

SCHEME INFORMATION DOCUMENT

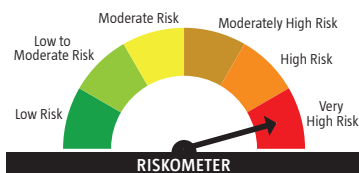
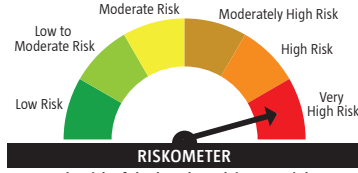
SECTION I

Canara Robeco Consumption Fund

(formerly Canara Robeco Consumer Trends Fund)

(An open ended equity scheme following the consumption theme)

Scheme Code: CANA/O/E/THE/09/05/0013

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
- Capital appreciation over long term - Investing in equity and equity related securities of entities following the Consumption Theme	 RISKOMETER The risk of the scheme is Very High	 RISKOMETER The risk of the benchmark is Very High As per AMFI Tier 1 Benchmark i.e. Nifty India Consumption Index TRI

*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 30, 2026.

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: L65990MH1993PLC071003

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, 2026 (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a 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.

The 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.

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No	Title	Description
I.	Name of the Scheme	Canara Robeco Consumption Fund (formerly Canara Robeco Consumer Trends Fund)
II.	Category of the Scheme	Thematic Fund
III.	Scheme Type	An open ended equity scheme following the consumption theme
IV.	Scheme Code	CANA/O/E/THE/09/05/0013
V.	Investment Objective	To provide long-term capital appreciation by primarily investing in equity and equity related securities of entities which directly or indirectly benefit from the growing consumer demand in India. 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 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) or Switched out (i.e. to another scheme of the Mutual Fund or Option(s) offered within the Scheme, if any) on 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. The AMC 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 Letter 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: Nifty India Consumption Index (TRI) Justification: Above Benchmark is First Tier Benchmark as per Paragraph 7.22 of SEBI Master Circular for Mutual Funds dated March 20, 2026. As approved by the Trustees, the Scheme has currently selected the above-mentioned benchmark on the basis of

Sr. No	Title	Description
		the Investment Pattern/Objective of the Scheme and the composition of the Index. The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme in conformity with the investment objective of Scheme and/or as prescribed by SEBI/AMFI from time to time, in accordance with applicable regulatory guidelines. Benchmark Disclaimer: <i>NSE Indices Limited is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices. The relationship of NSE Indices Limited to the Client is only in respect of the rights granted to use certain trademarks and trade names of the Index in connection with the utilisation of the Data relating to such Index. The Index is determined, composed and calculated by NSE Indices Limited without regard to the Subscriber and/or Client. NSE Indices Limited has no obligation to take the needs of the Subscriber and/or Clients into consideration in determining, composing or calculating the Index.</i> <i>NSE Indices Limited do not guarantee the accuracy and/or the completeness of the Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. NSE Indices Limited make no warranty, express or implied, as to results to be obtained by the Client or any other person or entity from the use of Index or any data included therein. NSE Indices Limited make no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE Indices Limited expressly disclaim any and all liability for any damages or losses arising out of use of the Index or any data included therein by any third party, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.</i>
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. For more details refer Section II.
IX.	Applicable timelines	Timeline for: Dispatch of redemption proceeds: The AMC shall transfer redemption or repurchase proceeds within 3 Working Days from the

Sr. No	Title	Description
		date of redemption or repurchase. In case of exceptional situations listed in AMFI Letter No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption payment would be made within the permitted additional timelines. Dispatch of Income Distribution cum Capital Withdrawal (IDCW): IDCW, if declared, shall be paid to the unitholders within 7 working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme offers following two plans: I. Regular Plan II. 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 - Reinvestment of IDCW Option - Payout of IDCW 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	<u>Exit Load:</u> 1% - if redeemed/switched out within 1 year from the date of allotment. Nil - if redeemed/switched out after 1 year from the date of allotment.

Sr. No	Title	Description
XII.	Minimum Application Amount/switch in	<u>During NFO:</u> Not Applicable. <u>On continuous basis:</u> i. Lump sum Investment Purchase: Rs. 5,000 and multiples of Re. 1 thereafter. ii. Systematic Investment Plan (SIP) For Any date/monthly frequency – Rs 1,000 and in multiples of Re 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re. 1 thereafter. iii. Systematic Transfer Plan (STP) For Daily/Weekly/Monthly frequency – Rs 1,000 and in multiples of Re 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re. 1 thereafter. iv. Systematic Withdrawal Plan (SWP) For Monthly frequency – Rs 1,000 and in multiples of Re. 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re. 1 thereafter. For Annual frequency – Rs. 2,000 and in multiples of Re. 1 thereafter. Note: Minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to paragraph 7.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026. The AMC reserves the right to change the minimum additional application amount from time to time.
XIII.	Minimum Additional Purchase Amount	Rs. 1,000 and multiples of Re. 1 thereafter.
XIV.	Minimum Redemption/switch	Rs. 1,000/- and in multiples of Re. 1/- thereafter or the account balance, whichever is lower.

Sr. No	Title	Description
	out amount	
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.
XVI.	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 5.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time. Creation of segregated portfolio is optional and is at the discretion of the AMC. For details, kindly refer SAI.
XVIII.	Swing Pricing Disclosure	Not Applicable
XIX.	Stock lending/short selling	The Scheme may engage in borrowing and lending of securities within the framework relating to securities lending and borrowing specified by SEBI. The Scheme shall not indulge in 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 back cover of the Scheme Information Document and Key Information Memorandum.

Sr. No	Title	Description
		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.
XXII.	Investor services	<u>Contact details for general service requests:</u> Investor can lodge any service request at Toll-Free No. <u>1800-209-2726</u> or can send an email at crm@canararobeco.com <u>Contact details for complaint resolution:</u> Investor can lodge a complaint at Toll-Free No. <u>1800-209-2726</u> or can send an email at crm@canararobeco.com Alternatively, investor can contact at any of the below given details for lodging of the complaints: KFin Technologies Limited; 301, Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West) Mumbai – 400 070, Maharashtra- Tel No.: 022 4617 0911 Email : crm@kfintech.com Website : www.kfintech.com Or, Mr. N.R. Sudarshan, Head - Mid Office and Investor Relations Officer – Mutual Fund, 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: iro@canararobeco.com.
XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not Applicable.
XXIV.	Special product/facility available during the NFO and on ongoing basis	<u>Special products/facilities available during the NFO:</u> Not Applicable. <u>Special products/facilities available on an 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

Sr. No	Title	Description
		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 12month 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'. <u>National Automated Clearing House Facility (NACH)</u> Investors can enroll 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.

Sr. No	Title	Description
		<u>Systematic Transfer Plan (STP)</u> 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. <u>Systematic Withdrawal Plan (SWP)</u> 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. <u>Transactions through Stock Exchange Platform for Mutual Funds</u> 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 Schemes of Canara Robeco Mutual Fund through stock Exchanges platforms are the official Acceptance points. <u>Transaction through MF Utilities India Private Limited</u> 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. <u>Transactions executed through Channel Distributors</u> 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, 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.

Sr. No	Title	Description
		<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, 2026 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 the investor can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme into another 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.

Sr. No	Title	Description
		<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>WhatsApp Chatbot Facility</u> WhatsApp Chatbot Facility shall be available for individual investors under existing folio(s) held with Canara Robeco Mutual Fund ("the Fund"). Through the Facility, eligible investors shall be allowed to transact in the Schemes of the Fund and avail other additional services. To avail the Facility, investors will have to save the number "+91 92892 22157" ("Designated Number") of the Fund on their mobile phones and send a "Hi" on WhatsApp to the Designated Number

Sr. No	Title	Description
		through their registered mobile number. For further details regarding the Facility, kindly refer the Statement of Additional Information (SAI). • <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. • <u>Transactions through the Open Network for Digital Commerce (ONDC) (“ONDC Network”) through Cybrilla Platform:</u> The Schemes of Canara Robeco Mutual Fund (“the Fund”) are available for transactions on the ONDC Network. To facilitate the transactions through this network, the Fund has appointed Cybrilla as the service provider to provide the backend platform for this ONDC Network. This platform provided by Cybrilla would act as an Official Point of Acceptance (“OPAT”) for the Schemes of the Fund. For further details regarding the facility, kindly refer the Statement of Additional Information (SAI). For further details of above special products / facilities including the terms and conditions, kindly refer to Statement of Additional Information (SAI).
XXV.	Weblink	Total Expense Ratio for last 6 months and Daily TER: https://www.canararobeco.com/expense-ratio Scheme Factsheet: https://www.canararobeco.com/forms-downloads/forms-and-information-documents/information-document/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.
- ii. 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.
- iii. 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.
- iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- v. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- vi. 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.
- vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
- viii. The Trustees have ensured that Canara Robeco Consumption 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: April 23, 2026

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
Equity and equity related instruments of entities which directly or indirectly benefit from the growing consumer demand in India	80	100
Other Equity and equity related instruments	0	20
Debt and Money Market instruments	0	20
InvITs	0	10

In accordance with Clause 13.18.1 of SEBI Master Circular of Mutual Funds dated March 20, 2026, as amended from time to time, the cumulative gross in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments, InvITs, derivatives, 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. 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 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026. 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	Overseas Securities	Investment by the Scheme in ADRs/GDRs shall not exceed 10% of the net assets of the Scheme as on the date of such investments. The Scheme may invest in Foreign Securities up to 10% of the net assets of the Scheme. However, investment in ADRs/GDRs would be included under the overall investment limits set for foreign securities.	Paragraph 13.11 of SEBI Master Circular dated March 20, 2026
2	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 13.15 and 13.18 of SEBI Master Circular dated March 20, 2026

Sl. no	Type of Instrument	Percentage of exposure	Circular references
3	Securities Lending	The stock lending done by the Scheme (if any) shall not exceed 25% of the net assets of the Scheme and not more than 5% of the net assets to any single approved intermediary / counterparty as on the date of such lending.	Paragraph 13.6 of SEBI Master Circular dated March 20, 2026
4	Securitized Debt	Exposure by the Scheme in Securitised Debt shall not exceed 20% of the Net Assets of Scheme at the time of investment.	-
5	Debt instruments with special features (AT1 and AT2 Bonds)	The Scheme will not invest in said security.	-
6	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme will not invest in said security.	-
7	InVITS	The Scheme shall invest not more than 10% of its NAV in InVITS.	-
8	TREPS	Allocation may be made to TREPS from any amounts that are pending deployment or on account of any adverse market situation.	-
9	Mutual Funds 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 3 of the Sixth Schedule of the SEBI (Mutual Funds) Regulations, 2026, as amended from time to time read with paragraph 13.14.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
10	Repo / reverse repo transactions in corporate debt securities	The Scheme does not intend to participate in repo/ reverse repo transactions in corporate debt securities.	-
11	Credit Default Swaps	The Scheme will not invest in said security.	-
12	Writing Covered Call Option	The Scheme does not intend to write Covered Call Options.	-
13	Short Selling	The scheme shall not indulge in Short Selling of securities.	-

Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI from time to time. The AMC shall not charge investment management and advisory fees on such investments.

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 Paragraph 1.9.1.b (ii) of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 is 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 Paragraph 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time in the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) or various prudential limits prescribed by SEBI inter-alia, including issuer limits etc. 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. In case the portfolio of the Scheme is not rebalanced within the above mandated timeline, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee shall then decide on the course of action and if 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 the Scheme is not rebalanced within the mandated plus extended timelines, the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified under Paragraph 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026 as may be amended from time to time.

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 Paragraph 13.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 shall 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 duration/ issuer/ sector/ group balancing is required in both the transferor and transferee schemes. Different reasons cannot be cited for transferor and transferee schemes except in case where the transferee scheme is 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 Paragraph 5.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 during the previous four months.

The 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. Prescribed "Template" and documentary evidence in this regard shall be maintained by the AMC for all ISTs.

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.

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. Equity and equity related instruments
2. Debt Instruments

3. Money Market Instruments
4. Foreign Securities
5. Securitised debt
6. Pass through certificate
7. Derivatives
8. InvITs
9. Mutual Fund units
10. Any other instruments as may be prescribed by SEBI from time to time.

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 as applicable. 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.

The Scheme may invest in another scheme under the same mutual fund or in any other mutual fund without charging any fees, and such 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.

The Scheme may invest in short term deposits of Scheduled Commercial Banks, pending deployment.

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

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 which seeks to provide long term capital appreciation by primarily investing in equity and equity related instruments of entities which directly or indirectly benefit from the growing consumer demand in India.

The consumption patterns are fast evolving and present broad-based opportunities. The Fund Manager will not be restricted by market cap when identifying investment ideas. Additionally, a portion of the Scheme may be invested in equity and equity related instruments of entities that are enablers or are complementary to the consumption theme.

The AMC, in selecting the entities, would focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the entity and the key earning drivers.

An indicative list of sectors which could directly or indirectly benefit from the growing consumer demand in India includes:

- Consumer Durables,
- Fast Moving Consumer Goods,
- Consumer Non-Durables,
- Consumer Services,
- Healthcare,
- Textiles,
- Realty,
- Automobile and Auto Components,
- Education,
- Power,
- Media & Entertainment,
- Retail,
- Tourism & Hospitality,
- Transportation,
- Telecommunication,
- Capital Goods,
- Financial Services etc.

For determining the list of entities eligible under consumption theme, the AMC will consider the basic Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link https://www.niftyindices.com/Methodology/Method_NIFTY_Equity_Indices.pdf for current index methodology document published by NSE Indices.

The above list is not an exhaustive list, and the Fund Manager may add such other sectors/industries which satisfy the consumption theme. The Fund Manager may also add other sectors as may be added in Nifty India Consumption Index TRI from time to time.

The Scheme would also invest in other equity and equity related instruments, Debt and Money Market Instruments and other instruments as per the asset allocation pattern of the Scheme, subject to the investment limits prescribed under the SEBI (Mutual Funds) Regulations, 2026 and circulars issued thereunder.

Procedure followed for investment decisions:

The Fund Manager of the Scheme is responsible for making buy / sell decisions for the Scheme's portfolio and seeks to develop a well-diversified portfolio taking into account the asset allocation patterns of other schemes along with risks that are associated with such investments. The investment decisions are made on an ongoing basis keeping in view the market conditions and other regulatory aspects.

The AMC has constituted an Investment Committee, currently comprising of the Chief Executive Officer, Chief Operating Officer, Chief Risk Officer, Chief Investment Officer -Equities and Chief Investment Officer -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 Board of Trustees.

SEBI vide Paragraph 8.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026 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. 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. 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 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.

Stock/Securities Lending by the Fund:

The Fund may in future carry out stock/securities lending activity under any of its Schemes, in order to augment its income. Stock/securities lending may involve the risk of default such as loss, bankruptcy etc. on the part of the borrower. However, this is unlikely to happen if the stock/securities lending is carried out for stocks/securities which are in dematerialized form and through an authorized stock/securities lending Scheme which is subject to appropriate regulation. Any stock/securities lending done by the Scheme shall be in accordance with any regulations or guidelines regarding the same. The policy to be followed for stock/securities lending shall be approved by the Board of Directors of the Investment Manager as well as by the Trustees.

Portfolio Turnover Policy:

Purchase and Sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges etc. The portfolio turnover is essential to regularly explore trading opportunities to optimize returns for the Scheme and enable portfolio restructuring when required.

The Scheme will manage its portfolio taking into account the associated risks (such as interest / liquidity / redemption etc.) perceived / expected, so as to mitigate the risks by using adequate risk management techniques. The portfolio turnover policy will be aimed at enhancing the returns/growth.

The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy. Therefore, the Scheme has no specific target relating to portfolio turnover.

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. 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.

Securitized 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.

Risk Factors Associated with Investments in REITs and InvITs:

- i. **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The AMC/Fund Manager will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- ii. **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) 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.
- iii. **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 dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- iv. **Interest Rate Risk:** REIT/ InvITs units are subject to interest rate risk. Generally, when interest rates rise, prices of REIT units may fall and when interest rates drop, such prices may increase.
- v. **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.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

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

Tier I Benchmark: Nifty India Consumption Index TRI

Justification for use of Benchmark:

The above benchmark is in accordance with Paragraph 7.22 of SEBI Master Circular for Mutual Funds dated March 20, 2026, on 'Benchmarks for Mutual Fund Schemes' and the list published by AMFI in this regard.

As approved by the Trustees the Schemes have currently selected the above mentioned benchmark for respective schemes on the basis of the Investment Pattern/Objective of the Scheme and the composition of the Index. The Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme in conformity with the investment objective of Scheme and/or as prescribed by SEBI/AMFI from time to time, in accordance with applicable regulatory guidelines.

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E. WHO MANAGES THE SCHEME?

Ms. Ennette Fernandes and Mr. Shridatta Bhandwadar are the fund managers for the Scheme. The details of the Fund Managers are as follows:

Name of the Fund Manager	Age	Educational qualification	Type and Nature of past experience including assignments held during the past 10 years	Other Funds Managed
Ms. Ennette Fernandes	40 years	PGDBM (Finance)	Over 16 years of experience <u>September 2021 onwards</u> Canara Robeco Asset Management Company Limited: Fund Manager – Equities <u>January 2014 to September 2021</u> Tata Asset Management Ltd. - Assistant Fund Manager (April 2018 to September 2021) - Research Analyst (January 2014 to March 2018) <u>April 2009 to December 2013</u> Phillip Capital (India) Pvt Ltd. - Research Analyst (April 2011 to December 2013) - Research Associate (April 2009 to March 2011)	- Canara Robeco Equity Hybrid Fund - Canara Robeco Balanced Advantage Fund - Canara Robeco Multi Asset Allocation Fund
Mr. Shridatta Bhandwadar	46 years	B.E (Mechanical), M.M.S (Finance)	Over 20 years of experience <u>November 01, 2025 onwards</u> Canara Robeco Asset Management Company Limited: Chief Investment Officer – Equities	- Canara Robeco Infrastructure - Canara Robeco Small Cap Fund - Canara Robeco Mid Cap Fund

Name of the Fund Manager	Age	Educational qualification	Type and Nature of past experience including assignments held during the past 10 years	Other Funds Managed
			<u>October 2019 to October 2025</u> Canara Robeco Asset Management Company Limited: Head – Equities <u>July 2016 to September 2019</u> Canara Robeco Asset Management Company Limited: Fund Manager <u>July 2012 to June 2016</u> SBI Pension Funds Pvt. Ltd.: Head – Research/Portfolio Manager <u>October 2009 to June 2012</u> Heritage India Advisory Pvt. Ltd.: Senior Equity Analyst <u>January 2008 to September 2009</u> Motilal Oswal Securities: Research Analyst <u>April 2006 to December 2008</u> MF Global Securities: Research Associate	• Canara Robeco Focused Fund (Formerly known as Canara Robeco Focused Equity Fund) • Canara Robeco Flexi Cap Fund • Canara Robeco Large and Mid Cap Fund (Formerly known as Canara Robeco Emerging Equities) • Canara Robeco Large Cap Fund (Formerly known as Canara Robeco Blue Chip Equity Fund) • Canara Robeco Manufacturing Fund • Canara Robeco ELSS Tax Saver • Canara Robeco Equity Hybrid Fund • Canara Robeco Multi Cap Fund • Canara Robeco Banking and Financial Services Fund

Ms. Ennette Fernandes is managing the scheme since 01st-October-21 and Mr. Shridatta Bhandwadar is managing the scheme since 01st-October-19.

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

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

1. Canara Robeco Large Cap Fund
2. Canara Robeco Large and Mid Cap Fund
3. Canara Robeco ELSS Tax Saver
4. Canara Robeco Small Cap Fund
5. Canara Robeco Flexi Cap Fund
6. Canara Robeco Focused Fund
7. Canara Robeco Value Fund
8. Canara Robeco Mid Cap Fund
9. Canara Robeco Infrastructure
10. Canara Robeco Multi Cap Fund
11. Canara Robeco Manufacturing Fund
12. Canara Robeco Banking and Financial Services 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 (if applicable)?

Canara Robeco Consumption Fund - Regular Plan - Growth Option			Absolute Returns for each financial year for last five years ^																			
Compounded Annualised Growth Rate	Scheme Returns(%)^	Benchmark Returns (%)#	Financial Year Wise Return																			
Returns for the last one year	-8.01	-2.73	Regular Plan Scheme Return (%) Regular Plan Benchmark Return (%)																			
Returns for the last three years	10.98	14.04	Regular Plan Scheme Return (%) Regular Plan Benchmark Return (%)																			
Returns for the last five years	10.86	12.80	Regular Plan Scheme Return (%) Regular Plan Benchmark Return (%)																			
Returns since inception*	14.39	13.51	Regular Plan Scheme Return (%) Regular Plan Benchmark Return (%)																			
^ Past performance may or may not sustain in 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 Absolute Returns for a period less than a year. * Inception Date of the Scheme: September 14, 2009 # Nifty India Consumption Index TRI Since inception returns are calculated on Rs. 10 (allotment price)			<table border="1"><thead><tr><th>Financial Year</th><th>Regular Plan Scheme Return (%)</th><th>Regular Plan Benchmark Return (%)</th></tr></thead><tbody><tr><td>FY 2021-22</td><td>15.00</td><td>15.00</td></tr><tr><td>FY 2022-23</td><td>5.00</td><td>5.00</td></tr><tr><td>FY 2023-24</td><td>38.00</td><td>42.00</td></tr><tr><td>FY 2024-25</td><td>6.00</td><td>6.00</td></tr><tr><td>FY 2025-26</td><td>-8.00</td><td>-2.00</td></tr></tbody></table>		Financial Year	Regular Plan Scheme Return (%)	Regular Plan Benchmark Return (%)	FY 2021-22	15.00	15.00	FY 2022-23	5.00	5.00	FY 2023-24	38.00	42.00	FY 2024-25	6.00	6.00	FY 2025-26	-8.00	-2.00
Financial Year	Regular Plan Scheme Return (%)	Regular Plan Benchmark Return (%)																				
FY 2021-22	15.00	15.00																				
FY 2022-23	5.00	5.00																				
FY 2023-24	38.00	42.00																				
FY 2024-25	6.00	6.00																				
FY 2025-26	-8.00	-2.00																				

Different Plans have different expense structure. The performance details provided herein above is of the Regular Plan.

Canara Robeco Consumption Fund - Direct Plan - Growth Option			Absolute Returns for each financial year for last five years ^	
Compounded Annualised Growth Rate	Scheme Returns(%)^	Benchmark Returns (%)#	Financial Year Wise Return	
Returns for the last one year	-6.85	-2.73		
Returns for the last three years	12.37	14.04		
Returns for the last five years	12.30	12.80		
Returns since inception*	15.14	12.96		
^ Past performance may or may not sustain in future Returns are based on NAV of Direct Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Absolute Returns for a period less than a year. * Inception date of Direct Plan Growth Option : 01st January, 2013. # Nifty India Consumption Index TRI Since inception returns are calculated on basis of NAV on January 2, 2013 Rs. 16.58.				

Different Plans have different expense structure. The performance details provided herein above is of the Direct Plan.

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer (as applicable)
- Capital appreciation over long term - Investing in equity and equity related securities of entities following the Consumption Theme	RISKOMETER The risk of the scheme is Very High	RISKOMETER The risk of the benchmark is Very High As per AMFI Tier 1 Benchmark i.e. Nifty India Consumption Index TRI

*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 30, 2026.

The data is as on March 30, 2026. The benchmark for the Scheme is Nifty India Consumption Index (TRI). The performance of the Scheme is benchmarked to the Total Return variant of the Index (TRI).

Benchmark Disclaimer: NSE Indices Limited is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices. The relationship of NSE Indices Limited to the Client is only in respect of the rights granted to use certain trademarks and trade names of the Index in connection with the utilisation of the Data relating to such Index. The Index is determined, composed and calculated by NSE Indices Limited without regard to the Subscriber and/or Client. NSE Indices Limited has no obligation to take the needs of the Subscriber and/or Clients into consideration in determining, composing or calculating the Index.

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H. ADDITIONAL SCHEME RELATED DISCLOSURES**i. 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/>

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description: Not applicable.**iii. Functional website link for Portfolio Disclosure:**

Scheme Monthly Portfolio Disclosure link:

<https://www.canararobeco.com/documents/statutory-disclosures/scheme-dashboard/scheme-monthly-portfolio/?searchyear>

iv. Functional website link to the respective addendums to the SID after the last update of SID

<https://www.canararobeco.com/documents/forms-downloads/notice-cum-addendum/?searchyear>

v. Portfolio Turnover Ratio:

As on March 31, 2026	0.14 times
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vi. Aggregate investment in the Scheme by:

Data as on	Category of Persons	Net Value		Market Value
		Units	NAV per unit (in Rs.)	(in Rs.)
March 31, 2026	Concerned Scheme's Fund Manager(s)	6284.7	107.28	6.74,227.87

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

vii. 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, 2026 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. The asset management company shall not charge any fees on its own investments in a scheme of mutual fund managed by it.

Further, in terms of Regulation 22 (3) (a) of SEBI (Mutual Funds) Regulations, 2026, 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/>

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The computation of NAV, valuation of securities / assets, accounting policies and standards would be in conformity with the SEBI (Mutual Funds) Regulations, 2026 and guidelines issued from time to time. The NAV per unit shall be computed as prescribed below:

$\frac{\text{(Market or Fair Value of Scheme's investments+ Current Assets-Current Liabilities and Provision)}}{\text{(Number of Units outstanding under the Schemeon the valuation date)}} = \text{NAV (in Rs. terms)}$
--

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

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 97% of the NAV.

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.

$$\text{Repurchase Price} = \text{Applicable NAV} \times (1 - \text{Exit Load, if any})$$

For example: If the applicable NAV of the Scheme is Rs. 11 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of allotment of units and the investor redeems units before completion of 1 year, then repurchase price will be calculated as follows:

$$\text{Repurchase Price} = 11 \times (1 - 0.01 \text{ (i.e.1\%)}) = \text{Rs. 10.89.}$$

Methodology of calculation of sale price: The sale price shall be applicable NAV, subject to statutory levies applicable, if any.

For example: An investor invests Rs. 20,000/- and the current NAV is Rs. 20/- (assuming there is no statutory levy) then the sale/subscription price will be Rs. 20/- and the investor will receive $20000/20 = 1000$ units.

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.

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 upto 2.10 % of the daily net assets of the scheme shall be charged to the scheme as Base Expenses Ratio. For the actual current expenses being charged, the investor shall refer to the website of the mutual fund www.canararobeco.com.

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Up to 2.10%
Audit fees/Fees and expenses of the trustees	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling expenses including fees, commission and charges towards distribution of mutual fund schemes	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion (at least 2bps)	
Brokerage cost pertaining to execution of trade	
Costs of statutory Advertisements	
Other Expenses (as per Regulation 66)^	
Maximum Base Expense Ratio (BER) permissible under Regulation 66 (7)	Up to 2.10% [#]
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	At prevailing rates
Statutory levies (including GST) on brokerage and transaction cost	At prevailing rates

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

As per Regulation 66(7) of the Regulations, the base expense ratio of the scheme shall be sum of expenses mentioned at sub-regulation (4) (i.e. investment and advisory fees), sub-regulation (5) (i.e. recurring expenses) and sub-regulation (6) (i.e. charges or commission or fees related to distribution of mutual fund schemes) but excludes statutory levy applicable, if any, on the said expenses and transaction cost specified under sub-regulation (10). The base expense ratio shall be subject to the limits specified under the Regulations.

As per Regulation 2(1)(aaa) of the Regulations, Total Expense Ratio means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme, as may be specified by SEBI. As per clause 11.2.4 of the Master Circular for Mutual Funds dated March 20, 2026, the formula for TER shall be as follows: $TER = \text{Base Expense Ratio (BER)} + \text{Brokerage Cost} + \text{Transaction Cost incurred for the purpose of execution of trade} + \text{Statutory levies (including Goods and Services Tax)}$.

As per Regulation 67(1) of the Regulations, the total of all expenses charged to the investors of the scheme, as mentioned under definition of 'Total expense ratio', shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors. Further, as per Regulation 67(2) of the Regulations, no charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by SEBI, shall be charged to the investors.

Brokerage Cost: As per Regulation 66(9) of the Regulations, the scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified above.

Transaction Cost: As per Regulation 66(10) of the Regulations, Transaction cost incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

Investor Education and Awareness initiatives: As per Paragraph 11.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 66(7) of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

In accordance with Regulation 66(6) of SEBI (Mutual Funds) Regulations, 2026 read with paragraph 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the mutual fund distributors shall be eligible for additional commission on new investments / inflows from:

- New individual investors (new PAN) from B-30 cities, at the mutual fund industry level;
- New women individual investors (new PAN) from both Top 30 and B-30 cities.

The structure of additional commission shall be in accordance with the guidelines prescribed by SEBI in the aforesaid circular and such other Circulars/guidelines issued by SEBI/AMFI from time to time in this regard.

The expenses towards Investment Management and Advisory Fees under Regulation 66(4) and the various sub-heads of recurring expenses mentioned under Regulation 66(5) 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 66 (4) and (5) respectively.

Any expense other than those specified in sub-regulation (4) (i.e. investment and advisory fees), sub-regulation (5) (i.e. recurring expenses), sub regulation (6) (i.e. charges or commission or fees related to distribution of mutual fund schemes), sub-regulation (9) (i.e. brokerage cost) and sub-regulation (10) (i.e. transaction cost) of the Regulations shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors.

If any expense of the scheme is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

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 66 (7)(c), the Base Expense Ratio chargeable to the Scheme is as under:

Assets under management Slab (In Rs. crore)	Base expense ratio limits
On the first Rs. 500 crores of the daily net assets	2.10%
On the next Rs. 250 crores of the daily net assets	1.90%
On the next Rs. 1250 crores of the daily net assets	1.60%
On the next Rs. 3000 crores of the daily net assets	1.50%
On the next Rs. 5000 crores of the daily net assets	1.40%
On the next Rs. 40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof.
On the balance of the assets	0.95%

The AMC will charge the Scheme such actual expenses incurred, permissible and within the statutory limits, if any, prescribed in the Regulations 66 and 67 of the SEBI (Mutual Funds) Regulations and amendments thereto.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

An illustration:

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

Notes:

- 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.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- For illustration purpose, the above table considers higher expense under the Regular Plan to the extent of expense for distribution, commission etc.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications.

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 (<http://www.amfiindia.com>).

Further, any change in the Base Expense Ratio (i.e. BER) in comparison to previous BER 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 change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

The mutual fund would update the notice of change in base expense ratio on its website <https://www.canararobeco.com/> at least three working days prior to the effective date of the change.

Investors can refer the section on 'Total Expense Ratio of Mutual Fund Schemes' at <https://www.canararobeco.com/expense-ratio> for Total Expense Ratio (TER) details.

NOTE:

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

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	1% - if redeemed/switched out within 1 year from the date of allotment.
	Nil – if redeemed / switched out after 1 year from the date of allotment.

No exit load shall be charged on bonus units and 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 shall be sent via email to all the distributors / brokers/Investor Service Centre (ISC), so that the same can be provided along with the Scheme Information Documents and Key Information Documents till it is updated.
- 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.

The AMC reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the SEBI (Mutual Funds) Regulations and circulars issued thereunder from time to time.

Unitholder Transaction Expenses and Load:

The repurchase price of an open ended scheme shall not be lower than 97% 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 investment in Equity and Equity related instruments:

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

Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities including debt securities, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

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

recently restructured companies or those which may have experienced financial difficulties, may be more volatile in price than larger capitalized stocks.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.

The value of the Scheme investments may be affected by factors affecting capital markets generally, such as price and volume volatility in the stock markets, interest rates, currency exchange rates, foreign investments, changes in government policy, political, economic or other developments and closure of the stock exchanges.

Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The length of the settlement may affect the Scheme in the event the Scheme has to meet large number of redemption.

II. Risks associated with investments in Fixed Income Securities:

Price-Risk or Interest - Rate Risk: Fixed income securities such as government bonds, corporate bonds debentures, and money market instruments and derivatives run price - risk or interest - rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. It also depends upon the yield level at which the security is being traded.

Re - investment Risk: Investments in fixed income securities may carry re - investment risk as interest rates prevailing on the interest or coupon payment or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

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

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

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

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

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

Credit Risk: In simple terms this risk means that the issuer of a debenture / bond or a money market instrument may default on interest payments or in paying back the principal amount on maturity. Even when there is no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

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

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

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

III. Risk associated with investing in Derivatives:

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

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) **Dividends/IDCW**
The Scheme may distribute not only investment income, but also realised capital gains or capital. Where capital is distributed, this will result in a corresponding reduction in the value of shares of the Scheme, and a reduction in the potential for long-term capital growth.
- g) **Warrants**
The Scheme may invest in warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.
- h) **Futures and Options**
The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management. Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

i) Listing

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

IV. 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.

V. Risk associated with Investing in Foreign Securities

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

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

VI. 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.

VII. Risk associated with investing in Securitized Debt:

The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties.

At present in Indian market, following types of loans are securitized

- a) Auto Loans (cars / commercial vehicles / two wheelers)
- b) Residential Mortgages or Housing Loans
- c) Consumer Durable Loans
- d) Personal Loans
- e) Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan / receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate.

The rating agencies define margins, over collateralization and guarantees to bring risk in line with similar AAA rated securities. The factors typically analyzed for any pool are as follows:

- a) Assets securitized and Size of the loan: This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.
- b) Diversification: Diversification across geographical boundaries and ticket sizes might result in lower delinquency
- c) Loan to Value Ratio: Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances of default are lower.
- d) Average seasoning of the pool: This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

The other main risks pertaining to Securitised debt are as follows:

1. Prepayment Risk: This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABSs. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.
2. Reinvestment Risk: Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.

VIII. 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.

IX. Risk associated with Securities Lending

Securities lending may involve the risk of default on the part of the borrower. However, this is unlikely to happen if the stock lending is carried out for stocks which are in dematerialised form and through an authorised stock lending scheme, subject to appropriate Regulations. The Investment Manager perceives such situations to be exceptional in nature. Although the Stock Market in India is still developing, considering the good demand for listed / quoted Equity Shares of reputed companies, the Scheme(s) may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

X. 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.

XI. 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.

XII. Other Risks

In the event of substantial investment by the Sponsor/s, or its associates in the Scheme(s), any redemption by these entities may have an impact on the performance of the Scheme(s)

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. 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.

II. Information about the scheme:

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:

- Equity and equity related instruments - including convertible preference shares, convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- 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. Non-Convertible Preference Shares (NCPs) shall be treated as debt instruments.
- 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, Collateralized Borrowing Lending Obligation, 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.

- Foreign Securities – including ADR / GDR as permitted by the RBI and SEBI.
- 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. Securitised 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.
- 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.

- Derivative - instruments like index futures, stock futures, index options, stock option, warrants, convertible securities, 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.
- InvITs: The scheme may invest in Units issued by InvITs as per SEBI guidelines
- Any other - like instrument/s as permitted by SEBI/RBI from time to time.

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.

Investment in other Schemes

The investment by the Scheme in other Mutual Fund Schemes will be in accordance with Clause 3 of the Sixth Schedule to the SEBI (Mutual Funds) Regulations, 2026 read with paragraph 13.14.1 of SEBI Master Circular for Mutual Funds according to which:

A scheme may invest in another scheme under the same mutual fund or any other mutual fund without charging any fees and such inter scheme investment shall be subject to limits as may be specified by SEBI from time to time. In terms of clause 3 of Sixth Schedule of MF Regulations, aggregate inter-scheme investment made by all schemes of the Mutual Fund under the same management or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the mutual fund.

Short Term Deposits

Pending deployment of funds of a scheme in terms of investment objectives of the 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 SEBI.

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 the 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, some of the instruments:

Instruments	Yield Range as on March 31, 2026
TREPS	4.25%-6.99%
Market Repo	0.01%-8.00%
3m Tbill	5.35%
1y Tbill	5.70%
10y G Sec	7.03%
3m PSU Bank CD	7.50%
3m NBFC CP	7.75% – 7.90%

Instruments	Yield Range as on March 31, 2026
3m Non NBFC CP	7.60% - 7.70%
1y PSU Bank CD	7.30%
1y NBFC CP	7.50 %– 7.70%
1y Non NBFC CP	7.35 %-7.40%
5y AAA Institutional Bond (PSU Bond)	7.64% - 7.69%
10y AAA Institutional Bond (PSU Bond)	7.66% - 7.71%

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:

- In accordance with clause 1 of the Sixth Schedule of the Regulations, the Scheme's investment in equity shares, equity-related instruments and debt instruments shall only be made in listed or to be listed securities except that the Scheme can invest in:

- unlisted Government Securities and money market instruments other than commercial papers; and
- unlisted non-convertible debentures to the extent and in the manner as specified by SEBI.

In accordance with paragraph 13.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the following limits shall apply:

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
i.	Investment by mutual fund scheme in equity instruments	Investment in equity shares or equity related instruments of any entity by a Mutual Fund scheme	10% of NAV	Such limit shall not be applicable for investment in index fund or ETF or Sector or Thematic scheme*.
ii.	Single issuer limit for investment in debt instruments	(a) Investment by a Mutual Fund scheme 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	(i) Overall limit- 10% of NAV (ii) Sub limits based on credit rating of the instruments – (I) 10% of its NAV in debt and money	(A) Such limit shall also be applicable to mortgage backed securitized debt which are rated not below investment grade by a credit rating agency registered with SEBI.

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
		credit rating agency authorized to carry out such activities under the Securities and Exchange Board of India, Act.	market securities rated AAA; or (II) 8% of its NAV in debt and money market securities rated AA; or (III) 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.	(B) Such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills. (C) Such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level. (D) 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 Credit Rating Agencies between short term and long term ratings, the most conservative long term rating shall be taken for a given short-term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.
		(b) Additional Investment in any issuer as well as its instruments (based on ratings) with prior approval of the Board of Trustees and Board of Directors of the AMC	Additional 2% of NAV (i.e. upto maximum 12% of NAV)	
iii.	Investment in Unlisted Debt Securities	Investment by Mutual fund schemes in unlisted Non Convertible Debentures (NCDs) having a simple structure (i.e. with fixed and uniform coupon, fixed	10% of debt portfolio of the scheme	Mutual fund scheme shall not invest in any other unlisted debt instruments including commercial papers (CPs), other than (a) government securities,

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
		maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.		(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.

*As per paragraph 13.4.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, in case of sector or thematic scheme, the upper ceiling on investments may be in accordance with the weightage of the scrips in the representative sectoral index or sub index as disclosed in the SID or 10% of the NAV of the scheme, whichever is higher.

Note 1: Prudential investment norms as per MF Regulations stipulating limits for investments in debt securities issued by a single issuer are applicable to all debt securities issued by public bodies or institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either State / Central Government. Government securities issued by Central and/or State Government or on its behalf, by the RBI, are however exempt from these limits.

Note 2: Non-Convertible Preference Shares (NCPs) shall be treated as debt instruments and investment restrictions as applicable on debt instruments shall be applicable to NCPs.

Note 3: Listed debt instruments shall include listed as well as to be listed debt instruments.

Note 4: In accordance with paragraph 13.20.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, in case of Initial Public Offer (IPO) of equity shares and equity related instruments, the Schemes can only participate in the Anchor investor portion or in the public issue.

- In accordance with clause 2 of the Sixth Schedule of the Regulations, the Scheme's investment in unrated debt instruments shall be subject to such conditions as specified by SEBI from time to time.

In accordance with paragraph 13.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the following limits shall apply:

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
1.	Investment in Unrated Debt Instruments/ Securities	Investments shall only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for	5% of the net assets of the scheme	(A) All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees. (B) The limit specified is for investment in unrated debt and money market instruments, other

		which separate investment norms or limits are not provided in MF Regulations and various circulars issued thereunder.		than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF) etc. by mutual fund schemes. (C) The single issuer limit and the group exposure limit shall be calculated at the issuing bank level as Bill Rediscounting Schemes (BRDS) are issued with recourse to the issuing bank. (D) Investment in BRDS by debt schemes of mutual funds shall be considered as exposure to financial services sector for the purpose of sector exposure limits.
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3. In accordance with clause 3 of the Sixth Schedule of the Regulations, the Scheme may invest in another scheme under the same mutual fund or any other mutual fund without charging any fees, and such inter scheme investment shall be subject to limits as may be specified by SEBI from time to time. Further, in accordance with paragraph 13.14.1 of SEBI of SEBI Master Circular for Mutual Funds dated March 20, 2026, the aggregate inter scheme investments made by all schemes of the Mutual Fund under the same management or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the mutual fund.
4. In accordance with clause 4 of the Sixth Schedule of the Regulations, no scheme of a mutual fund shall make any investment in any fund of funds scheme.
5. In accordance with clause 6 of the Sixth Schedule of the Regulations, the Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

Provided further that the mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

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

Further, as per Regulation 41(4) of the Regulations, the mutual fund may lend and borrow securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

As per Regulation 41(5) of the Regulations, the funds of mutual fund scheme shall not in any manner be used in carry forward transactions except as provided in sub-regulation (6) of Regulation 41. Further, as per Regulation 41(6) of the Regulations, the mutual fund may enter into derivatives transactions on a recognized stock exchange, subject to the framework specified by SEBI from time to time.

As per Regulation 41(7) of the Regulations, any short selling transaction for the mutual fund schemes shall be executed on a recognized stock exchange and shall be subject to the framework for short selling and securities lending and borrowing specified by SEBI from time to time.

6. In accordance with clause 7 of the Sixth Schedule of the Regulations, the Mutual Fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme except in respect of such securities as may be specified by SEBI from time to time.
7. In accordance with clause 8 of the Sixth Schedule of the Regulations, 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 SEBI. Accordingly, the following limits have been prescribed in paragraph 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026, with respect to investment in short term deposits of schedule commercial banks, pending deployment:
 - 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.

A. Scheme level limit:

- (a) No mutual fund scheme shall park more than 15% of its net assets in STDs across all scheduled commercial banks put together. This limit may be extended to 20% with prior approval of Trustees.
- (b) No mutual fund scheme shall park more than 10% of the net assets in STDs with any one scheduled commercial bank including subsidiaries.

B. Mutual Fund level limit:

- (a) Parking of funds in STDs of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in STDs.
- C. The Trustees/AMC shall ensure that no funds of a scheme is parked in STD of a bank which has invested in that Scheme. The Trustees/AMC shall also ensure that the bank in which a scheme has STD do not invest in the said scheme till the time the scheme has STD with such bank.
- D. The AMC shall not be permitted to charge investment management and advisory fees for parking of funds in STDs of Scheduled Commercial Banks.
- E. The aforesaid guidelines shall not apply to term deposits placed as margins for trading in cash and derivatives market.
8. As per Regulation 41 (3) of the Regulations, the Mutual Fund shall settle their transactions only in dematerialized securities except for such instruments as may be specified by SEBI from time to time.

9. In accordance with Regulation 42(3) of the Regulations, save as otherwise expressly provided under the Regulations, the Scheme shall not advance any loans for any purpose.
10. As per paragraph 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following has been prescribed with respect to investment in paid-up capital of a company at mutual fund level:

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
1.	Investment in paid-up capital of a company at mutual fund level	Investment by mutual fund under all its schemes in any company's paid up capital carrying voting rights.	10% of paid-up capital of the company Or 10 percent of units of REITs issued by a single issuer	Investment in the asset management company or the trustee company of a mutual fund shall be governed by Regulation 6(1)(a).

11. As per paragraph 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Investment by Mutual Fund Schemes in Associate or group company of the sponsor shall be subject to the following limits:

Sr. No.	Particulars	Description	Maximum Investment/ exposure limit	Proviso
1.	Investment by Mutual Fund Schemes in Associate or group company of the sponsor	(a) Investment in any unlisted security of an associate or group company of the sponsor	0% of NAV	Not permitted to invest
		(b) Investment in any security issued by way of private placement by an associate or group company of the sponsor; or	0% of NAV	Not permitted to invest
		(c) Investment in the listed securities of group companies of the sponsor	25% of NAV	-

12. As per Regulation 42 (1) of the Regulations, the mutual fund shall not borrow except to meet temporary liquidity needs for the purpose of repurchase or redemption of units or payment of interest or Income Distribution cum Capital Withdrawal payout to the unitholders or for settlement of trades by equity oriented index funds and equity oriented exchange traded funds on account of under execution of sell trades on the stock exchange in the manner as may be specified by SEBI from time to time. The borrowing specified above shall be subject to –

- (a) such borrowing not exceeding twenty per cent of the net assets of the scheme; and
- (b) duration of such borrowing not exceeding a period of six months.

Further, as per Regulation 42(2) of the Regulations, the limit specified at clause (a) above shall not be applicable for intraday borrowing subject to such conditions as may be specified by SEBI.

13. As per Regulation 41 (8) of the Regulations, any transfers of investments between schemes within the same mutual fund shall be permitted subject to such conditions as specified by SEBI from time to time.

Further, as per paragraph 13.19.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, transfers of securities from one scheme to another scheme in the same mutual fund shall be allowed only if such transfers are done at the prevailing market price for quoted instruments on spot basis ("spot basis" shall have the same meaning as specified by stock exchange for spot transactions) and the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

14. The cumulative gross exposure through equities, equity related instruments/securities, debt securities, money market instruments, InvITs, derivatives, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.
15. The total gross exposure related to option premium paid and received shall not exceed 20% of the net assets of the scheme.
16. Derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the cumulative gross exposure limit mentioned above.

Explanation: Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains. Hedging positions cannot be taken for existing derivative positions.

17. As per paragraph 13.15.2.f of the SEBI Master Circular for Mutual Funds dated March 20, 2026, Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases shall not exceed the value of respective existing assets being hedged by the scheme. Further, as per paragraph 13.15.2.g of the SEBI Master Circular for Mutual Funds dated March 20, 2026, in case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions shall not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
18. As per paragraph 13.15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, to reduce interest rate risk in a debt portfolio, the mutual fund may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

(Portfolio Modified Duration * Market Value of the Portfolio)

(Futures Modified Duration * Futures Price / PAR)

In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.

The basic characteristics of the scheme shall not be affected by hedging the portfolio or part of the portfolio (including one or more securities) based on the weighted average modified duration.

Explanation: In case of long term bond fund, after hedging the portfolio based on the modified duration of the portfolio, the net modified duration shall not be less than the minimum modified duration of the portfolio as required to consider the fund as a long term bond fund.

As per paragraph 13.18.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the portion of imperfect hedging using IRFs in excess of 20% of the Net Assets of the scheme shall be considered as creating exposure and shall be included in the computation of gross exposure.

As per paragraph 13.18.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following exemptions from the gross exposure limits have been prescribed:

Sl. No.	Exemption from gross exposure limit for exposure in	Additional conditions for exemption, if any
(a)	Cash or cash equivalents with residual maturity of less than 91 calendar days	NA
(b)	Exposure due to hedging positions: hedging position shall be exempted from the exposure limits mentioned in Paragraph 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, subject to the conditions mentioned alongside.	(i) Hedging positions are not taken for existing derivative positions; (ii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged; (iii) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
(c)	Imperfect hedging using IRFs as per Paragraph 13.15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026 up to maximum 20% of the Net Assets of the Scheme.	(i) Exposure to IRFs is created only for hedging the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio. (ii) The correlation between the portfolio or part of the portfolio (excluding the hedged portions, if any) and the IRF, calculated for the past 90 calendar days is at least 0.9 at the time of initiation of hedge. Any subsequent deviation from the correlation criteria shall be rebalanced within 5 working days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of Paragraph 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

Sl. No.	Exemption from gross exposure limit for exposure in	Additional conditions for exemption, if any
		Explanation: If the fund manager intends to do imperfect hedging up to 15% of the portfolio using IRFs on weighted average modified duration basis, either of the following conditions need to be complied with for the purpose of exemption from gross exposure: (I) The correlation for past 90 calendar days between the portfolio and the IRF is at least 0.9 or (II) The correlation for past 90 days between the part of the portfolio (excluding the hedged portions, if any) i.e. at least 15% of the net asset of the scheme (including one or more securities) and the IRF is at least 0.9. (iii) At no point of time, the net modified duration of part of the portfolio being hedged should be negative.

19. Limit for investment in Foreign / Overseas Securities:

- i. As per paragraph 13.11.2 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the maximum applicable limit for overseas exposure by mutual funds shall be as follows:

Sr. No.	Category	Individual Limit (per Mutual Fund)	Industry-wide Limit (Total)
1.	Overseas Securities	US \$ 1 Billion	US \$ 7 Billion
2.	Overseas ETFs	US \$ 300 Million	US \$ 1 Billion

The above investments shall be made in accordance with the SEBI Advisory email dated March 19, 2024 on 'Advisory for monitoring of industry wide limit of Overseas Investments in Mutual Funds'.

- ii. Allocation methodology of the aforementioned limits: In case of overseas investments specified above, each Mutual Fund shall have a reserved quota of US \$50 million individually, within the overall industry limit of US \$ 7 billion.
- iii. As per paragraph 13.11.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, for all ongoing schemes that invest or are allowed to invest in Overseas securities / Overseas ETFs, an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month, subject to the maximum limits specified at Paragraph 13.11.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, as the case may be. This limit shall be soft limit for the purpose of reporting only by Mutual Funds on monthly basis in the prescribed format.
- iv. The Scheme may invest a maximum of US \$ 100 million in Foreign Securities (including overseas ETFs) subject to the limit specified above.

- v. The Scheme shall not have an exposure of more than 10% of its net assets in foreign securities, subject to regulatory limits specified from time to time.
 - vi. Investment in Overseas Securities shall be subject to the investment restrictions specified by SEBI / RBI from time to time.
20. In accordance with paragraph 13.13.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the following investment limits shall apply for investment by the Scheme in units of InvITs:

Sr. No.	Description	Maximum Investment Limit for MF Scheme	Remarks
a)	Investment by mutual fund under all its schemes	10% of units issued by a single issuer of InvIT	-
b)	Investment by a mutual fund scheme in the units of InvITs	10% of NAV of MF scheme	Such limits shall not be applicable for investments in case of index fund or sector or thematic scheme pertaining to InvIT.
c)	Investment by a mutual fund scheme in the units of InvIT issued by a single issuer	5% of NAV of MF scheme	

21. **Position limits for derivative instruments:** As per paragraph 8.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts. The Mutual Funds shall be considered as trading members like registered FIIs and the Schemes of Mutual Funds will be treated as clients like sub-accounts of FIIs. The following position limits in IRF shall be applicable for Mutual Fund level and scheme level:

- (a) Mutual Funds shall have position limits as applicable to trading members presently.
- (b) Schemes of Mutual Funds shall have position limits as applicable to clients presently.

Positions limits as specified by SEBI for Mutual Funds and its schemes from time to time shall be applicable.

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.

Investments by the Scheme will be made in accordance with the SEBI Regulations and shall be subject to such prudential limits as prescribed by SEBI from time to time, as applicable.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of paragraph 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

- (i) **Type of a scheme**
An open ended equity scheme following the consumption theme.
- (ii) **Investment Objective**
 - **Main objective** - To provide long-term capital appreciation by primarily investing in equity and equity related securities of entities which directly or indirectly benefit from the growing consumer demand in India. 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 22(9)(c) of the SEBI (MF) Regulations read with paragraph 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC shall ensure that no change in the fundamental attributes of the Scheme, fees and expenses payable or any other change which would modify the Scheme and affect the interests of Unit holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.
- A written communication (including digital modes such as email/SMS etc.) about the proposed change is sent to each Unit holder;
- The details as specified by SEBI are appropriately displayed on the website of asset management company; 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. **Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)-** Not applicable.
- E. **Principles of incentive structure for market makers (for ETFs) -** Not applicable.
- F. **Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per Paragraph 14.5.1 of SEBI master circular for mutual funds (only for close ended debt schemes) -** Not applicable.

G. 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 35 of SEBI (MFs) Regulations, 2026. <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:- - Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). - 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. - 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.
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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
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	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.
Dividend Policy (IDCW)	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 Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 34 of SEBI (Mutual Funds) Regulations, 2026 and Paragraph 12.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026. 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 46 of MF Regulations, it is clarified that the interest (currently @ 15% p.a.) for the delayed payment of IDCW shall be paid. IDCW/ Dividend Distribution Procedure: In accordance with Chapter 12 of SEBI Master circular for Mutual funds dated March 20, 2026, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under: 1. The Trustees shall decide the quantum of IDCW and the record date in their meeting. IDCW so decided, shall be paid, subject to availability of distributable surplus. 2. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names shall be adjusted to the extent of IDCW distribution and statutory levy, if applicable, at the close of business hours on record date appear on the register of unit holders for receiving IDCW. The NAV shall be adjusted to the extent of IDCW distribution and statutory levy, if applicable, at the close of business hours on record date 3. Within one calendar day of decision by the Trustees, AMC shall display the decision including the record date on the website of AMC. The record date shall be two 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. Before the issue of such notice, no communication whatsoever indicating the probable date of IDCW (dividend) declaration will be issued by Mutual Fund. 5. The notice will, in font size 10, bold, categorically state that pursuant to IDCW distribution, NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 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
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	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 Paragraph 15.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, issued on "Unclaimed redemption and dividend (IDCW) amounts", a plan under 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 Base Expense Ratio (BER) of the Plan will be capped as per the BER of the direct plan of the said Scheme or at 50 bps, whichever is lower. 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
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		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 procedure)	(Detailed	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, 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, the Depositories and the Asset Management Companies (AMCs)/ MF-RTAs shall put in place systems to facilitate generation and dispatch of 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, payout of Income Distribution cum Capital Withdrawal, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor, if any) 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, payout of Income Distribution cum Capital Withdrawal, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor, if any) and transaction in dematerialised securities
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	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.
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	The Units are transferrable in compliance with Regulation 35 of SEBI (MFs) Regulations, 2026. 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 Paragraph 15.7.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 in CAS 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
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	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.
Refund	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 Paragraph 15.13 of SEBI Master Circular for Mutual Funds dated March 20, 2026. 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. 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
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	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.
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	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 of the 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.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected. • Investor can get the Official Point of Acceptance of Transaction address from the website: https://www.canararobeco.com/contact-us/#locate-us and also on the back cover of the Scheme Information Document and Key Information Memorandum. • Investors are requested to refer back cover page of the SID and KIM for contact details of Registrar and Transfer Agent and the details of various official points of acceptance. • 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 / other payment instrument 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/. • The AMC/Mutual Fund/RTA will not accept any subscription/ purchase application from Investors if accompanied by a pre-funded instrument (demand draft, pay order, banker's cheque etc.) under the Scheme. • No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through
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	payment mode as Cash is not available. The Trustees reserves the right to change/modify above provisions at a later date. • All cheques 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. • 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 Fund 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 paragraph no. 17.3 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. • The Schemes of Canara Robeco Mutual Fund are available for transactions on the ONDC Network. To facilitate the transactions through this network, the Fund has appointed Cybrilla as the service provider to provide the backend platform for this ONDC Network. This platform provided by Cybrilla would act as an Official Point of Acceptance ("OPAT") for the Schemes of Canara Robeco Mutual Fund. 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 Paragraph 5.3 of SEBI Master Circular for Mutual Funds dated
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	March 20, 2026 the following requirements shall be observed before imposing restriction on redemptions. The AMC with the specific approval of Board 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 calendar days period. No redemption requests up to INR 2 lakh will be subject to such 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 such restrictions as stated 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 Paragraph 9.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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. 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.
- The Trustees/AMC may alter the limits and other conditions in line with the SEBI Regulations.

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. 1,000 and multiples of Re. 1 thereafter. • Systematic Investment Plan (SIP) For Any date/monthly frequency – Rs 1,000 and in multiples of Re. 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re 1 thereafter. • Systematic Transfer Plan (STP) For Daily/Weekly/Monthly frequency – Rs 1,000 and in multiples of Re. 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re. 1 thereafter. • Systematic Withdrawal Plan (SWP) For Monthly frequency – Rs 1,000 and in multiples of Re. 1 thereafter. For Quarterly frequency – Rs 2,000 and in multiples of Re. 1 thereafter. For Annual Frequency – Rs 2,000 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. Note: Minimum application amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to paragraph 7.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
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, if any) 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.
Dividend/ 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, interest for the period of delay in transfer of IDCW shall be payable to unitholders at the rate of 15% per annum along with the IDCW proceeds. Such Interest shall be borne by the AMC.
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 paragraph 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 additional timelines for making redemption payment alongwith list of exceptional situations. 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.
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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 Form” 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
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	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/IDCW	Pursuant to Paragraph 15.4 of SEBI Master Circular for Mutual Fund dated March 20, 2026 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 Paragraph 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Pursuant to Paragraph 15.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, on “Unclaimed Redemption and IDCW amount”, Canara Robeco Liquid Fund – Unclaimed Redemption & Dividend (IDCW) Plan – Direct Growth Option was 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 paragraph 6.18 of SEBI Master Circular on Mutual Funds dated March 20, 2026. 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 Base Expense Ratio (BER) of the Plan will be capped as per the BER of the direct plan of the said Scheme or at 50 bps, whichever is lower. All other terms and conditions of the Scheme remain unchanged. Investors who claim the unclaimed amounts during a period of 3 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 any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the Parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. b) Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities. c) 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. d) The 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.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Minimum balance to be maintained and consequences of non-maintenance: There is no minimum balance requirement.
Requirement of minimum investors in the scheme	In accordance with paragraph 7.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors, the provisions of Regulation 36(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one

	month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 calendar days' notice to redeem his exposure over 25% limit. Failure on the part of the said investor to redeem his exposure over 25% limit within the aforesaid 15 calendar days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th calendar day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.
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III. OTHER DETAILS:

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided – Not applicable.

B. PERIODIC DISCLOSURES

Half Yearly Financial Results	In accordance with Regulation 70 (2) of the Regulations read with paragraph 6.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the Mutual Fund and the AMC shall, within one month from the close of each half-year ending on 31st March and 30th September, host the unaudited financial results of the Schemes on its website viz. www.canararobeco.com and the website of AMFI i.e. www.amfiindia.com, in a user-friendly, downloadable and machine readable format. Further, written communication (including digital modes such as email/SMS etc.) shall be sent to Unitholders by the AMC about the availability of financial results. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/un-audited-half-yearly-financial-results/
Monthly Portfolio	As per Regulation 70(3) of the Regulations read with paragraph 6.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Mutual Fund/AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the Schemes on its website (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 10 calendar days respectively from the close of each month in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the AMC shall send monthly statements of Scheme portfolio to such unitholders via email within the timelines prescribed above. The AMC shall provide a feature wherein a link is provided to investors on their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. The AMC shall declare on its website the hosting of the monthly statement of its Schemes portfolio on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio.

	The AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. Refer Link: https://www.canararobeco.com/statutory-disclosures/scheme-monthly-portfolio
Annual Report	As per Regulation 70(1) of the Regulations read with paragraph 6.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the AMC shall send the digital copy of the scheme-wise Annual Report of the Mutual Fund or an abridged summary thereof to all unitholders within four months from the date of closure of the relevant financial year, in the manner specified by SEBI from time to time. The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). The AMC shall display a functional link of the full scheme-wise Annual Reports prominently on its website (www.canararobeco.com). The AMC shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on its website and on the website of AMFI. The AMC shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. The AMC shall provide physical copy of the abridged summary of the Annual Report, prepared in the prescribed format, without any cost, if a request is received from a unitholder. The AMC may provide physical copy of the Annual Report to the unitholders on payment of such nominal fees as may be specified by the Fund. Refer Link: https://www.canararobeco.com/documents/statutory-disclosures/annual-reports-returns/annual-report/?searchyear=
Riskometer	Based on the scheme characteristics, the Mutual Fund shall assign risk level for scheme. Any change in risk-o-meter of the Scheme or its Benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular Scheme in the prescribed format. Riskometer shall be evaluated on a monthly basis and Mutual Fund/ AMC shall disclose the Riskometer along with portfolio disclosure for all their schemes on its website and on AMFI website within 10 calendar days from the close of each month. Mutual Fund 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 its website and AMFI website. Mutual Fund 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 Paragraph 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026. 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. Refer Link: https://www.amfiindia.com/otherdata/fund-performance
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 (spreadsheet) on a monthly basis on its website viz. www.canararobeco.com and furnish the same 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=2025-26
Information Ratio	Information Ratio (IR) is an established financial ratio to measure the Risk Adjusted Return (RAR) of any scheme portfolio. The AMC shall disclose IR of the scheme portfolio on its website along with performance disclosure, on a daily basis. For detailed explanation of IR, its uses and method of calculation of IR, please visit: https://www.amfiindia.com/information-ratio. Refer Link: https://www.canararobeco.com/documents/statutorydisclosures/disclosure-of-risk-adjusted-return-information-ratio-ir/

C. 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.

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 by 10.00 am on the immediately succeeding Business Day. Subsequent to that day, NAV of the scheme shall be declared by 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>

D. TRANSACTION CHARGES AND STAMP DUTY

Transaction Charges:

No transaction charges shall be deducted from the investment amount for transactions / applications received through the distributors (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme, subject to statutory levies.

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.

E. ASSOCIATE TRANSACTIONS:

Please refer to Statement of Additional Information (SAI).

F. 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, 2025 (Act)	Taxed in the hands of unitholders at the rate of 20% u/s 207 of the Act (plus applicable surcharge and cess) or applicable tax	NIL

Particulars	Resident	Non- Resident	Mutual fund
		treaty rate, subject to satisfying conditions relating to treaty eligibility.	
Capital Gain:			
Long Term Capital Gains under section 198: (Held for a period of more than 12 Months) in excess of INR 1.25 lakh provided STT is paid on transfer of such units.	12.5% (plus applicable surcharge and cess) without indexation	12.5% (plus applicable surcharge and cess) without indexation	NIL
Short Term Capital Gains under Section 196: (Held for a period of 12 months or less), provided STT is paid at the time of transfer of such units	20% (plus applicable surcharge and cess)	20% (plus applicable surcharge and cess)	NIL

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 Schedule VII (point no. 20) of the Act.
2. Equity oriented Mutual Fund as per Explanation to Section 198 has 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 196 and 198 of the Act)	10%
Above Rs 1 crore upto Rs 2 crores (including income under section 196 and 198 of the Act)	15%
Above Rs 2 crores upto Rs 5 crores (excluding income under section 196 and 198 of the Act)	25%
Above Rs 5 crores (excluding income under section 196 and 198 of the Act)	37% [#]

*The surcharge rate in case of capital gains arising on sale of equity shares, units of equity oriented mutual funds, etc. taxed under section 196 or section 198 or income by way of dividend in case of individual, HUF, AOP, BOI, AJP (both for resident and non-resident in India) is 15%.

[#]Maximum Surcharge rate shall be 25% in case of individuals who has opted for new tax regime under section 202.

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 200 and section 201 of the Act on any income earned. In case of firm with total income exceeding Rs 1 crore, surcharge rate shall be 12%.

- Health and Education cess @ 4% on aggregate of base tax and surcharge.
- In case of domestic companies whose turnover or gross receipts does not exceed INR 400 crore during the previous year 2023-24, the applicable tax rate shall be 25%. Accordingly, in cases of such 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 200/201 of the Act subject to prescribed conditions. Accordingly, in such cases, the applicable tax rate on short-term capital gains shall be 25.17%.

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

G. RIGHTS OF UNITHOLDERS:

Please refer to SAI for details.

H. 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/>

I. 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/>

Note: The Trustees had approved the Scheme on February 26, 2009.

IMPORTANT NOTICE

"Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the Guidelines there under shall be applicable."

• Toll Free No.: 1800 209 2726 • website: www.canararobeco.com • email: CRMF@canararobeco.com

BRANCH OFFICES: **AHMEDABAD:** 607 & 608, 6th Floor, D&C Majestic, Opp. Law Garden BRTS Bus stand, Panchvati Cross Road, Ahmedabad – 380 006. **BANGALORE:** 1st Floor, "Sana Plaza", 21/14-A, M. G. Road, Near Trinity Metro Station, Bangalore - 560001. **BARODA:** C-163/164/165, First Floor, Emerald One Complex, Nr. Gujarat Kidney Hospital, Beside Gandevikar Jewellers, Jetalpur Road, AlkaPuri, Baroda - 390 007. **BHUBANESWAR:** PNR Tower, 4th Floor, Plot No. 11/B, Janpath Road, Satya Nagar, Bhubaneswar - 751 007. **CHANDIGARH:** 1st Floor, SCO No. 2471-72, Sector-22C, Above Federal Bank, Chandigarh - 160 022. **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai - 600 002. **COIMBATORE:** 508 - 2A Karthika Towers , 3rd Floor, DB Road, RS Puram, Coimbatore, Tamil Nadu - 641002. **DURGAPUR:** Pushpanjali Building, Office No-7B, 7th Floor, C-71/A, Shaheed Khudiram Sarani, City Centre Durgapur - 713216. **GUWAHATI:** 4th Floor, Ganpati Enclave, G. S. Road, Opp. Bora Service Station Ulubari, Guwahati – 781 007. **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No. 6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. **INDORE:** 304, 3rd Floor, Lakshya Badgara Crest, Janjeerwala Square, Indore - 452 001. **JAIPUR:** Office No. 354, 3rd Floor, Ganpati Plaza, M. I. Road, Jaipur - 302001. **KANPUR:** 216, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur – 208 001. **KOCHI:** 2nd Floor, Malankara Centre, Shenoy's Junction, MG Road, Kochi 682035. **KOLKATA:** The Millennium Building, 235/2A, A J C Bose Road, 4th Floor, Unit 4E, Kolkata-700020. **LUCKNOW:** Office No. F-101, First Floor, Sky Hi Chamber, 5, Park Road, Lucknow – 226001. **MADURAI:** Office No. 5, Suriya Towers, 2nd Floor, Good Shed Street, Madurai - 625001. **MANGALORE:** 2nd Floor, Aadheesh Avenue, Near Besant Women's College, M. G. Road, Mangalore - 575 003, Karnataka. **MUMBAI:** Unit 8 & 14, Tulsiani Chambers, Ground Floor, Free Press Journal Marg, Nariman Point, Mumbai, Maharashtra - 400 021. • **BORIVALI:** Office No. 202, Solitaire Business Centre, Market Road, Gulmohar Road, Borivali West, Mumbai - 400091. **NAGPUR:** Office No. 303, 3rd Floor, Shalwak Manor, VIP Road, New Ramdaspath, Nagpur - 440 010. **NASHIK:** 406 & 407, 4th Floor, Bhaskar Adroit, Opp. Sindhu Sagar School, Old Pandit Colony, Nashik - 422 002. **NEW DELHI:** 804 & 805, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110001. **PANAJI:** Shop No. F-3, Edcon Tower Panaji, Goa - 403001. **PATNA:** 1st Floor, Harshwardhan Arcade, Frazer Road, Dak Banglow Crossing, Patna - 800 001. **PUNE:** 101, 1st Floor, Business Guild, Law College Road, Erandwane, Pune - 411004. **SURAT:** B/105, 1st Floor, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002, India. **RAJKOT:** 304, Madhav Arcade, Near RMC Commissioner Bungalow, Opposite Public Gardern, Ramkrishnanagar Main Road, Rajkot - 360 001. **VIJAYAWADA:** Canara Robeco Asset Management Company Limited D.No. 38-8-42, 3rd Floor, White House Complex, Opposite All India Radio Station, M.G Road, Vijayawada - 520 010.

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, Bengaluru; ORIX Corporation Europe N.V. (OCE) (formerly known as Robeco Groep N.V.), Weena 850, 3014 DA Rotterdam, The Netherlands. Investment Manager: Canara Robeco Asset Management Co. Ltd. (CRAMC). **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. 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 Rs. 10 lac towards the setting up of CRMF. Investors should read the Offer Document/Scheme Information Document for Scheme specific risk factors and other details before investing.

KFIN TECHNOLOGIES LTD

BRANCH OFFICES: • **Bangalore:** KFIN Technologies Limited, No 35 Puttanna Road Basavanagudi Bangalore 560004 • Phone: 08026603411/08026603914 • **Belgaum:** KFIN Technologies Limited, Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 • Phone: 0831 4213717 • **Bellary:** KFIN Technologies Limited, Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 • Phone: 8392294649 • **Davangere:** KFIN Technologies Limited, D.No 162/6 1st Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 • Phone: 8192296741 • **Hassan:** KFIN Technologies Limited, Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmims Boys Hostel Hassan 573201 • Phone: 08172 262065 • **Hubli:** KFIN Technologies Limited, R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 • Phone: 0836-2950643 • **Mangalore:** KFIN Technologies Limited, Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 • Phone: 0824-2951645 • **Margoa:** Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601 • Phone: 0832-2957253 • **Mysore:** KFIN Technologies Limited, No 2924, 2Nd Floor, 1St Main 5Th Cross Saraswathi Puram, Mysore 570009 • Phone: 8213510066 • **Panjim:** KFIN Technologies Limited, H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 • Phone: 0832 2996032 • **Shimoga:** KFIN Technologies Limited, Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201 • Phone: 08182-295491 • **Ahmedabad:** KFIN Technologies Limited, SHOP 11 & 12, 3RD EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006 • Phone: 9081903022 • **Anand:** KFIN Technologies Limited, 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar Anand-388120 • Phone: 9638836728 / Alternate No. 7323002114 • **Baroda:** KFIN Technologies Limited, 1St Floor 125 Kanha Capital, Above Hdfe Bank, Opposite. Express Hotel, Alkapuri, Vadodara-07, 390007 • Phone: 0265-3517567 • **Bharuch:** KFIN Technologies Limited, Shop No: 123, Nexus Business Hub, Near Dhiraj & Sons, Bharuch, 392001 • Phone: 8000403762Alternate No. • **Bhavnagar:** KFIN Technologies Limited, office no 207, skyline square building, near Sanskar mandal, waghawadi Road, Bhavnagar, 364001 • Phone: 0278-4052224 • **Gandhidham:** KFIN Technologies Limited, Off No-12 Plot No-300, Ground Floor, Shree Ambica Arcade Building, Near Hdfe Bank, Gandhidham, 370201 • Phone: 9725444799 Alternate No. • **Gandhinagar:** KFIN Technologies Limited, Office No 138, First Floor, Suyas Solitaire, Near Podar International School, Kudasan, Gandhinagar, 382421 • Phone: 079 49237915 • **Jamnagar:** KFIN Technologies Limited, 131, Madhav Plaza, Opp. Sbi Bank Jamnagar, 361001 • Phone: 9725444799Alternate No. • **Junagadh:** Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001 • Phone: 0285-2652220 • **Mehsana:** KFIN Technologies Limited, Ff-21, Someswar Shopping Mall Modhera Road-Mehsana-384002 • Phone: 7623002114Alternate No. • **Nadiad:** KFIN Technologies Limited, 311-3Rd Floor City Centre, Near Paras Circle, Nadiad-387001 • Phone: 7623002114Alternate No. • **Navsari:** KFIN Technologies Limited, 103 1St Floor Landmark Mall, Near Sayaji Vaibhav Library, Navsari, 396445 • Phone: 9081903040 • **Rajkot:** Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001 • Phone: 9081903025 • **Surat:** KFIN Technologies Limited, Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002 • Phone: 9081903041 • **Valsad:** KFIN Technologies Limited, 406, 4Th Floor, Dreamland Arcade, Tithal Road, Valsad, 396001 • Phone: 02632-258481 / Alternate No. 8000403762 • **Vapi:** KFIN Technologies Limited, Sa/11, A Wing, 2Nd Floor, Solitaire Business Centre, Opp Dcb Bank, Vapi Gidc Char Rasta, Vapi-396195 • Phone: 9081903028 • **Chennai:** KFIN Technologies Limited, 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600034 • Phone: 044-28309147 / 28309146 • **Calicut:** KFIN Technologies Limited, Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 • Phone: 0495-4022480 • **Cochin:** KFIN Technologies Limited, Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 • Phone: 0484 - 4025059 • **Kannur:** KFIN Technologies Limited, 2Nd Floor Global Village Bank Road Kannur 670001 • Phone: 0497-2764190 • **Kollam:** KFIN Technologies Limited, Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • Phone: 474-2747055 • **Kottayam:** KFIN Technologies Limited, 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 • Phone: 4812300868 • **Palghat:** KFIN Technologies Limited, No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 • Phone: 9633072271Alternate No. • **Tiruvalla:** KFIN Technologies Limited, 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • Phone: 0469-2740540 • **Trichur:** Kfin Technologies Ltd 1St Floor, Crown Tower, Near Sakthan Stand, Thrissur - 680001 • Phone: 0487-2972422 • **Trivandrum:** KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001 • Phone: 0471-4618306 • **Coimbatore:** KFIN Technologies Limited, 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 • Phone: 0422 4388 451, 011, 013 • **Erode:** KFIN Technologies Limited, Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 • Phone: 0424-4021212 • **Madurai:** KFIN Technologies Limited, No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 • Phone: 0452-2605856 • **Nagercoil:** KFIN Technologies Limited, Hno 45 1St Floor East Car Street Nagercoil 629001 • Phone: 04652 - 233552 • **Pondicherry:** KFIN Technologies Limited, No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 • Phone: 0413-4300710 • **Salem:** KFIN Technologies Limited, No.6 Ns Complex Omalur Main Road Salem 636009 • Phone: 0427-4020300 • **Tirunelveli:** KFIN Technologies Limited, 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 • Phone: 0462-4001416 • **Trichy:** KFIN Technologies Limited, No 23C/1 E V R Road Near Vekkaliyaman Kalyana Mandapam Putthur - Trichy 620017 • Phone: 0431-4020227 • **Tuticorin:** KFIN Technologies Limited, 4 - B A34 - A37 Mangalam Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • Phone: 0461-2334602 • **Vellore:** KFIN Technologies Limited, No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 • Phone: 0416-4200381 • **Agartala:** KFIN Technologies Limited, Old Rms Chowmuhan, Opp-Rhymond Showroom, Near Jana Sabak Saloon, Agartala, West Tripura, 799001 • Phone: 0381-2388519 • **Guwahati:** KFIN Technologies Limited, 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007 • Phone: 9435173219 Alternate No. • **Shillong:** KFIN Technologies Limited, Annex Mani Bhawan Lower Thana Road Near R K LP School Shillong 793001 • Phone: 9435173219 Alternate No. • **Ananthapur:** KFIN Technologies Limited, #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001 • Phone: 9885995544Alternate No • **Guntur:** KFIN Technologies Limited, 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 • Phone: 9885995544Alternate No. • **Hyderabad:** KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009 • Phone: 040-67161900 & 67161901 • **Kurnool:** KFIN Technologies Limited, Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001 • Phone: 08518-228550 • **Nanded:** KFIN Technologies Limited, Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 • Phone: 02462-237885 • **Rajahmundry:** KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam, 1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101 • Phone: 9885995544Alternate No. • **Solapur:** KFIN Technologies Limited, Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 • Phone: 0217-3598690 • **Srikakulam:** KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001 • Phone: 08942- 58563 • **Tirupathi:** KFIN Technologies Limited, Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 • Phone: 9885995544Alternate No. • **Vijayawada:** Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008 • Phone: 0866-2574429 • **Visakhapatnam:** KFIN Technologies Limited, Dno: 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 • Phone: 0891-2714125 • **Warangal:** KFIN Technologies Limited, Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 • Phone: 9959120147Alternate No. • **Hyderabad(Gachibowli):** KFIN Technologies Limited, Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032 • Phone: 040-79615122 • **Akola:** KFIN Technologies Limited, Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 • Phone: 0724-2451874 • **Amaravathi:** KFIN Technologies Limited, Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • Phone: 0721 - 2650399 • **Aurangabad:** KFIN Technologies Limited, Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 • Phone: 0240-2343414 • **Bhopal:** KFIN Technologies Limited, Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011 • Phone: 0755-4077948 • **Dhule:** KFIN Technologies Limited, House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule-424001 • Phone: 02562-282823 • **Indore:** KFIN Technologies Limited, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore 452001 • Phone: 0731-4266828 • **Jabalpur:** KFIN Technologies Limited, 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 • Phone: 0761-4004897 • **Jalgaon:** KFIN Technologies Limited, 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 • Phone: 0257-2226761 • **Nagpur:** KFIN Technologies Limited, Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar Landmark- Opp Wazalwar Driving School, Nagpur – 440010 • Phone: 0712-3513750 • **Nashik:** KFIN Technologies Limited, S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 • Phone: 0253-2984820 • **Sagar:** KFIN Technologies Limited, 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 • Phone: 07582 - 220501 • **Ujjain:** KFIN Technologies Limited, 227, 2Nd Floor Heritage Plaza, Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 • Phone: 0734 - 3500905 • **Asansol:** KFIN Technologies Limited, 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 • Phone: 0341-2220077 • **Balasore:** KFIN Technologies Limited, 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • Phone: 06782-260503 • **Bankura:** KFIN Technologies Limited, Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 • Phone: 3242295202 • **Berhampur (Or):** KFIN Technologies Limited, Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • Phone: 0680-2228106 • **Bhilai:** KFIN Technologies Limited, Office No.21St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 • Phone: 7884901014 • **Bhubaneswar:** KFIN Technologies Limited, A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • Phone: 0674-4615576 • **Bilaspur:** KFIN Technologies Limited, Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 • Phone: 07752-443680 • **Bokaro:** KFIN Technologies Limited, City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 • Phone: 6542291255 • **Burdwan:** KFIN Technologies Limited, Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan &

Dist: Burdwan-East Pin: 713101 • Phone: 9432183927 Alternate No. • **Chinsura**: KFIN Technologies Limited, No: 96 Po: Chinsurah Doctors Lane Chinsurah 712101 • Phone: 033-26801973 • **Cuttack**: KFIN Technologies Limited, D. Market, 515 Jagannath Bhawan Complex, First Floor BK- Professor Pada Road Po- Arunodaya Market Badambadi Colony Cuttack – 753012 • Phone: 0671-2956816 • **Dhanbad**: KFIN Technologies Limited, 208 New Market 2Nd Floor Bank More - Dhanbad 826001 • Phone: 3267961457 • **Durgapur**: KFIN Technologies Limited, Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 • Phone: 3432542615 • **Gaya**: KFIN Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001 • Phone: 0631 2220065 • **Jalpaiguri**: KFIN Technologies Limited, D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • Phone: 03561-222136 • **Jamshedpur**: KFIN Technologies Limited, Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 • Phone: 6572912171 • **Kharagpur**: KFIN Technologies Limited, Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 • Phone: 9038638491 Alternate No. • **Kolkata**: KFIN Technologies Limited, 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071 • Phone: 033 66285900 • **Malda**: KFIN Technologies Limited, Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • Phone: 03512-452836 • **Patna**: KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001 • Phone: 06124149382 • **Raipur**: KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza, Fafadih Chowk, Raipur -492001 • Phone: 0771-2990901 • **Ranchi**: "KFIN Technologies Limited, Room No 103, 1St Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001" • Phone: 0651-2330160 • **Rourkela**: KFIN Technologies Limited, 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 • Phone: 0661-4000616 • **Sambalpur**: KFIN Technologies Limited, First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 • Phone: 0663-4055275 • **Siliguri**: Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001 • Phone: 0353 4078734 • **Agra**: KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002 • Phone: 0562-4336303 • **Aligarh**: KFIN Technologies Limited, 1St Floor Sevti Complex, Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001 • Phone: 0571-2978294 • **Prayagraj**: KFIN Technologies Limited, Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001 • Phone: 0532-4518096 • **Ambala**: KFIN Technologies Limited, 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 • Phone: 0171-2991969 • **Bareilly**: KFIN Technologies Limited, 1St Floor, Rear Side, A -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly-243001 • Phone: 7518801806 • **Begusarai**: Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101 • Phone: 06243-451691 • **Bhagalpur**: Kfin Technologies Limited 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar, Pin-812002 • Phone: 0641-4018310 • **Darbhanga**: Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007 • Phone: 06272-467845 • **Dehradun**: Kfin Technologies Limited Shop No- 809/799, Street No- 2A, Rajender Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003 • Phone: 01354152546 • **Deoria**: KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 • Phone: 7518801811 • **Faridabad**: KFIN Technologies Limited, A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 • Phone: 0129 4159915 • **Ghaziabad**: KFIN Technologies Limited, Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad, Pin - 21002 • Phone: 0120-4351421 • **Gorakhpur**: KFIN Technologies Limited, Cross Road The Mall, Shop No 8-9, 4Th Floor, Bank Road, Gorakhpur 273001 • Phone: 0551-4055312 • **Gurgaon**: KFIN Technologies Limited, No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 • Phone: 0124 4140163 • **Gwalior**: KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011 • Phone: 0751-4001582 • **Haldwani**: KFIN Technologies Limited, Shoop No 5, Kmnv Shopping Complex, Haldwani 263139 • Phone: 05946-297290 • **Haridwar**: KFIN Technologies Limited, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 • Phone: 7518801820 • **Hissar**: KFIN Technologies Limited, Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • Phone: 01662410376 • **Jhansi**: Kfin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 • Phone: 0510-4010410 • **Kanpur**: Kfin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 • Phone: 0512- 4000365 • **Lucknow**: KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001 • Phone: 0522-4061893 • **Mandi**: KFIN Technologies Limited, House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001 • Phone: 7518801833 • **Mathura**: KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001 • Phone: 0565-4502183 • **Meerut**: Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002 • Phone: 0121-4330878 • **Mirzapur**: KFIN Technologies Limited, Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001 • Phone: 05442 265528 • **Moradabad**: KFIN Technologies Limited, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001 • Phone: 0591-4068443 • **Muzaffarpur**: KFIN Technologies Limited, 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001 • Phone: 0621-4004935 • **Noida**: KFIN Technologies Limited, F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301 • Phone: 7518801840 • **Panipat**: KFIN Technologies Limited, Shop No. 20 1St Floor Brnk Market Behind Hive Hotel G.T.Road Panipat-132103 • Phone: 0180-4067174 • **Renukoot**: KFIN Technologies Limited, C/O Mallick Medical Store, Bangali Katra Main Road, Renukoot Dist. Sonbhadra -231217 • Phone: 7518801842 • **Rewa**: KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001 • Phone: 07662-403450 • **Rohtak**: KFIN Technologies Limited, Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001 • Phone: 7518801844 • **Shimla**: KFIN Technologies Limited, 1St Floor Hills View Complex Near Tara Hall Shimla 171001 • Phone: 7518801849 • **Sonepat**: KFIN Technologies Limited, PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonapat-131001 • Phone: 0130-4054883 • **Sultanpur**: Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 • Phone: 7518801854 • **Varanasi**: Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor, Sibra (Near Petrol Pump) Varanasi (U P)-221010 • Phone: 0542-4505784 • **Yamuna Nagar**: KFIN Technologies Limited, B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001 • Phone: 7518801857 • **Kolhapur**: KFIN Technologies Limited, 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 • Phone: 0231-2653656 • **Mumbai**: KFIN Technologies Limited, 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400001 • Phone: 022-46052082 • **Pune**: "Kfin Technologies Limited Ayaan Chandrika, Office No. 14, 15, 16. Second Floor H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharastra -411005" • Phone: 020 - 46033615 • **Vashi**: KFIN Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703 • Phone: 9545491169 Alternate No. • **Andheri**: KFIN Technologies Limited, . Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East, Mumbai 400069 • Phone: 022-46733669 • **Borivali**: KFIN Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092 • Phone: 9673606377 • **Thane**: KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602 • Phone: 022 25303013 • **Ajmer**: Kfin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 • Phone: 0145-4058816 • **Alwar**: KFIN Technologies Limited, Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 • Phone: 0144-4901131 • **Amritsar**: KFIN Technologies Limited, Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 • Phone: 01835158158 • **Bhatinda**: KFIN Technologies Limited, Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 • Phone: 0164-5000725 • **Bhilwara**: KFIN Technologies Limited, Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • Phone: 01482-453867 • **Bikaner**: KFIN Technologies Limited, H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001 • Phone: 0151-2943850 • **Chandigarh**: Kfin Technologies Ltd, S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022 • Phone: 0172-5060291 • **Ferozpur**: KFIN Technologies Limited, The Mall Road Chawla Bulding 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002 • Phone: 01632-504882 • **Hoshiarpur**: KFIN Technologies Limited, Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 • Phone: 01882500325 • **Jaipur**: Kfin Technologies Limited, First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001 • Phone: 0141-4917232 • **Jalandhar**: KFin Technologies Limited, 2nd Floor, Shanti Tower SCO no.37 PUDA Complex Opposite Tehsil Complex, Jalandhar, 144001 • Phone: 0181-2921714 • **Jammu**: KFIN Technologies Limited, 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 • Phone: 191-2951822 • **Jodhpur**: KFIN Technologies Limited, Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 • Phone: 0291-4077688 • **Karnal**: KFIN Technologies Limited, 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 • Phone: 0184-44037677 • **Kota**: KFIN Technologies Limited, D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 • Phone: 0744-4059552 • **Ludhiana**: KFIN Technologies Limited, Sco 122 Second Floor Above Hdfc Mutual Fund Feroze Gandhi Market Ludhiana 141001 • Phone: 0161-4670278 • **Moga**: KFIN Technologies Limited, 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 • Phone: 01636-230792 • **New Delhi**: KFIN Technologies Limited, 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 • Phone: 011-41911300 • **Pathankot**: KFIN Technologies Limited, 2Nd Floor Sahni Arcade Complex Adj. Indra Colony Gate Railway Road Pathankot 145001 • Phone: 0186-5074362 • **Patiala**: KFIN Technologies Limited, B-17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • Phone: 0175-2910976 • **Sikar**: KFIN Technologies Limited, First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • Phone: 01572-250398 • **Sri Ganganagar**: KFIN Technologies Limited, Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • Phone: 0154-2940040 • **Udaipur**: KFIN Technologies Limited, Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 • Phone: 0294-2429370 • **chandrapur**: KFIN Technologies Limited, C/O Global Financial Services, 2Nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442401 • Phone: 07172-466593 • **Ghatkopar**: KFIN Technologies Limited, 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 • Phone:

022-35105513 • **Satara:** KFIN Technologies Limited, G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • Phone: 0216-2455388 • **Ahmednagar:** KFIN Technologies Limited, Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001 • Phone: 0241-3556221 • **Nellore:** KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road, (Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin: 524001 • Phone: 9030474699 • **Kalyan:** KFIN Technologies Limited, Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301 • Phone: 9112004661 • **Korba:** KFIN Technologies Limited, Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677 • Phone: 07759-351856 • **Ratlam:** KFIN Technologies Limited, 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 • Phone: 0741 -2427221 • **Tinsukia:** KFIN Technologies Limited, 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125 • Phone: 9435173219 Alternate No. • **Saharanpur:** KFIN Technologies Limited, 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 • Phone: 0132-2990945 • **Kalyani:** KFIN Technologies Limited, Ground Floor, H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235 • Phone: 3325822052 • **Hosur:** KFIN Technologies Limited, No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109 • Phone: 0434-4458096 • **Malappuram:** KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519 • Phone: 0483 2284519 • **Serampore:** KFin Technologies Limited, Hinterland-II, GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal, 712201 • Phone: 9038638491 - Alternate No. • **Alappuzha:** KFin Technologies Limited, Sree Rajarajeswari Building, Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011 • Phone: 0477-4051599 • **Palghar:** KFin Technologies Limited, The Edge Ground Floor, Shop number 4, Bhausahab Dandekar Marg, Behind Prakash Talkies, Palghar Maharashtra 401404 • Phone: 9619161315 - Alternate No. • **Sangli:** Kfin Technologies Limited, 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416 • Phone: 0233-2329432 • **Cooch behar:** KFIN Technologies Limited, Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West Bengal PIN-735101 • Phone: 03582-222225 • **Panvel:** KFin Technologies Limited, Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel, Raigad - 410206 • Phone: 022-45773125 • **Howrah:** KFin Technologies Limited, Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salika, Howrah, 711106 • Phone: 03335373982 • **Namakkal:** KFin Technologies Limited 1st Floor, 18/41, Salem Road, R P Pudur, Namakkal – 637001 • Phone: 0428-6457696 • **Mapusa:** KFin Technologies Ltd, 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank, Mapusa – 403507 • Phone: 8322251004 • **Tirupur:** KFin Technologies Limited 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601.