CANARA ROBECO
Mutual Fund

GOAL SIP FORM

(Investors applying under Direct Plan must mention "Direct " in ARN column.) All sections to be completed in ENGLISH in BLACK/BLUE COLORED INK and in BLOCK LETTERS

Please tick ✓ as applicable: ☐ OTBM is already registered in the folio. (No need to submit again). ☐ OTBM is attached and to be registered in the folio.

Distributor/Broker ARN/RIA Code#	Sub Broker ARN	Sub Broker/Branch/RM Internal Code	Employee Unique Identification No. (EUIN)

#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund.

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

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant

In case the subscription (lumpsum) amount Rs.10,000/- or more and your Distribution has opted to receive transaction charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid the distributor. Units will be issued against the balance amount invested.
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

REQUEST FOR ☐ Registration of New SIP (Default Option if Not selected) ☐ Renewal of Existing SIP ☐ Registration of Micro SIP

SIP TYPE ☐ SIP with first installment through cheque ☐ SIP with first installment through OTBM$^{\$\$}$ ☐ SIP without first installment^

$^{\$\$}$This facility is available only for investors whose OTBM is already registered in the folio mentioned in the application form. First instalment shall be debited from investor's OTBM registered bank a/c on the next business day from the date of receipt of application.

^Please attach cancelled cheque copy (The name of the first/ sole applicant must be pre-printed on the cheque)

APPLICANT DETAILS — Application No. (for new investor) / Folio No. (For existing Unitholder)

Applicant	Name	PAN/PEKRN#(Mandatory)
Sole/First Applicant		
Second Applicant		
Third Applicant		
Guardian@/POA Holder		

#Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP.

@If the first applicant is Minor, then please provide details of Natural/Legal Guardian.

UNIT HOLDING OPTION ☐ DEMAT MODE* ☐ PHYSICAL MODE (Default) (Ref. Instruction No. 31 Demat Account details are compulsory if demat mode is opted)

*Demat Account Details are mandatory for (I) Foreign Portfolio Investors and (ii) investors who wish to hold the units in Demat Mode (Account Statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL	Depository Parlicipant (DP) Name_____	DP ID	Beneficiary Account No.
CDSL	Depository Parlicipant (DP) Name_____	Beneficiary Account No.	

*Investor opting to hold units in demat form, may provide a copy of the DP statement for us to match the demat details as stated in the application form.

Please specify your Goal you wish to achieve or you can select from the below given option

GOAL PURPOSE: ☐ Kids Marriage ☐ Wealth Creation ☐ Kids Education ☐ Tax Savings ☐ Retirement Planning (Default)
☐ Dream Car ☐ Dream Vacation ☐ Dream House ☐ Others _____

YOUR GOAL AMOUNT : ₹ _____

GOAL NAME :

INVESTMENT DETAILS FOR SIP (Refer instruction No. 24. If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name. Please refer respective SID/KIM for product labeling)

All Applicants have to submit OTBM and and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure.

 # Investor has to mandatorily mention "END DATE". "END DATE" should be less than or equal to 40 years from the application date.

Scheme/Plam/Option/Sub-option (Mention Cheque details, if attached)	SIP Installment Amount (₹)	SIP Date - (1 to 28, default date 15*)	Frequency	Start Month/Year End Month/Year#	SIP Top-Up Amount TOP UP amount has to be multiples of Rs. 100 only (Minimum Rs. 100). (Refer instruction No. 29 (b))	
					Amount (₹)	Frequency
CR	₹	D D	☐ Monthly* ☐ Quarterly	From M M Y Y Y Y To M M Y Y Y Y	₹ Top-up Amount Top-Up Max CAP: ₹ _____ OR M M Y Y	☐ Yearly* ☐ Half-Yearly

(*Default Date/Frequency) (#Default/40 years)

Cheque/DD No./UTR No.(incase of NEFT/RTGS) _____ Date _____

OTBM Ref. No. _____

BANK DETAILS (OTM Bank Details to be debited for the SIP (OTBM already Registered))

Enclose scheme specific separate cheques in the names of the schemes in which you want to invest via SIP.
We would not accept single cheque for the multiple schemes investment.

Dated D D M M Y Y Y Y

Bank Name _____ Account No. _____

DECLARATION AND SIGNATURE(S):

I / We hereby confirm and declare as under:

I/ We have read, understood and agree to comply with the terms and conditions of the scheme related documents of the Scheme and the terms & conditions of enrolment for Systematic Investment Plan (SIP) and of NACH/ Debit Clearing / Direct Debit / Standing Instruction facilities. I/ We hereby apply to the Trustees for enrolment under the SIP.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature(s)	First/ Sole Applicant/Guardian/ POA Holder	Second Applicant	Third Applicant

Please note: Signature(s) should be as it appears in the folio/on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

INSTRUCTIONS cum TERMS AND CONDITIONS FOR SIP THROUGH NACH

SIP Payment through NACH/Direct Debit

1. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
2. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of CRAMC, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
3. SIP instalments shall be started only after registration of SIP – NACH Debit Mandate with investors banker through NPCI.
4. Investors are required to submit One Time Bank Mandate Form and Miltiple Sip Enrollment Form along with a photocopy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 calendar days before the first SIP Installment date for NACH Debit & Auto Debit Clearing. In case One Time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed within 5-7 calendar days.
5. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. The investor can choose the SIP Dates from 1st to 28th of any given month for SIP registered through One Time Bank Mandate. In case the SIP registered date of the month falls on a non-Business Day, the SIP shall be processed on immediately following Business Day.
6. Investor shall have the option of choosing any date of the month as the SIP date except the dates 29th, 30th and 31st. For exercising any day SIP option OTBM is mandatory (As & when presented and maximum amount)
7. In case of SIP transaction where the mode of payment is through NACH/Direct Debit, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 21 days prior to the date of first installment. In case of incomplete mandate form, AMC may reject the SIP submitted form. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application. All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
8. For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
9. In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, Canara Robeco Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor. In the meantime, if any debits for subsequent installments is effected by banker, then Units would get created for the same.
10. In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide a new OTBM Form and submit the OTBM cancellation Form to cancel the existing OTBM. The existing SIP registration will not get cancelled. The investor has to submit the fresh OTBM Form at least 21 calendar days prior to the next SIP Debit date.
11. In case the Investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit a One Time Bank Mandate Cancellation Form or SIP cancellation form at the office of the Canara Robeco Mutual Fund Customer Service Centres. Notice of discontinuance should be received 10 calendar days prior to the subsequent SIP date.
12. The investor agrees to abide by the terms and conditions of NACH/Direct Debit facilities of Reserve Bank of India (RBI)/NPCI.
13. 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 for NACH/Direct Debit.
14. Canara Robeco Mutual Fund reserves the right to reject any application without assigning any reason thereof.
15. If the Purchase / SIP transaction of any of the specific scheme(s) cannot be processed then the entire application is liable for rejection and the Purchase / SIP proceeds if any debited from the investor's account will be refunded back to the investor's bank account.
16. In case of "At Par" cheques, investor need to mention the MICR number of his actual bank branch.
17. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
18. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Saving Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
19. Incase SIP date is not selected, or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
20. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 21 days lead time from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered.
21. In case the SIP 'End Period' is not mentioned by the investor in the form, the SIP will be registered for 40 years from the registration date or end date of mandate, whichever is earlier.
22. **Change of Amount:** Investors can change the SIP amount by submitting the following documents 21 days before the next SIP debit date.
    a) A new 'SIP' Form with revised SIP amount details.
    b) Letter to discontinue the existing SIP

General Instructions

23. For Direct Investment Please Mention "Direct in the Column" Name & Broker Code/ARN.
24. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan.

Sr.	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1.	Not mentioned	Not mentioned	Direct Plan
2.	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4.	Mentioned	Direct Plan	Direct Plan
5.	Direct	Not mentioned	Direct Plan
6.	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7.	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8.	Mentioned	Not mentioned	Regular Plan/Other than Direct Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

25. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
26. Canara Robeco Mutual Fund, its 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.
27. The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of change of Government policies, unavailability of Bank's computer system, force majeure events, or any performance of the contract by the Bank.
28. For load structure of the schemes, please refer to the Key Scheme Features.
29. **SIP TOP UP Facility :**
    (a) Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
    (b) Minimum Top-Up amount would be Rs. 100/- & in multiples of Rs. 100/- only. In case the Top-Up frequency is not specified, default will be considered as yearly frequency.
    (c) The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frquency is not selected, the TOP UP facility may not be registered.
    (d) In case of Quarterly SIP, only the Yearly frquency is available under SIP TOP UP.
    Please see the illustration below to know how to calculate SIP Top-Up amount:

SIP enrolment period: **1 Jan 2016 to 1 Dec 2021**;
Starting Monthly SIP amount : **Rs. 10000/-**
Top Up Amount: **Rs. 2000/-**
Top Up frequency: **Half - Yearly** Top Up limit : **Rs. 16000/-**

From date	To date	Monthly SIP Instalment (Rs.)	SIP Top Up Amount (Rs.)	Total Amount of SIP (Rs.)
1 - Jan - 16	1 - Jun - 16	10000	NA	10000
1 - Jul - 16	1 - Dec - 16	10000	2000	12000
1 - Jan - 17	1 - Jun - 17	12000	2000	14000
1 - Jul - 17	1 - Dec - 17	14000	2000	16000
1 - Jan - 18	1 - Dec - 21	16000	-	16000

(e) If the Max Cap Amount /end-date of the Top-up facility is not mentioned, the Top-up facility will be continued up till the tenure of the SIP or Maximum amount of mandate registered whichever will be achieve earlier.
(f) The Top-Up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
(g) In case the SIP Top up reached max cap limit, the SIP will continue to be processed with the last topped up amount till the SIP end date.
(h) SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.
(i) If the investor selects multiple SIP dates and opted for Top-Up facility, top-up will be applicable for all the dates opted by the investor.
(j) The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/Direct Debit by giving One Time Bank Mandate (OTBM) with selection of "As & When presented and Maximum amount".

30. The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers incase his/her bank is not able to effect any of the payment instructions for whatsoever reason.
31. **Demat/Non-Demat Mode:** Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.
    If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client investor master/Demat account statement.
    Demat option will be not be available for Daily/Weekly/Fortnightly dividend options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)/Central Depository Services Limited (CDSL).
    Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted unis in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in peiod.
    The units will be allotted based on the applicable NAV as per the Scheme information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in nondemat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.
32. It is advisable to go for registration of One Time Bank Mandate (OTBM) by opting "As & When presented and Maximum amount".

CANARA ROBECO
Mutual Fund

ONE TIME BANK MANDATE (NACH/Direct Debit Mandate Form)

(Applicable for Lumpsum Additional Purchases as well as SIP Registration)

UMRN: For Office Use Only | Date: D D / M M / Y Y Y Y

Sponsor Bank Code: C I T I O O O P I G W | Utility Code: C I T I 0 0 0 0 2 0 0 0 0 0 0 0 3 7

☑ CREATE
☐ ~~MODIFY~~
☐ ~~CANCEL~~

I/We hereby authorize: Canara Robeco Mutual Fund | to debit (Please ✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Others _____

Bank Account Number: Destination Bank Account Number

With Bank: Name of Destination Bank | IFSc: 11 Digit IFSC | Or MICR: 9 Digit MICR

An amount of Rupees: Amount in words | Amount in Figures: ₹ Amount in figures

FREQUENCY: ☒ ~~Monthly~~ ☒ ~~Quarterly~~ ☒ ~~Half Yearly~~ ☒ ~~Yearly~~ ☑ As & When presented

DEBIT TYPE: ☒ ~~Fixed Amount~~ ☑ Maximum Amount

Folio No. | Phone

PAN | E-mail

- I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.
- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorised the debit.

PERIOD

FROM: DD MM YYYY

TO***: DD MM YYYY

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant
Name as in bank records	Name as in bank records	Name as in bank records

***As per NPCI Circular effective from 01st April 2024, Maximum period of validity for mandate is 40 years only.

Declaration: I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Canara Robeco Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I hereby authorize the representatives of Canara Robeco Mutual Fund and its Associates to contact me through any mode of communication.

Authorisation to Bank: I/We wish to inform you that I/We have registered with Canara Robeco Mutual Fund for NACH/Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

Website: www.canararobeco.com | **E-mail:** crmf@canararobeco.com | **Contact Centre:** 1800-209-2726

INSTRUCTIONS cum TERMS AND CONDITIONS for OTBM facility

1. Investor may register for the One Time Bank Mandate (OTBM) for NACH/ECS/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg. lumpsum, SIP) received through any mode i.e. physical or electronic ("OTBM facility"). Investors who have already submitted a One Time Bank Mandate (OTBM) form i.e. already registered for OTBM facility should not submit OTBM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTBM facility may fill the form.
2. Investors, who have not registered for OTBM facility, may fill the OTBM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form.
4. Where the mode of holding in the bank account is "Joint", the OTBM mandate is to be signed by all Joint holders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTBM Facility, SIP registration through OTBM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Canara Robeco Mutual Fund.
6. Mandatory fields in OTBM form as per NPCI: • Date • Bank account number and Bank name • IFSC and/or MICR Code • Folio number or application number • Signatures as per bank records • Account type to be selected • Name as per bank records • Maximum amount to be mentioned in figures and words.
7. Existing investors need to provide their folio number in this mandate form and need not to fill in the Common Application Form
8. **The OTBM forms require three important and mandatory dates to be filled in:**
   a) **Mandate Registration Date:** This date is located on the top right corner of the form. This will be the initial date from which the mandate will be registered.
   b) **Period "From" Date:** This is the starting date of the period for which the mandate will be applicable, should be mentioned in DD/MM/YYYY format
   c) **Period "To" Date:** This date will be the end of the period for which the mandate is valid. The "To"* date must be within 40 years from the Mandate Registration Date This is a strict requirement and should not be exceeded.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction. Generally speaking, your SIP amount will be lesser than this amount, but choosing a slightly higher limit helps you to undertake additional investments as per your choice. Always remember to mention an amount that is convenient to you.
    The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
11. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
12. One Time Bank Mandate registration will be Folio based.
13. Registration of One Time Bank Mandate will take 21 days from the date of submission of OTBM form.
14. Cancellation of One Time Bank Mandate will take 10 calendar days from the date of submission of the cancellation request.