borrower. The value of the instrument would fluctuate depending upon the changes in the perceived level of credit risk as well as any actual default.

Prepayment Risk: The Borrower may prepay the receivables prior to their respective due dates. This may result in a change in the yield and tenor for the Fund.

Limited Liquidity and Price Risk: Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

Risk associated with investing in Derivatives

As and when Scheme trades in the derivatives market, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the

maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risk in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

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.

Trading in derivatives has the following risks:

- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives can also limit the profits from a genuine investment transaction.
- Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.

IV. Risk associated with Investing in Foreign Securities (For All Schemes except Canara Robeco Large Cap+ Fund & Canara Robeco Nifty Index)

For investments in American Depository Receipts (ADRS) / Global Depository Receipts (GDRs) and such other offshore investments (as and when permitted), the market values of which depend generally on factors such as multi-currency, multi-market situations, political / economic factors and international regulations.

- **Currency Risk:** Investment in other currencies involve currency risks. The Scheme's exposure in foreign securities, income distributions etc. may be adversely affected due to change in the exchange rates of such foreign currencies in relation to Indian Rupee.
- **Interest Rate Risk:** The pace and movement of interest rate cycles of various countries, can differ significantly leading to an exposure in their interest rates.
- **Credit Risk:** Though the investments in overseas securities are subject to credit risks, this is substantially reduced as investments are made only in rated securities as stipulated under the regulations.

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(s) may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

Scheme Specific risk factor for Canara Robeco F.O.R.C.E. (Financial, Opportunities, Retail Consumption and Entertainment) Fund

The fund will invest in equity and equity related securities of companies engaged in banking, financial services, retail consumption and entertainment and hence the concentration risk is expected to be relatively high. Amongst these sectors, at times, a majority of investments could be under a single sector and in the event the sector does not perform well due to forces affecting the market, the scheme performance may be affected to that extent. While banking and financial services sector is well developed in India, retail consumption and entertainment sectors are of recent origin. The risk weightage for investment in these sunrise sectors could be relatively higher compared to other sectors

Scheme Specific risk factor for Canara Robeco Large Cap+ Fund

Canara Robeco Large Cap+ Fund is an open ended equity fund investing in the top 150 companies by market capitalization and thus will carry less risk as compared to a mid cap / thematic equity fund. The underlying companies will be more liquid and also the access to information for these companies is very high as the Institutional ownership in these companies is generally large. The Fund will aim to have concentrated exposures in the stocks which are high conviction ideas and are fitting in the Fundamental and Quantitative Parameters.

Scheme Specific risk factor for Canara Robeco Nifty Index Fund

Performance of the S & P Nifty Index will have a direct bearing on the performance of the Scheme. In the event the S & P CNX Nifty Index is dissolved or is withdrawn, the Trustees reserves a right to modify the Scheme so as to track a different and suitable index/indices or to suspend tracking the Nifty till such time it is dissolved/withdrawn or not published and an appropriate intimation will be sent to

the Unit Holders of the Scheme. In such a case, the investment pattern will be modified suitably to match scheme objective and the composition of the securities that are included in the new index that will be tracked.

Tracking error is inherent in any index based Schemes and as such, errors may cause Canara Robeco Nifty Index to generate returns which are not in line with the performance of the Nifty or one or more securities covered by Nifty. Such variations are referred to as tracking errors are expected to be around 2% p.a. but may vary due to several factors.

IISL undertakes a periodical review of the scrips that comprise the Nifty and may either drop or include new securities. In such an event, the scheme will endeavour to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty during this period.

Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in registration of securities or in receipt and consequent reinvestment of dividends etc. – The indices reflects the prices of securities at a point in time, which is the price at close of business day on The National Stock Exchange. The scheme however, may trade these securities at different points in time during the trading sessions and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.

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Scheme Specific risk factor for Canara Robeco Gilt (PGS)

As in the case of any fund investing in Central & State Government Securities, the NAV of the Scheme will be sensitive to changes in interest/Bank/Prime Lending Rates. In case of an increase in any of the above rates, the market value of existing investments may fall leading to a fall in NAV.

Being dedicated Gilt Scheme, any disruption in normal functioning of the market or extreme ill-liquidity in any one of the investments may affect the ability of the fund manager. In the event of large number of repurchase requests, the time taken by the Scheme for repurchase may become significant.

Scheme Specific risk factor for Canara Robeco InDiGo Fund

1. The price of Gold may fluctuate due to various reasons which are:
 - a) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales and productions and cost levels in major gold producing countries such as South Africa, United States and Australia.
 - b) Investor's expectations with respect to the rate of inflation
 - c) Currency Exchange Rates
 - d) Interest Rates
 - e) Investment and Trading activities of Commodity funds/Hedge funds
 - f) Global or regional political, economic or financial events and situationsIn addition there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the Scheme has invested will, in general, decline proportionately.
2. There may be certain circumstances that may motivate large-scale sales of gold by the issuer of Gold ETFs which could decrease the price of gold and adversely affect the value of investment in the Gold ETFs in which the Scheme has invested.
3. The gold underlying the Gold ETFs in which the Scheme has invested may be subject to loss, damage, theft, or restriction on access. There is a risk that part or all of the underlying gold of the Gold ETFs could be lost, damaged or stolen. Access to the said gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect investment value of the Gold ETFs in which the Scheme has invested.
4. Impact cost risk:

Impact costs are implicit costs also which is paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is ₹ 500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/lower price.

Similarly, absence of adequate liquidity of Gold ETF units may impact the cost of purchasing and selling the Gold ETF units.
5. Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the units in which the Scheme has invested.

Scheme Specific risk factor for Canara Robeco Gold Savings Fund

- The Scheme shall invest predominantly in Canara Robeco Gold ETF. Hence the Scheme's performance shall primarily depend upon the performance of Canara Robeco Gold EFT (the underlying scheme). Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme.
- All risks associated with the underlying scheme, including performance of underlying physical gold, asset class risk, passive investment risk, indirect taxation risk, etc., will therefore be applicable to this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying scheme.
- This being a fund of fund scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying scheme. However, as the Scheme proposes to invest only in Canara Robeco Gold ETF, the underlying assets will be and large be physical gold.
- The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.
- The fund will subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the fund will buy/sell units of Canara Robeco Gold ETF directly on the stock exchange without waiting for additional subscription/redemption.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold returns profile.
- The NAV of the scheme shall be determined, based on the closing market price of the underlying Gold ETF on the exchange(s). In case the underlying Gold ETF

is not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying Gold ETF in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying Gold ETF may result in delay of the computation of the NAV of the scheme.

- Tracking Error: Tracking error may have an impact on the performance of the Underlying Scheme. However, CREAMC will endeavour to keep the tracking error as low as possible. Tracking error could be the result of a variety of factors including but not limited to:
 - i. Delay in the purchase or sale of gold due to Illiquidity of gold,
 - ii. Delay in realisation of sale proceeds,
 - iii. Creating a lot size to buy the required amount of gold
 - iv. The Underlying Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices. The potential for trades to fail, which may result in the Underlying Scheme not having acquired gold at a price necessary to track the benchmark price.
 - vi. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
 - vii. Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
 - viii. Execution of large buy / sell orders.
 - ix. Transaction cost (including taxes and insurance premium) and recurring expenses.
 - x. Use of gold related derivative instruments, as and when allowed by regulations.
 - xi. Rebalancing of the portfolio.

Risk Control Mechanism:

Since investing requires disciplined risk management, in order to protect the interests of investors, the AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Where required, scheme specific guidelines are also in place.

Debt Securities

Concentration of risk is mitigated by defining issuer limits. Rigorous in-depth credit evaluation of the issuers will be conducted by the investment team before making investments. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer will be carried out. The AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc. as well as the internal norms for credit exposure.

Equity and Equity Related Instruments: Investments made by the schemes would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Since investing required disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Securitised Debt

As a risk control measure, the Scheme shall make investment in such Securitized Debts which have a minimum rating of P1+ and/or such other equivalent rating for short term papers or AAA and/or such other equivalent rating for long term papers which suits the risk profile of the Scheme.

The ratings AAA or its equivalent, P1+ or its equivalent assigned to instruments reflects highest degree of safety with regard to timely payment of financial obligations and the + sign reflects comparatively better standing within the category. Investments in these instruments with the highest ratings suit the risk profile of the Scheme relating to Debt and Money Market Instruments, the same being "Low to Medium". The investment shall be in those securitized debt instruments which mature on or before the maturity date of the Scheme and the Scheme shall not invest in any Pool of Assets.

Policy relating to Originator(s) – The Scheme shall invest in those Securitized Debt, whose Originator is a Corporate Entity, being a Bank or an NBFC. The Scheme shall invest in the instruments subject to necessary investment limits mentioned under SEBI regulations. Risk may be mitigated by seeking additional credit support (credit enhancement) in order that the instrument(s) may receive the desired level of credit rating. Further, prior to investing in Securitized Debt, it would be ensured that the minimum retention period of the debt and minimum retention percentage by the Originator prior to securitization shall be as prescribed by the

RBI guidelines. Any investment in Securitised Debt has to go through an independent credit appraisal process and no special consideration shall be given to whether the Originator has invested in any Scheme(s) of Canara Robeco Mutual Fund.

Level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments – The Scheme shall not be investing in any pool of assets. Investment in securitized asset shall only be single loan securitized debt instruments backed by originator as referred above.

Resources and mechanism of individual risk assessment for monitoring investment in securitized debt – Dedicated credit analyst prepares a credit note analyzing the proposal including detailed risk assessment of the underlying. The credit note is recommended by the Head of Fixed income and is approved by the Investment committee. The dedicated credit analyst shall be responsible for timely analyzing the risk and monitoring the performance of such investments made on an ongoing basis and shall report to the investment committee the outstanding position, every quarter.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Risk Control Mechanism for Canara Robeco InDiGo Fund

Gold ETFs: The Scheme endeavors to mitigate risks associated with investing in physical gold like risk of loss, damage, theft and natural calamities/human actions by investing in approved Gold ETF/s with appropriate limits for each Gold ETF. These limits and controls are also aimed at minimizing the risks of Impact Costs, Exchange Rate and Liquidity Risks generally associated with Gold ETFs.

Risk Control Mechanism for Canara Robeco Gift Advantage Fund

Sovereign & Money Market Securities

The Scheme has a risk management strategy that endeavors to manage risks associated with investing in fixed income & money market instruments. The Scheme has identified various risks pertaining to the scheme including interest rate, credit and liquidity risks and has placed appropriate limit and control structures that are embedded in the investment process to mitigate these risks.

Risk Mitigation for Canara Robeco Gold Savings Fund

Risk management is going to be an integral part of the investment process. Effective risk management is critical to fund management for achieving financial soundness.

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The AMC will strive to achieve the investment objective by way of a judicious portfolio mix comprising of units of the Underlying scheme, CBLO and / or money market instruments and/ or Schemes which invest predominantly in the money market securities or Liquid Schemes. Every investment opportunity in the above securities would be assessed with regard to credit risk, interest rate risk and liquidity risk. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The fund will comply with all applicable exposure limits and take actions. Effective and continuous monitoring of the Scheme shall be ensured and necessary actions, if any shall be taken, if required.

Risk Mitigation measures for Portfolio Volatility: Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

Risk mitigation measures for Managing Liquidity: Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Risk Mitigation Measures for Tracking Error:

Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (Canara Robeco Gold ETF).	The execution price of Canara Robeco Gold ETF will be a factor of demand/ supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/ Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help the fund to minimize tracking error
Funds flows in scheme of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of Canara Robeco Gold ETF, the Canara

	Robeco Gold savings Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of Canara Robeco Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (Canara Robeco Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in Canara Robeco Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from Canara Robeco Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error.
Execution of large buy / sell orders	These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/authorized participants where the probability of default in trades is remote.

Default Option

- If the investor does not clearly specify the choice of Options, at the time of investing it will be treated as a Growth Option.
- If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.
- In Canara Robeco Monthly Income Plan in dividend option, if the investor does not clearly specify the choice of Monthly Dividend option / Quarterly Dividend option, it will be treated as a Monthly Dividend option.

Who can Apply

- 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.
- FIs registered with SEBI.
- Banks and Financial Institutions.
- Pension Funds/Pension Fund Managers.
- Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis.

13. Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations.
14. Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
15. Other Schemes of Canara Robeco Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.
16. Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable
17. Any other category of investors that may be permitted by the Trustees as per Indian Laws, in future.

Dividend Policy (applicable to all Schemes)

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. The Scheme is not assuring or guaranteeing any dividend or fully paid bonus units or returns.**

Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution or such period that may be stipulated from time to time. 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. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. The AMC reserves the right to change the record date from time to time

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:

1. Quantum of dividend and the record date will be fixed by the Trustee. Dividend so decided shall be paid, subject to availability of distributable surplus.
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.
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.
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).
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.
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.

Applicable NAV for sale & repurchase:

Applicable NAV for sale of Units for Canara Robeco Liquid:

- i. Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time the closing NAV of the day immediately preceding the day of receipt of application;
 - ii. Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day the closing NAV of the day immediately preceding the next business day; and
 - iii. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time the closing NAV of the day immediately preceding the day on which the funds are available for utilization
- Applicable NAV for repurchase of Units for Canara Robeco Liquid:
- a) For applications received up to 3 p.m., the closing NAV of the day immediately preceding the next business day shall be applicable.
 - b) For applications received after 3 p.m., closing NAV of next business day shall be applicable.

Applicable NAV all scheme except Canara Robeco Liquid:

For Sale of Units (including Switch-in):

- I. For applicable NAV and allotment of units in respect to sale of units in the

schemes with amount less than Rs.2 lakhs, it shall be ensured that

- a. For applications received up to 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the same day on which the application is received shall be applicable.
 - b. For applications received after 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable.
 - c. For applications received with outstation instruments not payable at par at the place of receipt, closing NAV of the day of realization of the instruments shall be applicable.
 - d. For applications received on non-business day along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable
- II. For applicable NAV and allotment of units in respect to sale of units in the schemes with amount equal to or more than Rs.2 lakhs , it shall be ensured that
- a. For applications received up to 3 p.m on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m – the closing NAV of the day shall be applicable.
 - b. For applications received after 3 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. of the next business day -the closing NAV of the next business day shall be applicable.
 - c. irrespective of the time of receipt of application, where funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. on any subsequent business– the closing NAV of such subsequent business day shall be applicable.
 - d. In case multiple applications are received for subscriptions/ purchase/ switch in for an aggregate investment amount equal to or more than Rs. 2 lakhs on any day , then such applications shall be consolidated at a Permanent Account Number (PAN) level. In case of application by individual in joint names, such consolidation of investment shall be based on PAN of the first unitholder. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the NAV of the day on which funds are credited to bank account before the cut off time. In case the funds are cleared on separate days, then the applicable NAV shall be the respective NAV(s) of the Business day(s) on which the funds are credited to bank account.

For Repurchase of units (including switch-out):

- a) For applications received up to 3 p.m., same day's closing NAV shall be applicable.
- b) For applications received after 3 p.m., closing NAV of next business day shall be applicable.

Daily Net Asset (NAV) Publication:

For All schemes except Canara Robeco Gold Savings Fund

The NAV will be calculated and disclosed at the close of every Business Day which shall be released for publication in at least two daily newspapers and also uploaded on the website of AMFI at www.amfiindia.com and website of Canara Robeco Mutual Fund at www.canararobeco.com by 9.00pm. In case of any delay in uploading the NAV on AMFI website, 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. In addition, the NAV, Sale and Repurchase rates for all business days will be available at our Branch Offices.

For Canara Robeco Gold Savings Fund

The NAV will be calculated and disclosed at the close of every Business Day which shall be released for publication in at least two daily newspapers and also uploaded on the website of AMFI at www.amfiindia.com and website of Canara Robeco Mutual Fund at www.canararobeco.com respectively by 10.00 am the following business day. The NAV shall be calculated for all Business days and released to the Press with one day lag with an asterix explaining that the NAVs are

with one day/ or the actual time lag. In case of any delay, the reasons for such delay would be explained to AMFI. 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.

ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that the following percentage of the daily 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 (For Equity Schemes)	% of daily Net Assets (For Debt Schemes)	% of daily Net Assets (For Canara Robeco Gold Savings Fund)
Investment Management and Advisory Fees	Upto 2.50%	Upto 2.25%	Upto 1.50%
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 and 5 bps for cash and derivative market trades resp.			
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%	Upto 2.25%	Upto 1.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Upto 0.20%	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%	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.

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

Provided that such recurring expenses shall be lesser by atleast 0.25% of the daily average net asset outstanding in each financial year in respect of the schemes investing in bonds

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 and 0.05 per cent 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.
- 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.
- 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

Dispatch of Repurchase (Redemption) Proceeds

The redemption warrants will be dispatched within 10 working days from the date of acceptance of the duly completed redemption requests.

Nomination Facility

Available to Sole/Joint Individual unit holder/s.

Operation under joint holding

Facility for operation by 'Anyone or Survivor'

For Investor Grievances please contact

Name and Address of Registrar (s)

M/s. Karvy Computershare Pvt. Limited

"Karvy Plaza" H. No. 8-2-596 Avenue 4, Street No. 1 Banjara Hills Hyderabad - 500 034. Tel No.: (040) 23394436, 23397901, 23312454, 23320751/752 Fax No.: (040) 23311968 Email : crmf@karvy.com

Name and Address of Mutual Fund

Canara Robeco Mutual Fund

Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001. Tel. No. (022) 66585000.

E-Mail ID : crmf@canararobeco.com, www.canararobeco.com

Unitholders' Information

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain 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.

**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, and Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.

- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. 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.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- 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 periodically by respective Depository Participants (DPs) will contain the details of transactions.

Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

If so mandated, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement.

Half Yearly Consolidated Account Statement:

- 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.
- 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

Half Yearly Disclosures: Portfolio / Financial Results:

Canara Robeco Mutual Fund shall within one month from the close of each half year that is on 31st March and 30th September, host a soft copy of its unaudited financial results on website of Asset Management Company(AMC) and shall publish an advertisement disclosing the hosting of such financial results on their 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.

Full portfolio in the prescribe format shall be disclosed either by publishing it in newspaper or by sending to the unitholders within one month from the end of each half year and it shall be displayed on the website of the fund.

Monthly Portfolio Disclosure

Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, on or before the tenth day of the succeeding month, the portfolio of all the schemes of CRMF shall be available in a user-friendly and downloadable format on the website of AMC (www.canararobeco.com).

Annual Report:

The Scheme wise annual report or an abridged summary thereof shall be sent:

- by e-mail to the Unit holders whose e-mail address is available with the Fund,
- 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.

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).

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.

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)

Transaction Charges

In accordance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, 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 based on the type of product opted-in (who have opted to receive the transaction charges) as under:

First Time Mutual Fund Investor:

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

Investor other than First Time Mutual Fund Investor:

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

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount

per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for :

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

Option to Hold Units in demat mode

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL /

CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository 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.

Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

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.

APPLICATION FORM (Please fill in BLOCK Letters)

Broker Name / ARN	Sub Broker Code / ARN	Employee Unique Identification Number	Bank Serial No. /Branch Stamp/Receipt Date
ARN-2111		E-029541	

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.

☐ **EJIN :** I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this is an “execution-only” transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

☐ Signature of 1st Applicant / Guardian

☐ Signature of 2nd Applicant

☐ Signature of 3rd Applicant

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 25)

☐ I confirm that I am a First time investor across Mutual Funds.
(₹ 150 deductible as Transaction Charge and payable to the Distributor)

☐ I confirm that I am an existing investor in Mutual Funds.
(₹ 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

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

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

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

PAN # (refer instruction)	KYC Compliance Status** (if yes, attach proof)
First / Sole Applicant@	Yes <input type="radio"/> No <input type="radio"/>
Second Applicant	Yes <input type="radio"/> No <input type="radio"/>
Third Applicant	Yes <input type="radio"/> No <input type="radio"/>

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

APPLICANT(S) INFORMATION [Refer Instruction 1]

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

Mr. Ms. M/s.	
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Father/Husband’s Name	
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NAME OF SECOND APPLICANT

Mr. Ms. M/s.	
------------------	--

NAME OF THIRD APPLICANT

Mr. Ms. M/s.	
------------------	--

NAME OF THE GUARDIAN (In case First Applicant is a Minor) Relationship with Minor Please (✓)

Mr. Ms. M/s.		Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian <input type="checkbox"/>
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Proof of DOB (Any one Mandatory) ☐ Birth Certificates ☐ School Certificates / Mark Sheet ☐ Pass Port ☐ Others

Mode of Holding Please (✓)	Anyone or Survivor <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> (Default option is Anyone or Survivor)
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Occupation Please (✓)	Business <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Others <input type="checkbox"/> Please specify
-----------------------	--

Status Please (✓)	Resident Individual <input type="checkbox"/> NRI - NRO <input type="checkbox"/> Trust <input type="checkbox"/> HUF <input type="checkbox"/> Bank / Fls <input type="checkbox"/> NRI - NRE <input type="checkbox"/>
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	Minor thru Guardian <input type="checkbox"/> Company/Body Corporate <input type="checkbox"/> Flls <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Society <input type="checkbox"/>
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POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA Mr. Ms. M/s.	
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PAN		KYC [Please (✓) (Mandatory)] <input type="checkbox"/> Proof Attached
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MAILING ADDRESS [Please provide Full Address. P. O. Box No. may not be sufficient. Overseas Investors will have to provide Indian Address]

Local Address of 1st Applicant -

City		State		Pin Code	
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Tel. Off.		Resi.		Mobile	
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E - Mail P L E A S E U S E B L O C K L E T T E R S

Overseas Correspondence Address (Mandatory for NRI / FII Applicant)

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City Country Pin Code

COMMUNICATION (Please ✓)

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

BANK ACCOUNT DETAILS - Mandatory

Name of the Bank	
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Account No.		A/c. Type Please (✓)	SAVINGS <input type="radio"/> NRE <input type="radio"/> CURRENT <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/>
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Branch Address	
----------------	--

Bank Branch City		State		Pin Code		MICR Code	
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(Please enter the 9 digit number that appears after your cheque number)

IFSC Code (RTGS/NEFT)		(Mandatory for Credit via NEFT/RTGS)	Please attach a cancelled cheque OR a clear photo copy of a cheque
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(11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank)

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

CANARA ROBECO

Canara Robeco Mutual Fund

Investment manager : Canara Robeco Asset Management Company Ltd.

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

Received from Mr. / Ms. /M/s.

An application for purchase of _____ units of _____

along with cheque / DD as detailed overleaf. Cheques / Drafts are subject to realisation.

Application No.

Date ____ / ____ / ____

Stamp,
Signature & Date

REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]																																					
<input type="checkbox"/> Electronic Payment It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details.			<input type="checkbox"/> Cheque Payment																																		
If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.																																					
DEMAT ACCOUNT DETAILS (This section to be filled only if investor wish to hold units in demat form) (Client Master List (CML) to be enclosed) (Refer instructions No. 24)																																					
National Securities Depository Limited (NSDL)			Central Depository Services (India) Limited (CDSL)																																		
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INVESTMENT DETAILS AND PAYMENT DETAILS (Payment through Cash/Outstation Cheques not accepted)																																					
Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub O p t i o n .																																					
S . No.	Scheme Name	Plan / Option	Amount Invested (₹)	Cheque/DDNo./UTR No. (Incase of NEFT/RTGS)	Bank and Branch and Account Number																																
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# (Type of Account : Saving/Current/NRE/NRO/FCNR/NRSR) * All purchases are subject to realization of cheque/DD																																					
SIP ENROLMENT DETAILS																																					
SIP Amount (Rs.)		Enrolment Period REGULAR SIP: Start Month <table><tr><td>M</td><td>M</td><td>-</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> End Month <table><tr><td>M</td><td>M</td><td>-</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Frequency Please (✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		M	M	-	Y	Y	Y	Y	M	M	-	Y	Y	Y	Y	PERPETUAL SIP: Start Month <table><tr><td></td><td></td></tr></table> Year <table><tr><td></td><td></td><td></td><td></td></tr></table> Until further instruction																			
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PAYMENT MECHANISM (✓) <input type="checkbox"/> Option I : Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form) <input type="checkbox"/> Option II : Through Post Dated Cheques - Total Cheques _____ Cheque Nos. _____ From <table><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> To <table><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Drawn on Bank _____ Branch & City _____																																					
NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Instruction No. 13]																																					
<input type="checkbox"/> I / We _____ do here by nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees. <input type="checkbox"/> I / We _____ do not wish to nominate																																					
No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship with Unit Holder	@ % of Share																																
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<input checked="" type="checkbox"/> Signature of 1st Applicant / Guardian		<input checked="" type="checkbox"/> Signature of 2nd Applicant		<input checked="" type="checkbox"/> Signature of 3rd Applicant																																	
@ If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)																																					
DECLARATION																																					
To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I / We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Registrar & Transfer agent(s), call centers, banks, custodians,depositories and/or authorised external third parties who are involved in transaction processing, despatches, etc. for the purpose of effecting payments to me / us. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us Applicable to NRIs only : I / We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account. Investment in the scheme is made by me / us on: <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non Repatriation basis																																					
<input checked="" type="checkbox"/> First / Sole Applicant / Guardian		<input checked="" type="checkbox"/> Second Applicant		<input checked="" type="checkbox"/> Third Applicant																																	
To be furnished by partnership firms																																					
To, The Trustees of Canara Robeco Mutual Fund, Sub : Our Subscription to the Schemes of _____ We, the undersigned, being the partner of M/s. _____ a Partnership firm formed under Indian Partnership Act, 1932 do hereby jointly and severally authorise Mr. _____ to subscribe an amount of ₹ _____ for allotment of units of _____ Scheme on behalf of and in the name of our firm. He is / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed alongwith this application for subscription. Name of the partners _____ Signatures _____																																					
S. No.	Scheme Name	Plan/Option	Amount Invested (₹)	Payment Details																																	
				Cheque/DD No./UTR No. (In case of NEFT/RTGS)	Bank and Branch																																
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REGISTRAR & TRANSFER AGENTS																																					
M/s. Karvy Computershare Pvt. Limited "Karvy Plaza" H. No. 8-2/596 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel No.: (040) 23394436, 23397901, 23312454, Fax No.: (040) 23311968, Email : crmf@karvy.com																																					

Instructions for filling an application form

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

In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.
7. Cash / Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBEKO MUTUAL FUND COLLECTIONS" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC / Identified center for sale of units of the Scheme.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.
12. **KNOW YOUR CUSTOMER (KYC) COMPLIANCE**

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

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

Verification' (IPV) requirements.

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

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

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

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

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

Prevention of Money Laundering

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

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

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

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

Instructions for filling an application form

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

13. NOMINATION DETAILS

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

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

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

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

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

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

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

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

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

17. Documents to be submitted :

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

18. The right to accept or reject any application in whole or in part lies with the Trustees.

19. NRI - PAYMENT PROCEDURE

Payment by NRIs and person of Indian origin residing abroad may be made by way of Indian Rupee Draft purchased abroad or by way of cheque drawn on Non-Resident (External) (NRE) Non-Resident Ordinary (NRO) Accounts. Payments can be also be made by means of Rupee Draft purchased out of NRE / NRO / FCNR accounts.

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

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

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

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

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

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

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

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

* available only in respect of dividend payments.

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

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

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

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

21. Default Plan / Option

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

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

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

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

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

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

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

25. TRANSACTION CHARGES

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

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

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

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

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

26. PERMANENT ACCOUNT NUMBER

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

27. Multiple Bank Account Registration:

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

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.canararobeco.com

Note :

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

Canara Robeco Mutual Fund

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

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

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

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

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

☒ Signature of 1st Applicant / Guardian

☒ Signature of 2nd Applicant

☒ Signature of 3rd Applicant

Registration cum mandate form for ECS (Debit clearing / Auto debit)

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

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

Investor and investment details

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

SIP and Bank details

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

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

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

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

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

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

Systematic Transfer Plan (STP)

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

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

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

Systematic Withdrawal Plan (SWP)

☐ Fixed Amount ₹ OR ☐ Capital Appreciation Scheme Name/Option

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

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

Particulars of bank account

Account Holder Name as in Bank Account			
Bank Name		Branch	
City		PIN code	
Account Number		Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit
IFSC Code (RTGS/NEFT)		(Mandatory for Credit via NEFT/RTGS)	9 Digit MICR Code <input type="text"/>

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

DECLARATION

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

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

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

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

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

Bank Account Number

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

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

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

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

1. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

cheque should be drawn on the same bank account which is to be registered for ECS (Debit).

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The cheque should be drawn in favour of Canara Robeco Mutual Fund and Crossed "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
- Minimum investment for Monthly SIP is ₹ 1,000/- and for quarterly SIP is ₹ 2,000/-.
- SIP auto debit facility is available only on specific dates. Post dated SIP cheques should be dated either the 01st or 5th or 15th or 20th or 25th of every month/quarter.
- For Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), kindly provide the SWP/STP amount you would like to redeem / Transfer, the frequency and date. The dates should be either the 1st or 5th or 15th or 20th 25th of every month/quarter. (SWP/STP plans not applicable for Micro SIP investments).
- Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- Canara Robeco Asset Management Co. Ltd. (CRAMC), Canara Robeco Mutual Fund, Registrars, and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Please refer the Key Information Memorandum and detailed Schemes Information Document (SID) for applicable NAV, risk factors, load and other information on respective Scheme/Plan before investing.
- New Investors need to submit an application form and cheque (for the first instalment) in addition to the Auto Debit Form. Existing investors are required to submit the Transaction Form indicating the existing folio number and SIP details along with a cheque (for the first instalment) in addition to this form.
- Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of CRAMC.
- Canara Robeco Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

Canara Robeco Asset Management Company Ltd.

Branch Offices: AHMEDABAD: Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road, Ahmedabad 380 006. Tel: (079) 40278936, Fax : (079) 40264254, E-mail : crmf.ahmedabad@canararobeco.com, BANGALORE: 4&5 Ground Floor, Business Point, Next to Brigade Towers, 137, Brigade Road, Bangalore - 560025 Email: crmf.bangalore@canararobeco.com. Tel.: (080) 39871400/01 Fax: (080) 30901092. 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: Kamat Chambers, Grounf Floor, Shop No.: 3, Opp. Hotel Neptune. 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: Bansi Trade Centre 107, 1st Floor, 581/5 M.G. Road, Indore - 452 001. Tel: (731) 6451222 E-mail : crmf.indore@canararobeco.com, KOCHI: Door No. XL/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank of Commerce, Broadway North End, Kochi 682 031. Email: crmf.kochi@canararobeco.com. Tel.: (0484) 2364846/36 Fax: (0484) 2364836 KOLKATA: Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 071. Email: crmf.kolkata@canararobeco.com. Tel.: (033) 30584716-19 Fax: (033) 30584720 MANGALORE: 1st Floor Essel Towers, Bunts Hostel Circle Mangalore 575 003. Email: crmf.mangalore@canararobeco.com. Tel: (0824) 2448804 Telefax: (0824) 2445565 MUMBAI: Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: crmf.mumbai@canararobeco.com. Tel.: (022) 66585000-18, 66585085 Fax: (022) 66585012/13 PUNE: Deccan Mall, Office 1&2, 2nd Floor, Deccan Gymkhana, Pune 411 004. Email: crmf.pune@canararobeco.com. Tel.: (020) 30923820 Fax: (020) 25661454 SURAT: M - 8/9, Jolly Plaza, Athwagate, Surat - 395 001. Tel: (261)6554243, E-mail: crmf.surat@canararobeco.com,

Statutory Details : Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors :** Canara Bank, Head Office, 112 J. C. Road, Bangalore; Robeco Groep N.V., Coolsingel 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.