

MICRO SIP/SIP Auto Debit Facility: Terms & Conditions

SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

ECS Centres : Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Belgaum, Bhopal, Bhubaneswar, Bhilwara, Calicut, Chennai, Chandigarh, Cochin, Coimbatore, Delhi, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jalandhar, Jaipur, Jamshedpur, Jammu, Jamnagar, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Madurai, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Rajkot, Raipur, Ranchi, Salem, Sholapur, Surat, Siliguri, Shimla, Tirupati, Trichy, Thirupur, Trichur, Trivandrum, Udupi, Udaipur, Varanasi, Vijaywada, Vizag, Bijapur, Bikaner, Cuttack, Davangere, Gulbarga, Mandya, Raichur, Shimoga.

- PAN is needed and advisable for all investments including SIP. However, Micro SIPs of upto Rs 50,000 per year per investor are exempted from PAN requirements. In such a case, all unit holders, who do not have a PAN, need to submit a valid and self attested identification proof and mention the details in the space provided. Lists of acceptable ID proofs can be taken from any official point of collection. If while registering the Micro SIP, it is found that the identification proof is not in order or the registration will result in aggregate of SIP investments exceeding the limit of Rs. 50,000 per year per investor without PAN, then the SIP will get rejected.
- Auto Debit facility is offered to the Investors having bank accounts in select cities mentioned above. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of Canara Robeco Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- New Investors who wish to enroll for SIP through Auto Debit should fill the SIP Auto Debit Form in addition to the SIP Application Form provided with the Key Information Memorandum.
- Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least Fifteen Days before the first transaction date.
- The Investor agree to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- Investors should compulsorily give a cheque for the first transaction. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The cheque should be drawn in favour of Canara Robeco Mutual Fund and Crossed "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
- Minimum investment for Monthly SIP is Rs. 1,000/- and for quarterly SIP is Rs. 2,000/-.
- It is mandatory from January 01, 2008, for all applicant (s) (including resident and non-resident investors), guardians (in case of minors) and power of attorney holders to provide PAN, along with a certified copy the PAN card for all transactions in units of the Schemes irrespective of the amount of transaction (Not applicable for Micro SIP investments).
- From 2nd February, 2008, it is mandatory to comply with 'Know Your Customer' (KYC) norms in respect of the applications for investment of Rs. 50,000/- and above for all the investors / applicants including NRI, guardians (in case of minors) and power of attorney holders.
- SIP auto debit facility is available only on specific dates. Post dated SIP cheques should be dated either the 01st or 5th or 15th or 20th or 25th of every month/quarter.
- For Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), kindly provide the SWP/STP amount you would like to redeem / Transfer, the frequency and date. The dates should be either the 1st or 5th or 15th or 20th or 25th of every month/quarter. (SWP/STP plans not applicable for Micro SIP investments).
- Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- Canara Robeco Asset Management Co. Ltd. (CRAMC), Canara Robeco Mutual Fund, Registrars, and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Please refer the Key Information Memorandum and detailed Schemes Information Document (SID) for applicable NAV, risk factors, load and other information on respective Scheme/Plan before investing.
- New Investors need to submit an application form and cheque (for the first instalment) in addition to the Auto Debit Form. Existing investors are required to submit the Transaction Form indicating the existing folio number and SIP details along with a cheque (for the first instalment) in addition to this form.
- Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of CRAMC.
- Canara Robeco Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

Canara Robeco Asset Management Company Ltd.

Branch Offices: **AHMEDABAD:** Tower A, Unit No.: 402/B, 4th Floor, Ganesh Plaza, Opp. Navrangpura Bus Stand, Off. C.G. Road, Ahmedabad 380 009. Email: crmf.ahmedabad@canararobeco.com. Tel.: (079) 66610423 - 24. **BANGALORE:** 4&5 Ground Floor, Business Point, Next to Brigade Towers, 137, Brigade Road, Bangalore - 560025 Email: crmf.bangalore@canararobeco.com. Tel.: (080) 39871400/01 Fax: (080) 30901092. **BHOPAL:** Kay Kay Business Centre, 1st Floor, 133, Zone 1, M.P. Nagar, Bhopal 462 011. Email: crmf.bhopal@canararobeco.com. Tel.: (0755) 3013648 **CHANDIGARH:** SCO 333-334, 1st Floor, Sector 35 B, Chandigarh 160 022. Email: crmf.chandigarh@canararobeco.com. Tel: (0172) 2648007 Fax: (0172) 2600531 **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai 600 002. Email: crmf.chennai@canararobeco.com. Tel.: (044) 2849596-98 Fax: (044) 28497023 **COIMBATORE:** Door No. A/1, Thiruvankataswamy Road (East), R.S. Puram, Coimbatore 641 012. Email: crmf.coimbatore@canararobeco.com. Tel: (0422) 2546453 **DELHI:** 306, Kanchen Junga Building., 18, Barakamba Road, New Delhi 110 001. Email: crmf.delhi@canararobeco.com. Tel.: (011) 23326417, Fax (011) 23354780 **GOA:** Kamat Chambers, Grounf Floor, Shop No.: 3, Opp. Hotel Neptune. Panjim Goa : 403001. Email: crmf.goa@canararobeco.com. Tel.: (0832) 2422415, 6450631 **HYDERABAD:** Flat No. 201/202, IIInd Floor, Sanatana Eternal, Door No.3-6-108/1, Road No. 19, Himayat Nagar, Hyderabad 500029. Email: crmf.hyderabad@canararobeco.com. Tel.: (040) 23261481/1482 Fax: (040) 23261480 **INDORE:** 107, 1st Floor, Bansi Trade Centre, Palasia, Indore - 452001. Tel.: (0731) 6451222 **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank of Commerce, Broadway North End, Kochi 682 031. Email: crmf.kochi@canararobeco.com. Tel.: (0484) 2364846/36 Fax: (0484) 2364836 **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 001. Email: crmf.kolkata@canararobeco.com. Tel.: (033) 30584716-19 Fax: (033) 30584720 **LUDHIANA:** Room No. 328, 3rd Floor, Ludhiana Stock Exchange Building, Feroze Gandhi Market, Ludhiana - 141 001. Email: crmf.ludhiana@canararobeco.com. Tel.: (0161)2421333 Fax: (0161) 2421333 **MANGALORE:** 1st Floor Essel Towers, Bunts Hostel Circle Mangalore 575 003. Email: crmf.mangalore@canararobeco.com. Tel: (0824) 2448804 Telefax: (0824) 2445565 **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: crmf.mumbai@canararobeco.com. Tel.: (022) 66585000-18, 66585085 Fax: (022) 66585012/13 **NAGPUR:** Unit no. C/6 4th Floor Indu Yash II, 186, Cement Road Dharam Peth Extention, Nagpur - 400010. Email: crmf.nagpur@canararobeco.com. Tel.: (0712) 6615364 **PATNA:** 4th Floor, 401/402, Aashiana Hariniwas, Dak Banglow Road, Patna - 800001, BIHAR Email: crmf.patna@canararobeco.com. Tel.: (061) 22227950 Mobile No.: 9334481768 **PUNE:** Deccan Mall, Office 1&2, 1st Floor, Deccan Gymkhana, Pune 411 004. Email: crmf.pune@canararobeco.com. Tel.: (020) 30923820 Fax: (020) 25661454 **SURAT:** Unit Nos .HG1/2, Megharatna Complex, Near State Bank of India, Athugar Street, Nanpura, Surat 395 001. Email : crmf.surat@canararobeco.com . Tel.: (0261) 6554243, 6641345 **TRICHY:** Srinivasa Complex, No. 145/74 C, Salai Road, Trichy 620 018. Email: crmf.trichy@canararobeco.com. Tel.: (0431) 2750130 **VADODARA:** 116, Siddharth Complex, R.C. Dutt Road, Alkapuri, Vadodara - 390 007. Email: crmf.baroda@canararobeco.com. Tel: (0265) 2326483 Telefax: (0265) 2356843 **VISAKHAPATNAM:** Vidisha Towers, 47-14-10 Flat No. 3, 3rd Floor, Dwarkanagar Main Road, Vishakhapatnam - 530 016. Email: crmf.vizag@canararobeco.com. Tel.: (0891) 6556645, 6631616 Fax: (0891) 6631646

Statutory Details : Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors :** Canara Bank, Head Office, 112 J C Road, Bangalore; Robeco Groep N.V., Coolsingel 120, 3011 Rotterdam, Netherlands. **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. The names of Schemes do not indicate the future prospects or the returns. 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 securities market. 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 lacs towards setting up of CRMF. **Investors should read the Offer Document (OD) / Schemes Information Document (SID) for Scheme specific risk factors and other details before investing.**