CANARA ROBECO
Mutual Fund

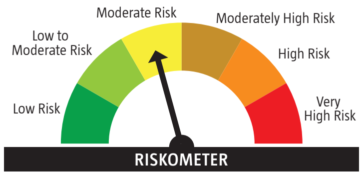
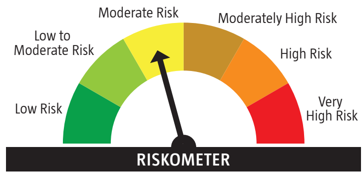
SCHEME INFORMATION DOCUMENT

SECTION I

Canara Robeco Income Fund

(An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years - 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.)

Scheme Code: CANA/O/D/MLD/02/05/0006

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
• Income/capital appreciation over Medium to Long term • Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years)	 *The risk of the scheme is Moderate*	 *The risk of the benchmark is Moderate* As per AMFI Tier 1 Benchmark i.e. CRISIL Medium to Long Duration Debt A-III Index

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

The Scheme and Benchmark riskometers are evaluated on a monthly basis and the above riskometers are based on the evaluation of the portfolios for the month ended March 31, 2025.

POTENTIAL RISK CLASS (PRC) MATRIX

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

Continuous Offer of Units at Applicable NAV

Name of the Mutual Fund : **Canara Robeco Mutual Fund**
Name of the Asset Management Company : **Canara Robeco Asset Management Company Ltd.**
CIN: U65990MH1993PLC071003
Name of the Trustee Company : **CRMF Trustee Private Limited**
CIN: U66301MH2024PTC433040

CANARA ROBECO ASSET MANAGEMENT COMPANY LTD.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001.
Tel.: (022) 66585000, 66585085-86; Fax: + 91 22 6658 5012/13
E-Mail: crmf@canararobeco.com; Website: www.canararobeco.com

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

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

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

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.
The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated **29th May 2025.**

CANARA ROBECO

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEMES

Sr. No	Title	Description
I.	**Name of the Scheme**	Canara Robeco Income Fund
II.	**Category of the Scheme**	Medium To Long Duration Fund
III.	**Scheme Type**	An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years – 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.
IV.	**Scheme Code**	CANA/O/D/MLD/02/05/0006
V.	**Investment Objective**	The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.
VI.	**Liquidity/listing details**	Being an Open-Ended Scheme, Units may be purchased or redeemed on every Business Day at NAV based prices, subject to provisions of entry/exit load, if any. The AMC reserves the right to reject further subscription/ application for units of the Scheme on an on-going basis, depending on the prevailing market conditions and to protect the interest of the Investors. Such change will be notified to the Investors by display of notice at the various investor service centers of the AMC and on its website. Units can be redeemed (i.e. sold back to the Mutual Fund) on or Switched out (i.e. to another scheme of the Mutual Fund or Option(s) offered within the Scheme, if any) every Business Day, at the Applicable NAV subject to applicable Load, if any. The Units of the Scheme will not be listed on any exchange, for the present. The Fund will, under normal circumstances dispatch redemption proceeds within 3 Working Days from the date of acceptance of the redemption request at any of the official point(s) of transaction(s). In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines.
VII.	**Benchmark (Total Return Index)**	**As per AMFI Tier I Benchmark:** **CRISIL Medium to Long Duration Debt A-III Index** Above Benchmark is First Tier Benchmark as per Para 1.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024. As approved by the Board of Directors/Trustees, the Scheme has currently selected the above-mentioned benchmark on the basis of the Investment

		Pattern/Objective of the Scheme and the composition of the Index. The Trustee/AMC reserves the right to change the benchmark in future which is suitable to the investment objective of scheme and as prescribed by AMFI from time to time.
VIII.	**NAV disclosure**	The AMC will calculate the NAV of the Scheme on every Business Day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing of the Scheme shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. For more details refer Section II
IX.	**Applicable timelines**	<u>**Timeline for:**</u> **Dispatch of redemption proceeds:** The Mutual Fund shall dispatch redemption proceeds within 3 Working Days of receiving a valid redemption request. In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines. **Dispatch of IDCW:** IDCW, if declared, shall be paid to the unitholders within 7 working days from the record date.
X.	**Plans and Options Plans/Option and sub options under the Scheme**	The Scheme offers following two plans: - Regular Plan - Direct Plan Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor. Regular and Direct Plans offer the following sub-options: (a) Growth (b) Income Distribution cum Capital Withdrawal (IDCW) Option - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option - Quarterly Payout of Income Distribution cum Capital Withdrawal Option Both Regular Plan & Direct Plan shall have a common portfolio.

		Default option: In case the investor fails to specify the preference, it would be construed that the investor has opted for Growth Option. In case of valid applications received without indicating any choice of option under Income Distribution cum Capital Withdrawal Option, it will be considered as Reinvestment of Income Distribution cum Capital Withdrawal Option and processed accordingly. For detailed disclosure on default plans and options, kindly refer SAI
XI.	**Load Structure**	Exit Load: Nil
XII.	**Minimum Application Amount/switch in**	**During NFO:** Not Applicable **On continuous basis:** • **Lump sum Investment** Purchase: Rs. 5,000 and multiples of Re. 1 thereafter. Subsequent purchases: Minimum amount of Rs 1000 and multiples of Re 1 thereafter • **Systematic Investment Plan (SIP)** For Any date/monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter • **Systematic Transfer Plan (STP)** For Daily/Weekly/Monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter • **Systematic Withdrawal Plan (SWP)** For monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter For annual frequency – Rs. 2000 and in multiples of Re. 1 thereafter

XIII.	**Minimum Additional Purchase Amount**	Rs. 1,000 and multiples of Re. 1 thereafter
XIV.	**Minimum Redemption/switch out amount**	Rs. 1,000/- and in multiples of Re. 1/- thereafter or the account balance, whichever is lower.
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	Not Applicable
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable
XVII.	**Segregated Portfolio/ Side Pocketing Disclosure**	In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with Clause 4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. Creation of segregated portfolio is optional and is at the discretion of CRAMC. For details, kindly refer SAI.
XVIII.	**Swing Pricing Disclosure**	The swing pricing framework will be made applicable only for scenarios related to net outflows from the scheme. SEBI will determine 'market dislocation' either based on AMFI's recommendation or suo moto. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period. Subsequent to the announcement of market dislocation, the swing pricing framework shall be mandated only for open ended debt schemes which: 1. Have "High" or "Very High" risk on the risk-o-meter (as of the most recent period at the time of declaration of market dislocation) and 2. Potential Risk Class (PRC) cells A-III, B-II, B-III, C-I, C-II and C-III Further, in cases where the AMC, after making an announcement to wind up a scheme, decides to roll-back the decision to wind up the scheme, it shall mandatorily invoke the swing pricing upon reopening

		of the scheme for subscriptions and redemptions post such announcement, in accordance with AMFI Best Practices Guideline Circular No. 135/BP/96-B/2024-25 dated November 04, 2024 as amended from time to time. Refer SAI for more information.
XIX.	**Stock lending/short selling**	The Scheme shall not indulge in securities lending and short selling. For details, kindly refer SAI.
XX.	**How to Apply and other details**	Investors should apply through a common application form/online. Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centers of the Registrar or distributors or can be downloaded from website: www.canararobeco.com The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund are also provided on the website of the AMC and on the Key Information Memorandum. Investors are also advised to refer to Statement of Additional Information before submitting the application form. Investors are requested to refer details in section II
XXI.	**Investor services**	Contact details for general service requests: Investor can lodge any service request at Toll-Free No. 1800-209-2726 or can send an email at crmf@canararobeco.com Contact details for complaint resolution: Investor can lodge a complaint at Toll-Free No. 1800-209-2726 or can send an email at crmf@canararobeco.com Alternatively, investor can contact at any of the below given details for lodging of the complaints: KFin Technologies Limited; Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032 - Tel No.: 040 33215262/ 5269 Email : crmf@kfintech.com Website : www.kfintech.com Or, Mr. N.R. Sudarshan, Investor Relations Officer, Canara Robeco Asset Management Co. Ltd. 4th Floor, Construction House, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai – 400 001; Tel No. (022) 6658 5000 Fax (022) 6658 5012/13; E-Mail: crmf@canararobeco.com

XXII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Not Applicable
XXIII.	**Special product/facility available during the NFO and on ongoing basis**	**<u>Special product/facility available during the NFO:</u>** Not Applicable **<u>Special product/facility available during ongoing basis:</u>** **<u>Brief description of the facilities/products available under the scheme is as follows:</u>** • **<u>Systematic Investment Plan (SIP)</u>** A Systematic Investment Plan (SIP) is a facility offered by Canara Robeco Mutual Fund to the investors to invest in a disciplined manner. Applicants can avail of SIP facility by filling up the relevant application form available on our website (www.canararobeco.com) or visit nearest sales office of AMC / Investor's Service Centre of Registrar viz. KFin Technologies Limited. • **<u>SIP Top -UP Facility</u>** It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP instalment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, providing an option to increase the investment corpus in a hassle-free manner. • **<u>Micro SIP</u>** In accordance with AMFI notification and Guidelines issued, investments in mutual fund schemes [including investments in systematic Investment Plan (MICRO SIP)] by investor in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000/- . Such investments shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. • **<u>Pause facility under Systematic Investment Plan (SIP)</u>**

		It is a facility wherein an investor has an option to stop their SIP temporarily (at a folio level) for a specified number of instalments. Instructions for 'Pause' can be given by filling up 'Canara Robeco Mutual Fund - SIP Pause Form'. • **National Automated Clearing House Facility (NACH)** Investors can enrol for investments in Systematic Investment Plan (SIP) through National Automated Clearing House (NACH). This is a centralized system, launched by National Payment Corporation of India (NPCI) for consolidation of multiple Electronic Clearing Service system. NACH facility can be availed only if the Investor's Bank is a participating Bank in NACH Platform and subject to Investors Bank accepting NACH Registration mandate. • **Systematic Transfer Plan** STP is a facility wherein a unit holder of a Canara Robeco Mutual Fund scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another scheme of Canara Robeco Mutual Fund. • **Systematic Withdrawal Plan (SWP)** Systematic withdrawal plan (SWP) allows an investor to withdraw a certain amount of money at regular intervals. This helps in creating a regular flow of income from the initial investments. • **Transactions through Stock Exchange Platform for Mutual Funds** All trading Member of Bombay Stock Exchange (BSE) and National Stock Exchange (NSE), who are registered with AMFI as Mutual Fund Advisors offering the facility of purchase and redemption of units of Canara Robeco Mutual Funds through stock Exchanges platforms are the official Acceptance points. • **Transaction through MF Utilities India Private Limited** MF Utility ("MFU") is a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. • **Transactions executed through Channel Distributors** Investors may enter into an agreement with certain distributors

		(with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/ redemptions/ switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. • **<u>Online / Electronic transactions</u>** Investors can undertake Purchase / Redemption / Switch transactions and avail of such other online facilities as provided by Canara Robeco Mutual Fund from time to time through our official website www.canararobeco.com or through our Mobile App "Canara Robeco MF Investor App" which are the official point of acceptance for electronic transactions and through other secured internet sites of specified banks, financial institutions, etc. with whom AMC has entered or may enter into specific arrangements for providing online facility. Canara Robeco Mutual Fund has designated MF Central - a digital platform for Mutual Fund investors as its Official Point of Acceptance ("DISC" – Designated Investor Service Centre). MF Central may be accessed using https://mfcentral.com and through MF Central Mobile App. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Document ("SID")/Key Information Memorandum ("KIM") of the respective schemes of the CRMF will be applicable for transactions undertaken through the aforesaid platforms. • **<u>One Time Bank Mandate (OTBM) Facility</u>** One Time Bank Mandate (OTBM) facility enables the investors to register a one-time bank mandate(s). Through this facility, Investors can authorize Canara Robeco Mutual Fund to honour any nature of investment instructions i.e., be it lumpsum, additional investment or periodic investments via Systematic Investment Plans etc. To avail this facility, Investors may furnish the required details by duly filling the "One Time Bank Mandate Form". • **<u>Transfer of Income Distribution cum Capital Withdrawal Plan</u>** Through this facility investor can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme into other Scheme of

		Canara Robeco Mutual Fund. The Facility is available only for units held / to be held in Non - demat Mode in the source and the target Scheme. • **<u>Option of Investment in a Staggered manner</u>** This facility providing option of staggered investment to investor during the specified NFOs where four equal instalments of investment amount at eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] to NFO where the first instalment will be transfer to target scheme during the NFO period comprising of 25% of total amount to be invested while the remaining 3 equal instalments on 10th of every month as specified date • **<u>Goal SIP</u>** Goal SIP is a feature whereby an investor registering an SIP can choose to tag a 'Goal' against the SIP. Goals include retirement planning (as default option), child's education, wealth creation, child's marriage, home, car, vacation, tax saving or others (which the investor can define). This feature aims to help an investor monitor the progress of the goal tagged to the SIP. The Goal SIP Feature also offers the flexibility to the investor to name the goal, apart from selecting the goal purpose. This feature is available in both, offline (through 'Goal SIP Form' available on the AMC's website) as well as online mode (through the AMC's Investor and Distributor Portals and such other portals/platforms on which the feature would be made available from time to time). This feature is designed only to provide a better investment experience to the investors and to help the investors track the progress of their goals. Investors are requested to note that this feature to tag a Goal against an SIP is just a way to categorize investments based on goals, and it does not assure any return or provide any guarantee that the investor will achieve those goals. All the other requirements, terms and conditions applicable to an SIP shall be applicable to Goal SIP. • **<u>Facility to submit financial transactions through email in respect of Non-Individual Investors:</u>** Under this facility, Non-Individual Investors can submit transactions to a designated email ID of the Fund which is corporate@canararobeco.com ("**Designated Email ID**"), subject to such terms and conditions as stated in the SAI. For further details of above special products / facilities including the terms and conditions, kindly refer to Statement of Additional Information (SAI).

XXIV	**Weblink**	TER for last 6 months and Daily TER: https://www.canararobeco.com/expense-ratio Scheme Factsheet: https://www.canararobeco.com/documents/forms-downloads/forms-information-documents/information-documents/factsheets/

Note: Provisions for minimum amount of purchase / redemptions are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with Para 6.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time. For details investors are requested to refer Notice cum Addendum no. 35 dated October 29, 2021. The AMC reserves the right to change the minimum additional application amount from time to time.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

a) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

b) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

c) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.

d) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and till date such registration is valid, as on date.

e) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

f) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.

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

h) The Trustees have ensured that Canara Robeco Income Fund approved by them is a new product offered by Canara Robeco Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: May 29, 2025
Place: Mumbai

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

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Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt and Money Market Instruments	0%	100%
REITs/InvITs	0%	10%

The Fund will invest in debt and money market securities in order to generate consistent superior risk adjusted returns as per the investment objectives and aims to maintain a portfolio Macaulay Duration of between 4 years to 7 years. However, the Portfolio Macaulay duration under anticipated adverse situation could be between 1 year and 7 years. Whenever the portfolio duration is reduced below the specified floor of 4 years, the AMC shall record the reasons for the same with adequate justification and maintain a record for the same.

In accordance with Clause 12.24 of SEBI Master Circular of Mutual Funds dated June 27, 2024, as amended from time to time, the cumulative gross exposure in securities under the Scheme which includes debt securities, money market instruments, derivatives, units of REITs and InvITs, other permitted securities/ assets and such other securities/ assets as may be permitted by SEBI from time to time, will not exceed 100% of the net assets of the Scheme or such other limits as may be permitted by SEBI from time to time. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure in accordance with paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024. SEBI, vide letter dated November 3, 2021, has clarified that Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: (i) Government Securities, (ii) T-Bills and (iii) Repo on Government Securities.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1	Derivatives	Investment in Derivatives can be upto 40% of the Net Assets of the Scheme. There is no separate limit for derivatives for non-hedging purposes. For such investment, if any, the overall derivative limit mentioned shall be applicable.	Paragraph 12.25 of SEBI Master Circular dated June 27, 2024
2	Securitized Debt	Exposure by the Scheme in Securitized Debt shall not exceed 40% of the Net Assets of Scheme at the time of investment.	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
3	Overseas Securities	The Scheme may invest in Foreign Securities up to 10% of the net assets of the Scheme.	Paragraph 12.19 of SEBI Master Circular dated June 27, 2024
4	ReITS and InVITS	Investment in the units of REITs and InvITs is subject to the following: a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and b) A mutual fund scheme shall not invest – more than 10% of its NAV in the units of REIT and InvIT; and more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.	Clause 13 of SEBI (Mutual Funds) Regulations, 1996 and Paragraph 12.21 of SEBI Master Circular dated June 27, 2024
5	Securities Lending	The scheme will not engage in securities lending.	-
6	Debt Instruments with special features (AT 1 and AT 2 Bonds)	The Scheme intends to invest in debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (“hereinafter referred to as “Instruments having Special Features”). Further, the Scheme shall not invest – a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Paragraph 12.2 of SEBI Master Circular dated June 27, 2024 & Valuation will be done in accordance with Paragraph 9.4 of SEBI Master Circular dated June 27, 2024.
7	Debt Instruments with structured obligation/credit enhancements.	The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements as referred in clause 12.3 of SEBI Master Circular dated June 27, 2024 for Mutual Funds.	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
8	Tri-party repos	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
9	Mutual Fund Units	The scheme may invest in Mutual Fund units without charging any fees. This investment is subject to prevailing regulatory limits of aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.	Clause 4 of the Seventh Schedule of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time.
10	Repo/ reverse repo transactions in corporate debt securities	The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.	Paragraph 12.18 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
11	Credit Default Swaps	The Scheme will not invest in said security.	-
12	Short Selling	The scheme will not engage in short selling.	-
13	Units of the Corporate Debt Market Development Fund (‘CDMDF’)	25 bps of scheme AUM^	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024.

^Investment in CDMDF:

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Chapter 16A of SEBI Master Circular for Mutual Funds dated June 27, 2024 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund (‘CDMDF’) within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

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

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

Changes in Investment Pattern:

The above asset allocation pattern is not absolute and can vary depending upon the AMC's perception of the markets. The asset allocation pattern indicated above may thus be altered substantially on defensive considerations.

Subject to the SEBI Regulations, the asset allocation pattern of the schemes indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors.

It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only.

Rebalancing due to Short Term Defensive Consideration:

Pursuant to Para 1.14.1.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the tentative portfolio breakup mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Pursuant to Para 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Committee. The Investment Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
ii. not to levy exit load, if any, on the investors exiting such scheme(s).

Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.

In line with abovementioned Para 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024, AMC shall report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme:

- AMCs shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced.

- AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced.

AMCs shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time.

Inter Scheme Transfers ("IST") of Securities

As per the provisions of Para 12.30 of SEBI Master Circular for Mutual Funds dated June 27, 2024, ISTs may be allowed in the following scenarios:
a) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:

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

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

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

b) For Duration/ Issuer/ Sector/ Group rebalancing

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

No ISTs of a security shall be allowed, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment in terms Para 4.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 during the previous four months.
If security gets downgraded following ISTs, within a period of four months, Fund Manager of buying scheme has to provide detailed justification /rationale to the Trustees for buying such security.

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

B. WHERE WILL THE SCHEME INVEST?

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

1. Debt Instruments
2. Money Market Instruments
3. Foreign Securities
4. Securitised Debt
5. Pass through Certificate (PTC)
6. Derivatives
7. REITs / InvITs
8. Repo in Corporate Debt Securities
9. Mutual fund units
10. Investment in units of CDMDF
11. Any other

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

Investments in debt instruments with special features will be made in accordance with clause 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Detailed definitions and applicable regulations/ guidelines for each instrument are included in Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Strategy:

The Scheme is an actively managed Scheme.

Canara Robeco Income Fund is an open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, the Portfolio Macaulay duration under anticipated adverse situation may be between 1 year and 7 years. Whenever the portfolio duration is reduced below the specified floor of 4 years, the AMC shall record the reasons for the same with adequate justification and maintain a record for the same. The scheme will follow an active interest rate management strategy. Performance will depend on the Asset Management Company's ability to assess accurately and react to general market conditions and changing financial characteristics of the security issuers. The general maturity/Macaulay Duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy. Depending upon prevailing market conditions & interest rate scenario, the portfolio

Macaulay Duration and average maturity can be increased or decreased. In case of a rising interest rate environment the Macaulay Duration/average maturity of the scheme may be reduced whereas in a falling interest rate scenario the holding in medium / long securities may be maximized.

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

Procedure followed for investment decisions:

The AMC has constituted an Investment Committee, currently comprising of the CEO, COO, Head of Risk Management, Head of Equities and Head of Fixed Income that meets at periodic intervals. The Investment Committee's role is to formulate broad investment strategies for the Scheme, review the performance of the Scheme and the general market outlook.

The Fund Manager is responsible for facilitating investment debate and a robust investment culture. The investment team would hold ongoing meetings as well as additional ad-hoc meetings as needed, to explore the investment thesis.

It is the responsibility of the AMC to seek to ensure that the investments are made as per the Regulatory guidelines, the investment objective of the Scheme and in the interest of the Unit holders of the Scheme.

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

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

Exposure to Derivatives:

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

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

For detailed derivative strategies, please refer to SAI.

Underwriting:

The scheme will not accept underwriting and sub underwriting obligations.

Portfolio Turnover Policy:

The Scheme is an open-ended Scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

Risk Mitigation:

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the AMC.

Through adequate diversification of the portfolio, the AMC tries to reduce the risk. Diversification will also be achieved by spreading the investments over a diverse range of industries / sectors. The Scheme, generally does not intend investing in illiquid and unlisted equity related securities. However, if the case merits, the Scheme may invest in such securities adhering to prudential norms on a case to case basis. The investments may be made in primary as well as secondary markets and the portfolio will be adequately diversified.

The Scheme being open-ended, some portion of the portfolio may be invested in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Scheme may be affected, if the securities invested in are rendered illiquid after investment.

In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may use derivatives instruments like Stock/ Index Futures or Options, Interest Rate Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging or portfolio balancing or any other purpose as allowed under the regulations, within the permissible limit of the portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.

As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations.

Debt Securities

Concentration of risk is mitigated by defining issuer limits. Rigorous in-depth credit evaluation of the issuers will be conducted by the investment team before making investments. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer will be carried out. The AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc. as well as the internal norms for credit exposure. Investments made by the schemes would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Since investing required disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Foreign Securities

The Fund may invest in overseas debt / equities / ADR's / GDR's with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. The scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers.

Securitised Debt

Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues Pass-Through-Certificates (PTCs). These PTCs are transferable securities with fixed income like characteristics. The risk of investing in securitized debt is similar to investing in debt securities. In addition, securitized debt may also carry prepayment risk and has a relatively higher liquidity risk (the same are explained in the sections that follow). However, if the fund manager evaluates that the additional risks are suitably compensated by the higher returns, he may invest in securitized debt up to the limits specified. The investment shall be in securitized instruments that are rated (AA/ A1+) or its equivalent, by a recognised credit rating agency for the retail pool, and for single loan securitization, limits will be assigned as per the internal credit policy of the Fund.

Policy relating to originators

The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans as this affects the credit quality and servicing of the PTC. Originators may be: Banks, Non-Banking Finance Companies, Housing Finance Companies, etc. The fund manager's evaluation will be based on the track record of the originator, delinquencies in the pool and the seasoning of the pool. Other factors that will be considered are loan type, size of the loan, average original maturity of the pool, Loan to Value Ratio, geographical distribution, liquid facility, default rate distribution, credit enhancement facility and structure of the pool.

Risk associated with each kind of originator:

a) Prepayment risk: MBS and ABS are subject to prepayment risk. When the underlying loans are paid off by the borrower prior to their respective due dates, this is known as a prepayment. It could be triggered on account of various factors particularly in periods of declining interest rates. The possibility of such prepayment may require the scheme to reinvest the proceeds of such investments in securities offering lower yields, thereby reducing the scheme's interest income.
b) Interest rate risk: MBS carry interest rate risk. Home loan borrowers are provided the facility of refinancing their loans at the prevailing interest rates. A lowering of interest rates could induce a borrower to pay his loan off earlier than the scheduled tenure, whereas if the interest rates move upward, the borrower would tend to hold on to his loan for a longer period, thus increasing the maturity of the bond. The maturity of the bond could therefore shorten or lengthen, depending on the prevailing interest rates.
c) Credit risk / default risk: MBS and ABS also carry credit or default risk. MBS and structures carry built –in credit enhancement in different forms. However, any delinquencies would result in reduction of the principal amount if the amount available in the credit enhancement facility is not enough to

cover the shortfall. Historically, housing loans have had lower default rates than other forms of credit.

d) Price risk / liquidity risk: MBS and ABS are subject to prepayment risk. Limited volumes of trading in securitized paper in secondary market could restrict or affect the ability of the scheme to re-sell them. Thus, these trades may take place at a discount, depending on the prevailing interest rates.

In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to assess the credit risk. Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment - the senior tranches get paid before the junior tranche) and / or guarantees.

Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.

Minimum retention percentage by originator of debts to be securitized

RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenure and structure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations

Mechanism to tackle conflict of interest when the mutual fund invests in securitised debt of an originator and the originator in turn makes investments in that particular scheme of the fund

The key risk in securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the scheme is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the scheme, the fund manager shall ensure that the investment decision is based on parameters as set by the Investment Committee (IC) of the AMC and IC shall review the same at regular interval.

Resources and mechanism of individual risk assessment for monitoring investment in securitized debt – 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 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.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with the following:

Tier I Benchmark: CRISIL Medium to Long Duration Debt A-III Index

Justification for use of Benchmark:

As approved by the Board of Directors/Trustees, CRISIL Medium to Long Duration Fund BIII Index is the benchmark selected for the scheme. The benchmark has been chosen as the benchmark on the basis of Investment pattern/objective of the scheme and the composition of the Index.

E. WHO MANAGES THE SCHEME?

Mr. Kunal Jain and Mr. Avnish Jain are the Fund Managers for the Scheme. The details of Fund Managers are as follows:

Name of the Fund Manager	Age	Qualification	Type and Nature of past experience including assignments held during the past 10 years	Other Funds Managed
Mr. Avnish Jain	56 years	PGDM – IIM, Kolkatta B.Tech (Hons) – IIT Kharagpur	Over 27 years of experience September 2013 till date Canara Robeco Asset Management Company Limited : Head – Fixed Income December 2010 to September 2013 ICICI Prudential Asset Management Company Ltd: Senior Fund Manager October 2008 to December 2010 Deutsche Asset Management (India) Private Limited: Head of Fixed Income January 2007 to October 2008	• Canara Robeco Equity Hybrid Fund • Canara Robeco Conservative Hybrid Fund • Canara Robeco Liquid Fund • Canara Robeco Savings Fund • Canara Robeco Ultra Short Term Fund • Canara Robeco Corporate Bond Fund • Canara Robeco Gilt Fund

Name of the Fund Manager	Age	Qualification	Type and Nature of past experience including assignments held during the past 10 years	Other Funds Managed
			Professional Services with Misys Software Solutions (I)Ltd: Senior Consultant <u>August 2005 to January 2007</u> Yes Bank Ltd: Head of Trading <u>November 1998 to August 2005</u> ICICI Bank Ltd.: Senior Trader - Proprietary Trading	• Canara Robeco Dynamic Bond Fund • Canara Robeco Short Duration Fund • Canara Robeco Banking and PSU Debt Fund
Mr. Kunal Jain	40 Years	MBA - Specialization in Finance & Marketing	Details: Canara Robeco Asset Management Company Limited: Fund Manager – Fixed Income January 2018 to July 2022 PGIM India Mutual Fund: Fund Manager – Fixed Income September 2016 to December 2017 Indiabulls Mutual Fund: Fund Manager – Fixed Income August 2014 to August 2016 LIC Mutual Fund: Fund Manager – Fixed Income January 2008 to August 2014 Kotak Mutual Fund: Dealer – Fixed Income / Fund Manager – PMS Fixed Income	• Canara Robeco Liquid Fund • Canara Robeco Savings Fund • Canara Robeco Ultra Short Term Fund • Canara Robeco Gilt Fund • Canara Robeco Dynamic Bond Fund

Mr. Avnish Jain and Mr. Kunal Jain are managing the scheme since 25 June, 2014 and 18 July, 2022 respectively.

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

The other Debt Schemes of Canara Robeco Mutual Fund are as follows:

1. Canara Robeco Overnight Fund
2. Canara Robeco Short Duration Fund
3. Canara Robeco Liquid Fund
4. Canara Robeco Ultra Short Term Fund

5. Canara Robeco Savings Fund
6. Canara Robeco Dynamic Bond Fund
7. Canara Robeco Corporate Bond Fund
8. Canara Robeco Gilt Fund
9. Canara Robeco Banking and PSU Debt Fund

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

G. HOW HAS THE SCHEME PERFORMED?

Canara Robeco Income Fund - Regular Plan & Direct Plan - Growth Option

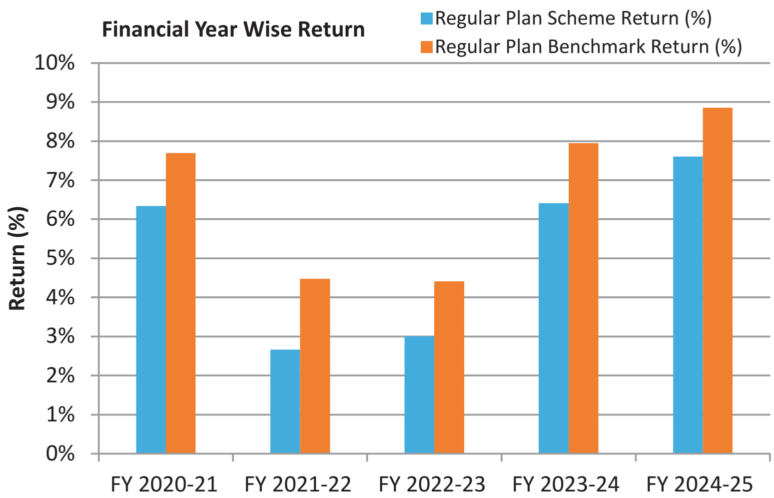
Period	Scheme Returns (%)		Benchmark (CRISIL Medium to Long Duration Debt A-III Index)	
	Regular Plan	Direct Plan	Regular Plan	Direct Plan
Returns for the last 1 year	7.60	8.85	8.85	8.85
Returns for the last 3 years	5.67	6.88	6.67	6.67
Returns for the last 5 years	5.19	6.39	6.58	6.58
Returns since inception	7.83	7.88	7.69	7.96

Note: Returns are Compounded Annualised Returns. The returns are as of 28th March, 2025

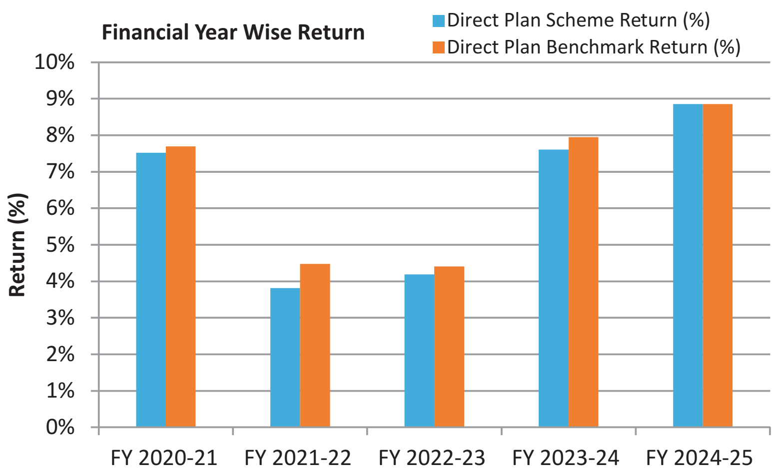
The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: September 19, 2002. Different plans have a different expense structure.

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

Regular Plan



Direct Plan



Graph shows one year absolute performance for both the Plans for respective period.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

1. **Scheme's portfolio holdings Top 10 portfolio holdings by issuer and fund allocation towards various sectors:**
Please refer Sector Allocation and Top 10 Holdings link:
https://www.canararobeco.com/documents/forms-downloads/disclosure-related-to-offer-documents/

2. **Portfolio Disclosure: For scheme's latest portfolio holding visit:**
Please refer Portfolio Disclosure link: https://www.canararobeco.com/documents/forms-downloads/disclosure-related-to-offer-documents/

3. **Portfolio Turnover Rate:** The Portfolio Turnover Rate has not been given as the Scheme is a Debt Scheme.

4. **Aggregate investment in the Scheme by:**

Data as on	Category of Persons	Net Value		Market Value
		Units	**NAV per unit**	**(in Rs.)**
March 31st , 2025	Concerned scheme's Fund Manager(s)	1631.73	61.19	99840.26
April 30th , 2025	Concerned scheme's Fund Manager(s)	1648.19	62.16	102454.15

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

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

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

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

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

Link to view Investments of CRAMC in the Scheme:

https://www.canararobeco.com/documents/statutory-disclosures/disclosure-of-amc-investment-in-schemes/

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

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

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

For scheme related disclosure as on April 30, 2025 investors can refer following link:
https://www.canararobeco.com/documents/forms-downloads/disclosure-related-to-offer-documents/

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The Mutual Fund shall compute the Net Asset Value (NAV) of each scheme in accordance with SEBI (Mutual Funds) Regulations, 1996. The NAV of the Scheme shall be calculated on all business days.

The computation of NAV, valuation of securities / assets, accounting policies and standards would be in conformity with the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued from time to time

The NAV per unit under the Scheme shall be calculated as follows:

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

The price arrived shall be rounded off up to four decimals. AMC reserves the right to calculate NAV more than four decimal places.

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

Thus, the NAV will be calculated as:

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

Therefore, the NAV of the scheme is Rs. 22.0000

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

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

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

<table>
<tr><th>Expense Head</th><th>% p.a. of daily Net Assets* (Estimated p.a.)</th></tr>
<tr><td>Investment Management & Advisory Fee</td><td rowspan="15">Up to 2.00%**</td></tr>
<tr><td>Trustee Fee</td></tr>
<tr><td>Audit fees</td></tr>
<tr><td>Custodian fees</td></tr>
<tr><td>RTA Fees</td></tr>
<tr><td>Marketing & Selling expenses including agent commission</td></tr>
<tr><td>Cost related to investor communications</td></tr>
<tr><td>Cost of fund transfer from location to location</td></tr>
<tr><td>Cost of providing account statements and IDCW / redemption cheques and warrants</td></tr>
<tr><td>Costs of statutory Advertisements</td></tr>
<tr><td>Cost towards investor education & awareness (at least 0.02% p.a.)</td></tr>
<tr><td>Brokerage & transaction cost</td></tr>
<tr><td>GST on expenses other than investment and advisory fees</td></tr>
<tr><td>GST on brokerage and transaction cost</td></tr>
<tr><td>Other Expenses^</td></tr>
<tr><td>Maximum total expense ratio (TER)permissible under Regulation 52 (6)</td><td>Up to 2.00%#</td></tr>
<tr><td>Additional expenses under Regulation 52 (6A) (c)</td><td>Up to 0.05%</td></tr>
<tr><td>Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)</td><td>Up to 0.30%</td></tr>
</table>

^Any other expenses which are directly attributable to the Schemes, may be charged within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited as per Regulations.

*Direct Plan shall have a lower expense ratio compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

** Excluding GST

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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

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

(i) On the first Rs. 500 crore of the daily net assets - 2.00%;
(ii) On the next Rs. 250 crore of the daily net assets – 1.75%;
(iii) On the next Rs. 1,250 crore of the daily net assets – 1.50%;
(iv) On the next Rs. 3,000 crore of the daily net assets – 1.35%;
(v) On the next Rs. 5,000 crore of the daily net assets – 1.25%;
(vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5, 000 crores of daily net assets or part thereof.
(vii) On the balance of the assets – 0.80%;

a) **Additional Expenses under Regulation 52 (6A):** In accordance with Para 17.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as per requirements of IND AS Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -

(i) 30 per cent of gross new inflows in the scheme, or;
(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

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

The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the respective schemes, in case the said inflow is redeemed within a period of 1 year from the date of investment. The expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.

As per Para 10.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024, additional TER can be charged based on inflows only from retail investors from B30 cities. It will be based on inflows from retail investors (inflows of amount up to Rs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from B 30 cities, keeping all other conditions of SEBI Circular(s) on charging of additional TER of 30 bps unchanged. Thus, inflows from corporates and institutions from B30 cities henceforth will not be considered for computing the inflows from B 30 cities for the purpose of additional TER of 30 basis points.

The additional commission for B 30 cities shall be paid as trail only.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

An illustration:

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@ 15% p.a.)	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	**1,300**	**1350**
% Returns on Investment (Post Expenses)	**13%**	**13.5%**

Notes:
1. The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
2. It is assumed that the expenses charged are evenly distributed throughout the year.
3. Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications.

Goods and Service Tax (GST):

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

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

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

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

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

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

D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit Load	Nil

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

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

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

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

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

Unitholder Transaction Expenses and Load:

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

Section II

I. Introduction

A. Definitions/interpretation

In this Scheme Information Document, the words and expressions shall have the meaning specified in the following link, unless the context otherwise requires.
https://www.canararobeco.com/documents/forms-downloads/disclosure-related-to-offer-documents/

B. Risk Factors

Scheme Specific Risk Factors:

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

I. Risks associated with investments in Fixed Income Securities:

Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments and derivatives run price-risk or interest-rate risk. Generally, when interest rate rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
II. **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of the security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme/s has invested in Government securities, there is no credit risk to that extent.
III. **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
IV. **Liquidity Risk:** This refers to the ease with which a security can be sold at or near to its valuation or yield-to-matu rity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.
V. **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.
VI. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the bench mark 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 bench mark might increase leading to loss in value of the security.
VII. **Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the
divestment date can lead to losses in the portfolio.
VIII. **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
Different types of securities in which the Scheme/s would invest as given in the offer document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government securities.

Further, even among corporate bonds, bonds which are AA rated are comparatively more risky than bonds which are AAA rated.

II. Risks associated with Securitized Debt:

The Scheme 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 securitized 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.

III. <u>Risk associated with investing in Derivatives:</u>

As and when Schemes trades in the derivatives market, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risk in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Derivatives can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

The risk associated with the use of derivatives is different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme's portfolio. A relatively small price movement in a derivative contract may result in substantial losses to the investor.

Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful; resulting in losses to the Scheme and the cost of such strategies may reduce the Scheme's returns and increase the Scheme's potential for loss.

The Scheme may use derivatives to hedge market and currency risk, and for the purposes of efficient portfolio management. The use of derivatives may expose the Scheme to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions are geared.

Trading in derivatives has the following risks:

a) An exposure to derivatives in excess of the hedging requirements can lead to losses.
b) An exposure to derivatives can also limit the profits from a genuine investment transaction.
c) Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.
d) Particular Risks of Exchange Traded Derivative Transactions
The securities exchange on which the shares of the Scheme may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Scheme to losses and delays in its ability to redeem shares of the Scheme.
e) Stock Market Fluctuations
Investors may note that the value of their investment may fall as well as rise and they may get back less than they originally invested. The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.
f) Income Distribution cum Capital Withdrawal (Dividends)
The Scheme may distribute not only investment income, but also realized capital gains or capital. Where capital is distributed, this will result in a corresponding reduction in the value of shares of the Scheme, and a reduction in the potential for long-term capital growth.
g) Warrants
The Scheme may invest in warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.
h) Futures and Options
The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management. Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.
i) Listing
In case the shares of the Scheme are listed, the exchanges on which those shares are listed will have no responsibility for the contents of any prospectus issued by the Scheme or will make no representations as to its accuracy or completeness and expressly disclaim any liability whatsoever for any kind of loss arising from or in reliance upon any part of any such prospectus.

IV. Risk Factors Associated with Investments in REITs and InvITs:

- **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk**: REITs and InviTs being new asset classes, rights of unit holders such as right to information etc. may differ from existing capital market asset classes under Indian Law.

V. Risks Associated with investing in Money Market Instruments:

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet interest and principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, the general level of market liquidity and market perception of creditworthiness of the issuer of such instruments.

The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

VI. Risks associated with investing in foreign securities / overseas investments / offshore securities:

• Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

• Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.

• Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative

VII. Risk factors associated with Creation of Segregated Portfolio

Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. Security comprising of segregated portfolio may not realise any value.Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

VIII. Risks associated with investing in Tri Party Repo through CCIL (TREPS):

All the market repo and Tri-party repo, are settled through Clearing Corporation of India Limited (CCIL). CCIL acts as a Central Counterparty (CCP) to all trades received for settlement.

Risk of exposure in the TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills emanates mainly on two counts – Risk of failure by a lender to make funds available or by a borrower to provide adequate collateral security to accept the fund at the first leg of borrowing and lending under Tri-party Repo transaction or Repo transactions in Government Securities / treasury Bills. Risk of default by a borrower in repayment.

IX. Risk associated with investing in other mutual fund units

Investment in units of Mutual Fund scheme involves investment risks including the possible loss of principal. As the price / value / interest rates of the underlying securities in which the mutual fund scheme invests fluctuates, the value of units of mutual fund scheme may go up or down. The value of underlying securities may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods etc. The NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-alia, by liquidity in the securities market. Investment in units of mutual fund scheme is also exposed to risk of suspension of subscriptions / redemptions of the units, change in fundamental attributes etc. Since the Scheme may invest in schemes of Mutual Funds, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

X. Risk factors associated with repo transactions in corporate bonds:

In Repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

Counterparty Risk: This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles or with entities regulated by SEBI/RBI/IRDA.

Collateral Risk: In the event of default by the repo counterparty, the schemes have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations.

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

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

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

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

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

XII. Risk factors associated with investments in Instruments having Special Features:

Default Risk/ Credit Risk- This is the risk that losses will be incurred due to default by the issuer of security in payment of interest and or principal of the security. This could happen in times of financial stress for the issuer.

Repayment date risk- Maturity of these bonds is simply the Issuer’s right to repay the principal value. The Issuer is not bound to pay back the investors in these bonds. They may choose not to repay the principal and simply keep paying the interest.

Interest rate risk- Higher interest rates often follow a rise in inflation. When interest rates rise, bond prices fall and vice-versa. The effect is particularly strong for long-dated bonds. A drop in the bond’s price does make much difference in case if the bond held till maturity. However, if in case of sale of these bonds, the seller may get a lower price.

Risk on coupon servicing- Banks, as per the terms of the instruments, have discretion at all times to cancel distributions/ payment of coupons. Coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Risk of write-down or conversion into equity - As per current RBI guidelines, banks have to maintain a Common Equity Tier-1 (CET-1) ratio of minimum 5.5% of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non-Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital.

Risk of instrument not being called by the Issuer Banks- The Issuers have an option to call back the instrument after certain period from the date of issuance of these instruments subject to meeting the necessary guidelines. However, if they do not exercise call option, one may need to hold the instruments for a period beyond the first call exercise date.

XIII. Other Risks

Zero coupon or Deep Discount Bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specific date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face value. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market rates of zero coupon securities are generally more volatile than the market price of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and creditworthiness.
In the event of substantial investment by the Sponsor/s, or its associates in the Scheme, any redemption by these entities may have an impact on the performance of the Scheme.

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

C. Risk mitigation strategies:

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the AMC.

Through adequate diversification of the portfolio, the AMC tries to reduce the risk. Diversification will also be achieved by spreading the investments over a diverse range of industries / sectors. The Scheme, generally does not intend investing in illiquid and unlisted equity related securities. However, if the case merits, the Scheme may invest in such securities adhering to prudential norms on a case to case basis. The investments may be made in primary as well as secondary markets and the portfolio will be adequately diversified.

The Scheme being open ended, some portion of the portfolio may be invested in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Scheme may be affected, if the securities invested in are rendered illiquid after investment.

In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may use derivatives instruments like Stock/ Index Futures or Options, Interest Rate Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging or portfolio balancing or any other purpose as allowed under the regulations, within the permissible limit of the portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.

As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations.

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

Liquidity Management Tool	Brief Description
Potential Risk Matrix Circular & Risk-o-meter Circular	The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.
LRM Circular	Defines Liquidity Risk arising from the liability side and covers all potential liquidity risk scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR)

	as well as action plan in case there is a difference between actual outcome and projected outcome.
Stress Testing Circular	Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.
RMC Circular	The RMC circular brings in ALM requirement which addresses potential Liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.
Swing Pricing Circular	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

II. **<u>Information about the scheme:</u>**

A. Where will the scheme invest:

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

- **Debt Instruments** - include Govt. of India securities (zero coupon or coupon bearing Bonds), State Govt. Bonds, Bonds issued by local Govt., Govt. Agencies and other statutory bodies (with or without Govt. Guarantee), Bonds of Public Sector Undertakings, Debentures issued by public, private sector undertakings, Financial Institutions with or without ratings, Usance Bills (Bills of Exchange drawn on a term governed by the usage in trade or between the companies involved) and other Domestic Instruments either listed or unlisted. Investments in debt instruments with special features will be made in accordance with clause 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

- **Securitised Debt** – The scheme 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. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk.

- **Foreign Securities** – as permitted by RBI and SEBI

- **Money Market Instruments** - include Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an un-expired maturity up to one year, Call or Notice Money, Certificate of Deposit, Usance Bills, TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills, Bills re-discounting, MIBOR Instruments, alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements and any other Money market instruments specified by SEBI/RBI from time to time.

  Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

- **Pass through Certificate (PTC)** - (Pay through or other Participation Certificates) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two-wheeler loans and other assets subject to applicable regulations.

- **Derivatives** - instruments like, Interest Rate Futures, Interest Rate Swaps, Forward Rate Agreements, or any other derivative instruments that are permissible or may be permissible in future under applicable regulations.
- **REITs / InvITs -** The scheme may invest in Units issued by REITs and InvITs as per SEBI guidelines.
- **Investment in other Schemes**

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

  The Scheme shall not make any investment in any fund of fund scheme.
- **Short Term Deposits**

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

  a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.

  b) Such short-term deposits shall be held in the name of the Scheme.

  c) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.

  d) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

  e) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

  f) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

  g) AMC(s) shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

- <u>**Investment in units of CDMDF:**</u>

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

  <u>CDMDF Framework:</u>

  CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and Chapter 16A of SEBI

Master Circular for Mutual Funds dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will be inclusive of following points:

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

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

Debt and Money Markets in India

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

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

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

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

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

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

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

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

Instrument	Yield Range (March 28th 2025)	Yield Range (April 30th 2025)
TREPS	5.00 – 6.65	5.70 – 6.05
Market Repo	5.50 – 7.25	0.01 – 6.30
3m Tbill	6.30	5.90
1y Tbill	6.38	5.91

Instrument	Yield Range (March 28th 2025)	Yield Range (April 30th 2025)
10y G Sec	6.58	6.36
3m PSU Bank CD	7.25	6.52
3m NBFC CP	7.60-7.65	6.70 -6.75
3m Non NBFC CP	7.30-7.35	6.55 – 6.57
1y PSU Bank CD	7.14	6.75
1y NBFC CP	7.60-7.72	7.00 -7.10
1y Non NBFC CP	7.20-7.30	6.80-6.85
5y AAA Institutional Bond (PSU Bond)	7.17-7.22	6.92- 6.96
10y AAA Institutional Bond (PSU Bond)	7.08-7.13	6.95 – 7.00

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

B. What are the investment restrictions?

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

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

   The scheme shall not invest more than:
   a. 10% of its NAV in debt and money market securities rated AAA; or
   b. 8% of its NAV in debt and money market securities rated AA; or
   c. 6% of its NAV in debt and money market securities rated A and below

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

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

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

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

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

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

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

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

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

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

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

3. The Mutual Fund under all its Scheme(s) will not own more than 10% of any Company's paid up capital carrying voting rights.

   Provided that the Sponsor of the Fund, its associate or group company including the asset management company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund.

   Provided that in the event of a merger, acquisition, scheme of arrangement or any other arrangement involving the sponsors of the mutual funds, shareholders of the asset management companies or trustee companies, their associates or group companies which results in the incidental acquisition of shares, voting rights or representation on the board of the asset management companies or trustee companies beyond the above specified limit, such exposure may be rebalanced within a period of one year of coming into force of such an arrangement.

4. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -
   a) Such transfers are done at the prevailing market price for quoted instruments on spot basis. [Explanation - "spot basis" shall have same meaning as specified by stock exchange for spot transactions.]
   b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

c) Inter Scheme Transfers are effected in accordance with the guidelines specified by Para 9.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time.

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

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

6. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities;

   Provided further that the mutual fund may enter into derivatives transactions in a recognized stock exchange, in accordance with the guidelines issued by the SEBI;

   Provided further that the sale of government securities already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

7. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned Scheme, wherever investments are intended to be of long term nature.

8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the SEBI:

   a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
   b) Such short-term deposits shall be held in the name of the Scheme.
   c) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
   d) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
   e) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
   f) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.
   g) AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

9. The Scheme shall not make any investment in:
   a) Any unlisted security of an associate or group company of the sponsor; or
   b) Any security issued by way of private placement by an associate or group company of the sponsor; or
   c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

10. No scheme of a mutual fund shall make any investment in any fund of funds scheme.

11. A mutual fund may invest in the units of REITs and InvITs subject to the following:
    a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
    b) A mutual fund scheme shall not invest –
       i. more than 10% of its NAV in the units of REIT and InvIT; and
       ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

12. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialized form. The investment within the limit can be made in mortgaged backed securitized debts which are not rated below the investment grade by credit rating agency registered with SEBI.

13. The Scheme shall not advance any loan for any purpose.

14. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of redemption of units or payment of interest and dividend (IDCW) to the unit holders, provided that the fund shall not borrow more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.

15. No scheme of a mutual fund shall make any investment in any fund of funds scheme.

16. The cumulative gross exposure through debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme, subject to Para 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and the total exposure to option premium paid shall not exceed 20% of the net assets of the Scheme/s. Other provisions as contained in Para 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024 shall also be complied with

17. Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, TREPS, -Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

    Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio;

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

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

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

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

19. As per Para 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 no Mutual Fund under all its schemes shall own more than 10% of instruments issued by a single issuer in debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption ("hereinafter referred to as "Instruments having Special Features"). Further, a Mutual Fund scheme shall not invest –
a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

    The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.

20. The scheme shall participate in Repo in corporate debt securities in accordance with para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and such other directions issued by RBI and SEBI from time to time.
The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset of the scheme.

    The scheme shall participate in Repo in corporate debt securities in accordance with directions issued by RBI and SEBI from time to time and in accordance with the Policy framed by the Board of Directors of the AMC and the Trustees in this regard.

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

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

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

C. Fundamental Attributes

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

(i) Type of a scheme

Medium To Long Duration Fund - An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years – 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.

(ii) Investment Objective

- **Main objective -** The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.
- **Investment Pattern –** The investment pattern is as set out in "Part II – A. How will the Scheme allocate its assets?**"** of this SID with the option to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

- **Liquidity provisions such as Listing/Redemption/Repurchase of Units**
  Please refer to section "Other Scheme Specific Disclosures" of this SID.

- **Aggregate fees and expenses charged to the Scheme**
  Please refer to section "Part III - C. Annual Scheme Recurring Expenses**"** for details

- **Any Safety Net or Guarantee provided**
  This Scheme does not provide any guaranteed or assured return to its Investors.

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

- SEBI has reviewed and provided its comments on the proposal.
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Other Scheme Specific Disclosures:

Listing and transfer of units	**Listing:** As the repurchase facility is provided on an ongoing basis, at NAV related prices, the units of the Scheme are not proposed to be listed on any Stock Exchanges. **Transfer of units:** The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996. <u>Transfer of units held in Non-Demat (SoA) mode:</u> Pursuant to AMFI Best Practices Guidelines Circular No. 135/BP/116/2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025, the facility for transfer of units held in SoA mode shall be available to all the investors under Resident/ non-resident individual category including individual unitholders falling under the following three categories: - a. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). b. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. c. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent/guardian, sibling, spouse etc. in the folio as joint holder(s). <u>Transfer of units held in Demat mode:</u> The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories. For the detailed disclosure including the process on transfer of units held in SoA mode, kindly refer SAI.
Dematerialization of units	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 units in demat records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in mode physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / IDCW proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	As this is an ongoing offer, there is no minimum Target amount.

Maximum Amount to be raised (if any)	There is no Maximum Amount.
Income Distribution cum Capital Withdrawal (IDCW) Policy	The Scheme may distribute, surplus if any, by way of IDCW, as may be decided by the Trustees from time to time. As per the provisions of Para 11.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, amount can be distributed out of the investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors as required under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and Para 11.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. **If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the IDCW (dividend) declaration may not take place. The Scheme is not assuring or guaranteeing any IDCW or returns.** IDCW, if declared, shall be paid to the unitholders within 7 working days from the record date. The IDCW proceeds will mandatorily be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit/ NEFT/RTGS/IMPS/ECS/NECS etc, as directed by SEBI. Please note that physical dispatch of IDCW payment instruments shall be made by the AMC only in exceptional circumstances as specified by SEBI. The proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). The IDCW declared out of the Distributable Surplus of the Scheme will be paid net of tax deducted at source (TDS), to those unit holders whose names appear in the register of unit holders. Pursuant to payment of IDCW, the NAV of the Income Distribution cum Capital Withdrawal Option of the scheme would fall to the extent of payout and statutory levy (if applicable). In the event of failure to dispatch IDCW payments within the stipulated time period in terms of Regulation 53(a) of MF Regulations, it is clarified that the interest (currently @ 15% p.a.) for the delayed payment of IDCW shall be paid. Interest for the delayed payment of IDCW shall be calculated from the record date.

	IDCW/ Dividend Distribution Procedure: In accordance with Chapter 11 of SEBI Master circular for Mutual funds dated June 27, 2024, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under: 1. Quantum of IDCW and the record date will be fixed by the Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW (Dividend), the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of IDCW (dividend) declaration in any manner whatsoever will be issued by Mutual Fund. **Reinvestment of Income Distribution cum Capital Withdrawal Option:** The unit holders have the option to reinvest the IDCW declared by the Scheme. Such unit holders opting to reinvest the IDCW receivable by them shall invest in additional units of the Scheme. Upon exercising such option, the IDCW due and payable to the unit holders will be compulsorily and without any further act by the unit holders reinvested in the Scheme. The IDCW so reinvested shall be constructive payment of IDCW to the unit holders and constructive receipt of the same amount from each unit holder, for reinvestment in units. On reinvestment of IDCW, the number of units to the credit of unit holder will increase to the extent of the IDCW reinvested divided by the first 'Ex-income Distribution NAV' on the day of reinvestment as explained above. There shall, however, be no entry load on the IDCW so reinvested.

	Threshold Limit for 'Payout of Income Distribution cum Capital Withdrawal Option' If the IDCW amount payable to the unit holders under the 'Payout of Income Distribution cum Capital Withdrawal Option'under a folio is less than or equal to Rs. 250/- and where complete bank account details are not provided by the unitholders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an account statement will be sent to the investors at their Registered Address. The IDCW shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no Exit Load on the IDCW so reinvested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. **Investment of unclaimed redemption and dividend (IDCW) amounts of the schemes of the CRMF:** Pursuant to Para 14.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, issued on "Treatment of unclaimed redemption and dividend (IDCW) amounts", the new plan viz. Canara Robeco Liquid Fund – Unclaimed Redemption & Dividend (IDCW) Plan – Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and dividend (IDCW) amounts of the schemes of the Canara Robeco Mutual Fund ("CRMF"). The said Plan will not be available for subscription/switch-in by investors/Unit Holders of the schemes of the CRMF. No exit load will be charged on the plan and the total expense ratio of the Plan will be capped at 50 bps. All other terms and conditions of the Scheme remain unchanged. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.
Allotment (Detailed procedure)	Allotments of units, up to 3 decimals/fractions, will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds. Subject to the receipt of the specified minimum subscription amount, an applicant, whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the AMC shall issue to

	such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. **Allotment Confirmation / Consolidated Account Statement (CAS):** A Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month by e-mail/to the investor's mailing address. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in DEMAT form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding DEMAT accounts. In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: **I. Investors who do not hold DEMAT Account** Consolidated account statement*, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding DEMAT account, for each calendar month on or before 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by AMC/RTA every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period. *Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, reinvestment of Income Distribution cum Capital Withdrawal Option, payout of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. **II. Investors who hold DEMAT Account** Consolidated Account Statement**, based on PAN of the holders, shall be sent by Depositories to investors holding DEMAT account.

	If there is any transaction in any of the demat accounts of the investor or in any of the mutual fund folios, then CAS shall be sent to that investor on monthly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. In case of DEMAT accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. **Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, reinvestment of Income Distribution cum Capital Withdrawal Option, payout of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across DEMAT accounts of the investors and holding at the end of the month. **Following provisions shall be applicable to CAS sent through AMC/ RTA and CAS sent through depositories**: Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before fifteenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC. In the event the folio/ DEMAT account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of

	investors in various folios/ DEMAT accounts across mutual funds / DEMAT accounts across depository participants. Investors whose folio(s)/ DEMAT account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/ DEMAT account(s) are updated with PAN. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder. Account Statement will be issued on allotment. The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996. **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 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/to the investor’s mailing address. 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. For ease of communication, first applicant’s own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number

	of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided. Further, as per the provisions of Para 14.3.3.4.b of SEBI Master Circular for Mutual Funds dated June 27, 2024, CAS issued for the half-year shall also provide the following: The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. (The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc.). The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. **Dematerialization / Rematerialization of Units:** The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. It may be noted that trading and settlement in the Units of the scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form. If the Unit holder desires to hold the Units in a dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non DEMAT) form into DEMAT (electronic) form or vice versa should be submitted along with a DEMAT/REMAT Request Form to their Depository Participants. However, the Trustees / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz.

	NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996. **Default Option:** In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly. In case of incorrect furnishing of DP account details, the AMC shall issue Statement of Account specifying the units allotted to investor within 5 business days from the closure of the NFO.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC. Not applicable to this Scheme as the Scheme is an Ongoing Scheme and not a New Fund Offer.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme(subject to, wherever relevant, purchase of Units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): • Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed). Investment in units of CRMF in the name of minor through parent/legal guardian will be subject to Para 17.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024. Kindly refer SAI for the detailed process. • 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/Companies Act, 2013, 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 authorized to invest in Mutual Fund Schemes • Foreign Portfolio Investor (Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India(Foreign Portfolio Investors) Regulations, 2014 . • Banks and Financial Institutions • Pension Funds/Pension Fund Managers • Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis • Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organizations

	• Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India • Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations • Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future. • NRIs and PIOs **Notes**: 1. Non Resident Indians (NRIs) and Persons of Indian origin (PIOs) residing abroad /Overseas Citizens of India (OCI))/ Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact. 3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustees / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees

	reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. 4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. 5. The Trustees reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. 6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period. The Trustees may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or non-permissible under law or if the Trustees for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.
Who cannot invest	The following persons are not eligible to invest in the Scheme: • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs and PIOs who are residents of jurisdictions under increased monitoring or high-risk jurisdictions as determined by the Financial Action Task Force (FATF), from time to time. • Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 4 hereunder. • NRIs and PIOs who are residents of the United States of America/defined as United States Persons under applicable laws/ statutes and the residents of Canada and USA. Such other persons as may be specified by AMC from time to time.
How to Apply and other details	This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as “SAI”). • Investor has to be KYC compliant while investing, in case the investor is not KYC compliant, he/she may fill The KYC form and submit the documents as mentioned in the form and submit along with the Investment application form. KYC is

	mandatory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. • Investors should mandatorily use the Application Forms, Transactions Request, Systematic Investment plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) forms included in the KIM and other standard forms available at our Investor Service Centers/ www.canararobeco.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected. • SEBI has made it mandatory to fill up the details of their bank account numbers on the application form. This will protect the interest of the Unit holders from fraudulent encashment of payments. • SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of Canara Robeco Mutual Fund, irrespective of the amount of transaction. Further linking the PAN with Aadhaar on income tax website is also essential. • The application (both direct application and application routed through Distributor) should be complete in all respects along with the cheque / pay order / demand draft / other payment instruction should be submitted at the Investor Service Center, Official Point of Acceptance of Transaction, at the registered and corporate office of the AMC and the office of the Registrar during their Business Hours on their respective Business Day. Investor can get the application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC https://www.canararobeco.com/. • Investor can get the Official Point of Acceptance of Transaction address from the website: https://www.canararobeco.com/documents/forms-downloads/disclosure-related-to-offer-documents/ and also on the Key Information Memorandum and Scheme Information Document. • No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through payment mode as Cash is not available. The Trustees reserves the right to change/modify above provisions at a later date. • All cheques and drafts should be crossed "Account Payee Only" and drawn in favor of the scheme name. Any application may be accepted or rejected at the sole and absolute discretion of the Trustee.

	• Investors may execute transactions online through the official website Investors may execute transactions online through the official website www.canararobeco.com, Stock Exchange Mechanism and MF Utilities India Private Limited ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993. • All trading Member of Bombay Stock Exchange (BSE) and National Stock Exchange (NSE), who are registered with AMFI as Mutual Fund Advisors offering the facility of purchase and redemption of units of Canara Robeco Mutual Funds through stock Exchanges platforms are the official Acceptance points for fresh applications as the NFO of the scheme is offered through the stock exchange platforms. • Further pursuant to para no.16.3 of SEBI Master Circular it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required for subscription (purchase). Please refer to the SAI and Application form for the detailed instructions.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**SUSPENSION OF SALE / REDEMPTION OF UNITS** Further, the Mutual Fund at its sole discretion reserves the right to suspend sale and Redemption of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and Redemption of Units either temporarily or indefinitely will be with the approval of the Trustees: 1. When one or more stock exchanges or markets (including bullion markets, forex markets which provide for valuation), are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any Circumstances outside the control of the Trustees and the AMC or circumstances which are detrimental to the interest of the unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without

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

	total number of Units then in issue under the Scheme and option(s) thereof (or such higher percentage as the AMC may decide in any particular case) excluding the units that will be redeemed as per regulations without restrictions as above.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**Applicable NAV for Purchases/Switch-ins** Pursuant to Para 8.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024 for purchase application (including switch-in) received within cut-off time on a Business Day, irrespective of the amount, the closing Net Asset Value (NAV) of the day on which the funds are available for utilization shall be applicable. Accordingly, the below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day: **For Purchase (including switch-in) of any amount:** • In respect of valid applications received up to the cut off time of 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received after the cut off time of 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cutoff time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. **For Switch-ins of any amount:** For determining the applicable NAV, the following shall be ensured: • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization before the cut-off time. • In case of ‘switch’ transactions from one scheme to another, the transfer of funds shall be in line with the timelines for redemption payouts. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP),

	Transfer of Income Distribution cum Capital Withdrawal Plan, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc. **Redemptions including switch - outs** • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. **Technical issues when transactions are processed through online facilities/ electronic modes:** The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions carried out through online facilities / electronic modes, there may be a time lag of few seconds or up to 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will AMC or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.
Minimum amount for purchase/redemption/switches	• **Lump sum Investment** **Purchase:** Rs. 5,000 and multiples of Re. 1 thereafter. **Additional Purchase Amount:** Rs. 1000 and multiples of Re. 1 thereafter • **Systematic Investment Plan (SIP)** For Any date/monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter • **Systematic Transfer Plan (STP)** For Daily/Weekly/Monthly frequency – Rs 1000 and in multiples of Re 1 thereafter

	For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter • **Systematic Withdrawal Plan (SWP)** For monthly frequency – Rs 1000 and in multiples of Re 1 thereafter For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter For annual frequency - Rs 2000 and in multiples of Re 1 thereafter **Minimum Redemption/switch out amount** • Rs. 1,000/- and in multiples of Re. 1/- thereafter or the account balance, whichever is lower
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.	At the applicable NAV subject to prevailing exit load. Example: If the applicable NAV is Rs. 10, exit load is 1% then redemption price will be: Rs. 10* (1-0.01) = Rs. 9.90
Minimum balance to be maintained and consequences of non-maintenance	There is no minimum balance requirement.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI.
IDCW	The payment of IDCW to the unitholders shall be made within seven working days from the record date. In the event of failure of dispatch of IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15 per cent per

	annum to the unit holders for the period of such delay.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of receipt of redemption application, complete/in good order in all respects. Investors shall further note that pursuant to para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website or para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 For further details, refer SAI.
Bank Mandate	In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations has made it mandatory for investors to mention in their Application /Redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. **PROCEDURE FOR CHANGE/UPDATION OF BANK DETAILS** 1. Investors should submit duly filled “Change of Bank Mandate form” at any of the official point of acceptance of transaction of CRMF. 2. The investors have to submit, in original, any one of the following documents of the new bank account: a) Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque. b) Self attested copy of bank statement. c) Bank passbook with current entries not older than 3 months. d) Bank Letter duly signed by branch manager/authorized personnel. 3. Investors are also required to submit in original any one of the following document of the existing bank account: a) Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.

	b) Bank account statement/Pass book. c) Bank letter on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch d) In case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account. 4. If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. Kindly note that the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank. 5. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 3 working days. 6. In case, the request for change in bank mandate is invalid/incomplete/dissatisfactory in respect of signature mismatch/document insufficiency/not complying with any requirement as stated above, the request for such change will not be processed and redemption/IDCW proceeds, if any, will be processed in the last registered Bank account. **MULTIPLE BANK ACCOUNTS REGISTRATION FACILITY** The investors have the option to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents. The option will be registered in a folio/account at the folio level only. This facility is available at AMC level. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. This facility can be availed by using a designated "Multiple Bank Accounts Registration For" available at Investor Service Centers or on our website www.canararobeco.com. In case of first -time investors, the bank account mentioned on the purchase application form, will be treated as default bank account till a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account is submitted by such investor. Registered bank accounts may also be used for verification of pay - ins (i.e. receiving of subscription funds) to ensure that a third-party payment is not used for mutual fund subscription. The default bank account will be used for all IDCW and redemptions payouts unless Unit holder(s) specifies one of the existing registered bank account in the redemption request

	for receiving redemption proceeds. Where Unit holder(s) do not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account. New bank accounts can only be registered using the designated “Multiple Bank Accounts Registration Form¨. If Unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/ IDCW payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/ IDCW proceeds, or the Mutual Fund withhold the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Any request without the necessary documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previously registered details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried based on the previously registered details. Investors are requested to note the following with respect to the Multiple Bank Registration Facility: 1. Bank registration/deletion request from Unit holder(s) will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information. 2. The first/sole Unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole Unit holder is not an account holder in the bank account provided. 3. Unit holder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately. ✓ Cancelled cheque with name and account number pre-printed ✓ Bank Statement ✓ Certified Copy of Pass book ✓ Cancelled cheque of existing default bank registered in the folio with name and account number pre-printed a) If the document is not in original, the copy should be certified by the bank or the original document should be produced for verification at the offices of CRAMC b) All documents submitted should clearly evidence the bank name, account number and name of all bank account holders.

	4. While registering multiple bank accounts, the Unit holder(s) has to specify any one bank account as the Default Bank Account. If the Default Bank Account is not specified, the Mutual Fund reserves the right to designate any of the bank accounts as Default Bank Account. Default Bank Account will be used for all IDCW payouts and redemption payouts under circumstances mentioned below. a) No other registered bank account is specified in the specific redemption request for receiving redemption proceeds. b) A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds. c) Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs). 5. Investors can change the default bank account by submitting the Bank Account Registration Form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account at its discretion.
Delay in payment of redemption / repurchase proceeds/dividend	Pursuant to Para 14.2 of SEBI Master Circular for Mutual Fund dated June 27, 2024 the AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application. Investors shall further note that pursuant to Para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Pursuant to Para 14.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, on “Treatment of unclaimed redemption and dividend (IDCW) amounts”, the new plan viz. Canara Robeco Liquid Fund – Unclaimed Redemption & Dividend (IDCW) Plan – Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and dividend (IDCW) amounts of the schemes of the Canara Robeco Mutual Fund

	("CRMF") and this scheme is placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per para 17.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024. The said Plan will not be available for subscription/switch-in by investors/Unit Holders of the schemes of the CRMF. No exit load will be charged on the plan and the total expense ratio of the Plan will be capped at 50 bps. All other terms and conditions of the Scheme remain unchanged. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.
Disclosure w.r.t investment by minors	**Process for Investments made in the name of a Minor through Parent/ Guardian** a) Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the Parent/ Guardian only. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. b) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. c) The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.

III. OTHER DETAILS:

A. PERIODIC DISCLOSURES

Half Yearly Financial Results	The Mutual Fund shall host half yearly Schemes' unaudited financial results in the prescribed format on its website viz. www.canararobeco.com within one month from the close of each half year i.e. on 31st March and on 30th September. AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/un-audited-half-yearly-financial-results/
Half Yearly Portfolio	The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the half year on website of Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each half-year in a user-friendly and downloadable spread-sheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail the half-yearly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each half-year. Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of the Scheme portfolio on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Unit holders may request for a physical or electronic copy of the scheme portfolio through telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request. Refer Link: https://www.canararobeco.com/documents/forms-downloads/forms-information-documents/information-documents/half-yearly-portfolio/
Monthly Portfolio	The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the month on website of Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 10 days respectively from the close of each month in a user-friendly and downloadable spread-sheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail monthly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each month. Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request.

	Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/scheme-dashboard/scheme-monthly-portfolio/
Annual Report	The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and link for the same will be displayed prominently on the website of the Mutual Fund (www.canararobeco.com).In case of Unit holders whose e-mail addresses are registered with the Mutual Fund, the AMC shall e-mail the annual report or an abridged summary to such unit holders. The Unit holders whose e-mail addresses are not registered with the Mutual Fund will have an option to opt-in to continue receiving physical copy of the scheme wise annual report or an abridged summary thereof. Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Physical copies of Full annual report / abridged summary thereof shall also be available for inspection at all times at the registered office of the Canara Robeco Asset Management Company Ltd. Unit holders may request for a physical or electronic copy of the said report through SMS, telephone, email, written request (letter) or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/annual-reports-returns/annual-report/?searchyear=
Riskometer	Based on the scheme characteristics, the Mutual Fund/AMC shall assign risk level for scheme. Any change in riskometer shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Riskometer shall be evaluated on a monthly basis and Mutual Funds/ AMCs shall disclose the Riskometer along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. Mutual Funds shall publish the changes on the Riskometer in the Annual Report and Abridged Summary based on the guidelines prescribed by SEBI from time to time. The AMC shall comply with the requirements of SEBI circular dated October 5, 2020. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/annual-schemewise-changes-in-risk-o-meter/

Other disclosures	The AMC is required to prepare a Scheme Summary Document for all schemes of the Fund. The Scheme Summary document is a standalone scheme document that contains all the applicable details of the scheme. The document is updated by the AMCs on a monthly basis or on changes in any of the specified fields, whichever is earlier. The document is available on the websites of AMC, AMFI and Stock Exchanges in 3 data formats, namely: PDF, Spreadsheet and a machine readable format (either JSON or XML). Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/scheme-dashboard/scheme-summary-document/
Daily Performance Disclosure	The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.
Monthly Average Asset under Management (Monthly AAUM) Disclosure	The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.canararobeco.com and forward to AMFI within 7 working days from the end of the month. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/disclosure-of-aaum-aum/disclosure-of-aaum/?searchyear=2024-25

B. TRANSPARENCY/NAV DISCLOSURE(Details with reference to information given in Section I)

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

The AMC will calculate the NAV of the Scheme on every Business Day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) by 11.00 p.m. on the day of declaration of the NAV. In case of any delay in uploading on AMFI website, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

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

The Scheme is permitted to take exposure to overseas securities. In such cases where the scheme has taken exposure to overseas securities, the NAV of the scheme would be declared by 10.00 a.m. of the immediately succeeding Business Day. In case the scheme ceases to hold exposure to any overseas securities, the NAV of the scheme for that day would continue to be declared on 10.00 am on the immediately succeeding Business Day. Subsequent to that day, NAV of the scheme shall be declared on 11.00 p.m., on the same business day.

Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest investor service center (ISC).

Refer Link: https://www.canararobeco.com/track-nav

C. TRANSACTION CHARGES AND STAMP DUTY

Transaction Charges:

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

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

Investor other than First Time Mutual Fund Investor:
Transaction charge of Rs. 100/- per subscription of Rs 10,000 and above will be deducted from the subscription amount and paid to the distributor of the investor. The balance of the subscription amount shall be invested.

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

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

Stamp Duty:

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

For more details refer SAI.

D. ASSOCIATE TRANSACTIONS:

Please refer to Statement of Additional Information (SAI).

E. TAXATION:

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

Particulars	Resident	Non- Resident	Mutual fund
Tax on Dividend	Taxed in the hands of unitholders at applicable slab rate under the provisions of the Income-tax Act, 1961 (Act)	Taxed in the hands of unitholders at the rate of 20% u/s 115A of the Act (plus applicable surcharge and cess) or applicable tax treaty rate, subject to satisfying conditions relating to treaty eligibility.	Nil*
Long Term Capital Gains under section 112A: (Held for a period of more than 12 Months) in excess of Rs. 1 lakh provided STT is paid at the time of transfer of such shares or units.	10% (plus applicable surcharge and cess) without indexation (Refer all the below notes)	10% (plus applicable surcharge and cess) without indexation (Refer all the below notes)	Nil
Short Term Capital Gains under Section 115A: (Held for a period of 12 months or less), provided STT is paid at the time of transfer of such units	15% (plus applicable surcharge and cess) (Refer all the below notes)	15% (plus applicable surcharge and cess) (Refer all the below notes)	Nil

*Note: Dividend distribution tax is abolished w.e.f. 1st April 2020. Accordingly, dividend will be taxed in the hands of investor. Section 194K is introduced in order to deduct tax on dividend.

Notes –

1. Canara Robeco Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10(23D) of the Act

2. Equity oriented Mutual Fund as per Explanation to Section 112A has been defined to include the mutual funds where minimum 65% of proceeds is invested in equity shares of listed domestic companies and specified funds of funds (i.e., a fund where minimum 90% of proceeds of such fund is invested in another fund and such fund has invested minimum 90% of proceeds in equity shares of listed domestic companies.) The percentage of equity shareholding or unit held in respect of a fund is to be computed using the annual average of the monthly averages of opening and closing figures.

3. Surcharge at the following rate to be levied in case of individual /HUF / non-corporate non-firm unit holders for equity oriented mutual fund:

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

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

4. Surcharge rates for Companies/ firm

Total Income	Rate of Surcharge for Domestic companies	Rate of Surcharge for Foreign Companies
Above Rs 1 crore up to Rs 10 crores	7%	2%
Above Rs 10 crores	12%	5%

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

5. Health and Education cess @ 4% on aggregate of base tax and surcharge.

6. In case of domestic companies whose turnover or gross receipts does not exceed INR 400 crore during the previous year, the applicable tax rate shall be 25%. Accordingly, in cases of such small domestic companies, the applicable tax rate on short-term capital gains shall be 27.82% or 29.12%. From AY 2020-21 onwards domestic companies can opt for a lower tax rate of 22% (plus surcharge of 10% and cess of 4%) for onwards as per section 115BAA/ 115BAB of the Act subject to prescribed conditions. Accordingly, in such cases, the applicable tax rate on short-term capital gains shall be 25.17%.

7. With effect from 1 April 2018, as per section 112A of the Act, long-term capital gains, exceeding INR 100,000, arising from transfer of equity oriented mutual funds, shall be chargeable at the rate of 10% (plus applicable surcharge and cess).

8. The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.

9. Withholding of Taxation by Mutual Fund will as per applicable withholding tax rate.

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

F. RIGHTS OF UNITHOLDERS:

Please refer to SAI for details.

G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:

For list of official points of acceptance, click on this link:

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

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

For latest update please refer Disclosure of Penalties & Pending Litigation Link:

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

IMPORTANT NOTICE

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

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Statutory Details: Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors:** Canara Bank, Head Office, 112 J.C. Road, Bangalore; Robeco Groep N.V., 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 Multi Asset Allocation Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or returns.** 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 Docuemnt/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.

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