

Key Information Memorandum

and Application Form

Canara Robeco InDiGo (INcome from Debt Instruments & GOLD) Fund

(An Open Ended Debt Scheme)

Offer for Units of face value Rs. 10 per unit for cash during the New Fund Offer, at NAV based prices upon re-opening

NFO | Opens on : 19TH MAY, 2010 | Closes on : 10TH JUNE, 2010

Scheme Re-opens for continuous sale and repurchase within 30 days from the date of closure of New Fund Offer

Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Company Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg,
Ballard Estate, Mumbai - 400 001.
Tel. No. (022) 66585000, Fax : 6658 5011/12/13
E-Mail : crmf@canararobeco.com

Registrar : M/s. Computer Age Management Servies Pvt. Ltd.
148, Old Mahablipuram Road, Okkiyam, Thuraipakkam,
Chennai 600096, Tamil Nadu
Tel No. (044) 30407000, 30407001. Email : enq_n@camsonline.com

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

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

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 Scheme will be achieved. Canara Robeco InDiGo Fund is only the name of the Scheme and 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 Scheme. 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 Schemes Information Document (SID) / Offer Document for Scheme specific risk factors and other details before investing.**

Key Information Memorandum and Application Form

Name of the Scheme : Canara Robeco InDiGo (INcome from Debt Instruments & GOLD) Fund

Type / Category : An Open Ended Debt Scheme

Investment Objective: To generate income from a portfolio constituted of debt & money market securities along with investments in Gold ETFs. However, there can be no assurance that the investment objective of the Scheme will be achieved

Asset Allocation Pattern of the scheme

Types of Instruments	Indicative allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Indian Debt and Money Market Instruments	65	90	High/Medium Low
Gold ETFs	10	35	Low to Medium

Exposure by the Scheme in Securitised Debt shall not exceed 25% of the Net Assets of the Scheme at the time of investment.

Gross Notional Exposure by the Scheme in fixed income derivative instruments for the purpose of hedging and portfolio rebalancing shall not exceed 30% of the Net Assets of the Scheme at the time of investment.

Total of investments in debt securities (including securitized debt), money market instruments, Gold ETFs and gross notional exposure in derivatives shall not exceed 100% of the net assets of the Scheme.

Investment strategy: The Fund Manager would take cues from seasonal patterns of gold, global & domestic macroeconomic events and Government policy & Central Bank actions and decide on the asset allocation between gold & fixed income. The allocations will be within the limits defined in the asset allocation table for each asset class. The Fund Manager will then create a portfolio of fixed income securities and Gold ETFs after adhering to stringent credit quality and sector limitations. The portfolio will be constructed in a way in which a high level of liquidity is maintained in the portfolio thereby focusing on short to medium term securities, which would also help the fund manager to generate income.

Gold can be a partial hedge against inflation. Gold has seen a favorable development over the years in difficult times for the global economy especially in times of economic turmoil.

Instead of providing enhanced yield at the cost of additional duration risk (G-Sec trading) or credit risk (corporate bond exposures), the yields of a low duration fixed income portfolio can be enhanced by investing a limited allocation into gold.

With a flexible allocation between fixed income and gold, the Scheme can effectively capture the seasonal patterns in gold and fixed income.

Unique / Differential Positioning of Canara Robeco InDiGo (INcome from Debt Instruments & GOld) Fund

Canara Robeco InDiGo (INcome from Debt Instruments & GOld) Fund aims to achieve its objective through investments in combination of fixed income instruments (debt & money market instruments) & Gold ETFs. The fund has a differential positioning with other open debt funds as it aims to capture the capital appreciation by investing in Gold ETFs and complement it with the accrual yields generated by fixed income investments. We are currently not using Gold ETFs in any of our open ended debt funds.

Name of existing Scheme : Canara Robeco Treasury Advantage Fund
Asset Allocation Pattern: MMI / Call / Debt Instruments with residual average maturity of equal or less than one year: 20% - 100% Debt Instruments with residual average Maturity of more than one year (Including Securitised Debt): 0% - 80%
Primary Investment Pattern: Canara Robeco Treasury Advantage Fund aims to provide high liquidity and consistent income by predominantly investing in money market instruments and low duration debt instruments.
AUM as on 30th April, 2010: INR 6,742.65 crores
Live Folios as on 30th April, 2010: 1047
Differentiation: Canara Robeco InDiGo Fund invests in a combination of fixed income securities and Gold ETFs.

Name of existing Scheme : Canara Robeco Short Term Fund
Asset Allocation Pattern: Money Market Instruments: 60% - 100% Government of India & Debt Securities (including Securitised Debt): 0% - 40%
Primary Investment Pattern: Canara Robeco Short Term Fund predominantly focuses on capturing accrual yields on high quality Money Market Instruments along with an active trading strategy for generating Alpha through Debt Instruments.
AUM as on 30th April, 2010: INR 269.60 crores
Live Folios as on 30th April, 2010: 699
Differentiation: Canara Robeco InDiGo Fund invests in a combination of fixed income securities and Gold ETFs.

Name of existing Scheme : Canara Robeco Income
Asset Allocation Pattern: Debt (Including Securitised Debt): 80% - 100% Money Market Instruments / Call Money: 0% - 20%
Primary Investment Pattern: Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements by keeping a close watch on various parameters of the Indian economy as well as the developments in the global markets.
AUM as on 30th April, 2010: INR 213.94 crores
Live Folios as on 30th April, 2010: 5,280
Differentiation: Canara Robeco InDiGo Fund invests in a combination of fixed income securities and Gold ETFs.

Name of existing Scheme : Canara Robeco Dynamic Bond Fund
Asset Allocation Pattern: Government of India & Corporate Debt Securities (including Securitised Debt): 0% - 70% Money Market Instruments: 30% - 100%
Primary Investment Pattern: Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management, allowing the fund to position the modified duration of the fund from 6 months to 10 years depending on the interest rate view.
AUM as on 30th April, 2010: INR 35.22 crores
Live Folios as on 30th April, 2010: 545
Differentiation: Canara Robeco InDiGo Fund invests in a combination of fixed income securities and Gold ETFs.

Scheme specific Risk Factors : Price-Risk or Interest-Rate Risk, Credit Risk, Reinvestment Risk, Liquidity Risk, Risk associated with investing in Securitised Debt, Risk associated with Mortgage Backed Securities (MBS) - Housing Loans, Risk associated with Asset Backed Securities (ABS)-Auto loans, Risk associated with Asset Backed Securities (ABS) - Corporate loans, Risk associated with investing in Derivatives, Risk factors relating to investments in Gold ETFs. For Further details on scheme specific risk factors, please refer to Scheme Information Document

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

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

Plans and Options : Growth Option, Quarterly Dividend Option (Payout and Reinvestment)

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 valid applications received without indicating any choice of options under the Dividend Option, it will be considered as option for Quarterly Dividend Reinvestment Facility and processed accordingly.

Applicable NAV for Sale of Units / Switch In : a) For applications received up to 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the same day on which the application is received shall be applicable. b) For applications received after 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable. c) For applications received with outstation instruments not payable at par at the place of receipt, closing NAV of the day of realization of the instruments shall be applicable. d) For applications received on non-business day along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable. e) For applications with amount equal to or more than Rs. 1.00 crore, irrespective of the time of receipt of application, closing NAV of the day on which the funds are available for utilisation shall be applicable.

Applicable NAV for Repurchase of Units / Switch Out : a) For applications received up to 3 p.m., same day's closing NAV shall be applicable. b) For applications received after 3 p.m., closing NAV of the next business day shall be applicable.

Minimum Application Amount

Minimum amount: Rs. 5,000.00 and multiples of Re.1.00 thereafter.
 Additional Purchase: Rs. 1,000.00 and multiples of Re. 1.00 thereafter.

Facilities offered

Systematic Investment Plan (SIP): Minimum instalment amount - Rs. 1,000.00 and Rs 2,000.00 respectively for Monthly and Quarterly frequency and in multiples of Re 1.00 thereafter.

Despatch of Repurchase (Redemption) Proceeds : Within 10 working days of the receipt of the redemption request at the authorised centre of the Canara Robeco Mutual Fund.

Benchmark Index : Benchmark Index: CRISIL Short Term Bond Fund Index + Price of Gold (neutral allocation: 65:35)

Dividend Policy : The Scheme may distribute, surplus if any, by way of dividend/, as may be decided by the Trustees from time to time. If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the Dividend declaration may not take place.

The Scheme is not assuring or guaranteeing any dividend or returns.

Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution. The Income Distribution will be paid out of the Net surplus of the Scheme, to those unit holders whose names appear in the register of unit holders on the date to be notified for the purpose. Pursuant to payment of dividend, the NAV of the dividend option of the Scheme would fall to the extent of payout and statutory levy (if applicable)

If AMC fails to pay the amount within 30 days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 30 days till the date of dispatch of the dividend warrant.

Dividend Reinvestment : The unit holders have the option to reinvest the Dividend declared by the Scheme. Such unit holders opting to reinvest the dividend receivable by them shall invest in additional units of the Scheme. Upon exercising such option, the dividend due and payable to the unit holders will be compulsorily and without any further act by the unit holders reinvested in the Scheme.

The dividends so reinvested shall be constructive payment of dividends to the unit holders and constructive receipt of the same amount from each unit holder, for reinvestment in units.

On reinvestment of dividends, the number of units to the credit of unit holder will increase to the extent of the dividend reinvested divided by the first 'Ex-income Distribution NAV' on the day of reinvestment as explained above.

Name of the Fund Manager : Mr. Ritesh Jain - Head of Fixed Income

Name of the Trust: Canara Robeco Mutual Fund

Performance of the scheme : This fund is a new fund & does not have any performance track record

Expenses of the Scheme

(a) Load Structure :

Entry Load -

- Nil. Pursuant to SEBI Circular dated 30th June, 2009 w.e.f August 01, 2009 there shall be no entry load on all Mutual Fund schemes. Therefore no Entry load will be charged for any applications.

Exit Load / Switch-over load -

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

CDSC - Nil

(b) 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 up to 2.25% of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Particulars	% of Net Assets
Investment Management and Advisory Fee	1.25
Service Tax	0.13
Custodial Fees	0.02
Registrar and Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	0.10
Marketing and Selling Expenses including Agents Commission and statutory advertisement	0.08
Brokerage and Transaction Cost pertaining to the distribution of units	0.55
Audit Fees / Fees and expenses of trustees	0.05
Costs related to investor communications (Printing and Mailing)	0.03
Costs of fund transfer from location to location (Bank Charges)	0.02
Other Expenses	0.02
Total Recurring Expenses	2.25

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

First Rs. 100 crores of the average weekly net assets	: 2.25%
Next Rs. 300 crores of the average weekly net assets	: 2.00%
Next Rs. 300 crores of the average weekly net assets	: 1.75%
Balance	: 1.50%

For management of Canara Robeco InDiGo (INcome from Debt Instruments & GOld) Fund, the Investment Manager is entitled to charge a fee not exceeding 1.25% of the average weekly net assets up to Rs. 100 crores and 1.00% of the weekly average net assets on the balance amount above Rs. 100 crores of Scheme. However, the Investment Manager may change the same within the overall limits prescribed by SEBI (MF) Regulation. In future, the Investment Manager may modify the fee within the limits specified in the Regulations and disclosed in the Offer Document of the Scheme.

Waiver of Load for Direct Applications : N.A.

Tax treatment for the Investors (Unitholders): Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

Daily Net Asset Value (NAV) Publication: The NAV will be declared on all business days except Saturdays / Sundays / Public /Holidays and during book closure period days and will be published in two newspapers. NAV can also be viewed on www.canararobeco.com and www.amfiindia.com

For Investor Grievances please contact

Name and Address of Registrar: Computer Age Management Services Pvt. Ltd., 148, Old Mahablipuram Road, Okkiyam, Thuraiyakkam, Chennai 600096, Tamil Nadu Tel No. (044) 30407000, 30407001. Email : enq_n@camsonline.com

Canara Robeco Mutual Fund: Construction House, 4th Floor, 5, Walchand Hirachand Marg Ballard Estate, Mumbai - 400 001. Tel. No. (022) 22621371, 66585000 - 5010, E-Mail ID : crmf@canararobeco.com

Unitholders' Information

(a) Account Statement:

For normal transactions (other than SIP/STP) during ongoing sales and repurchase:

• The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 10 working days as per SEBI regulations. • For those unit holders who have provided an e-mail address,

the AMC will send the account statement by e-mail if so mandated. • The unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T.

For SIP transactions: • Account Statement for SIP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. • A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. • However, the first Account Statement under SIP shall be issued within 10 working days of the initial investment. • In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP) to the investors within 5 working days from the receipt of such request without any charges.

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

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

(c) Half yearly Disclosures: Portfolio / Financial Results : This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures. Before expiry of one month from the close of each half year that is on 31.03 and 30.09, the Fund shall publish its un-audited financial results in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Fund is situated.

These shall also be displayed on the web site of the Fund (canararobeco.com) and that of AMFI (www.amfiindia.com). Full portfolio in the prescribed format shall also be disclosed either by publishing it in the newspaper or by sending to the unit holders within one month from the end of each half year and it shall also be displayed on the web site of the Fund.

(d) Annual Report : An abridged Scheme-wise annual report shall be mailed to all unit holders not later than four months from the date of closure of the relevant accounting year and the full annual report shall be made available for inspection at the Head Office of the Fund and a copy shall be made available to the unit holders on request on payment of nominal fees, if any.

Who can invest? : 1. Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed). 2. Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis. 3. Hindu Undivided Family (HUF) 4. Partnership Firms 5. A Company as defined in the Companies Act, 1956, Public Sector Undertakings. 6. A Body Corporate established by or under any law in force in India. 7. A Co-operative Society registered under any law relating to Co-operative Societies in India. 8. A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes. 9. FIIs registered with SEBI. 10. Banks and Financial Institutions. 11. Pension Funds/Pension Fund Managers. 12. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis. 13. Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations. 14. Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India. 15. Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations. 16. Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future. 17. NRIs and PIOs

Dated : May 11, 2010

Notwithstanding anything contained in KIM, the provisions of SEBI (MF) Regulations 1996 and guidelines there under shall be applicable. Further Investor may ascertain about any further changes from the Mutual Fund investor service centers / Distributors or Brokers

Canara Robeco Asset Management Company Ltd.

Branch Offices

AHMEDABAD : Tower A, Unit No: 402/B, 4th Floor, Ganesha 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) 28492596-98 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, Ground Floor, Shop No: 3, opp Hotel Neptune, Panjim Goa : 403001. Email: crmf.goa@canararobeco.com . Tel.: (0832) 6450631 **HYDERABAD :** Flat No. 201/202, 11nd 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, Banshi 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) 30584717 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 Extension, Nagpur 400010. Email: crmf.nagpur@canararobeco.com . Tel.: (0712) 6615364 **PATNA :** 4 TH Floor, 401/402, Aashiana Hariniwas, Dak Banglow Road, Patna - 800001, BIHAR Email: crmf.patna@canararobeco.com . Tel.: (0612) 2227950 **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 :** Sriinivasa 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, Dwarnaganar Main Road, Vishakhapatnam 530 016. Email: crmf.vizag@canararobeco.com . Tel.: (0891) 6556645, 6631616 Fax: (0891) 6631646

Instructions for filling an application form

1. Application must be in the Name of (a) Resident/Non Resident Individual or Individuals not exceeding 3 in number: (b) Minor through his/her parent/guardian : (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies (f) Partnership Firm.
2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.
3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.
4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.
5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
6. Payment should be made by Cheque / Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers' Clearing House located at the place where the Application Form is submitted.
In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.
7. Cash / Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBECO MUTUAL FUND" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.
12. 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.
13. 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.
All investors including guardians and power of attorney holders need to complete 'Know Your Customer' (KYC) formalities through CVL (CDSL Ventures Ltd.) by completing a KYC application form along with photograph, PAN card and Proof of Address for individuals, or Corporate Documents for bodies corporate, in accordance with the Prevention of Money-Laundering Act, 2002 (PMLA), Rules issued thereunder and the guidelines / circulars issued by SEBI thereto.
14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected.
17. Documents to be submitted :
 - i) For Charitable and Religious Trusts/Association / Society :
 - (a) Trust Deed / Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
 - ii) For Companies :
 - (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
 - iii) For Partnership Firms : Copy of the Partnership Deed
18. The right to accept or reject any application in whole or in part lies with the Trustees.
19. NRI - PAYMENT PROCEDURE
Payment by NRIs and person of Indian origin residing abroad may be made by way of Indian Rupee Draft purchased abroad or by way of cheque drawn on Non-Resident (External) (NRE) Non-Resident Ordinary (NRO) Accounts. Payments can be also be made by means of Rupee Draft purchased out of NRE / NRO / FCNR accounts.

Note :

1. Pursuant to SEBI Circular dated 30th June, 2009 w.e.f August 01, 2009 there shall be no entry load on all Mutual Fund schemes . Therefore no Entry load will be charged for any applications.
2. Multiple nominations are permitted i.e. more than one person can be nominated under the same folio.
3. Applications with Third' Party cheque's will be rejected.

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, Davangeree, Gulbarga, Mandya, Raichur, Shimoga

1. This 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.
2. New Investors who wish to enroll for SIP through Auto Debit should fill this SIP Auto Debit Form in addition to the SIP Application Form provided with the key information memorandum.
3. Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least Fifteen Days before the first transaction date.
4. The Investor agree to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
5. 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).
6. The bank account provided for ECS (Debit) should participate in local MICR clearing.
7. The cheque should be drawn in favour of Canara Robeco Mutual Fund and C r o s e d "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
8. Minimum investment for Monthly SIP is Rs. 1,000/- and for quarterly SIP is Rs. 2,000/-.
9. 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.
10. 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.
11. 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.
12. 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.
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 of ECS.
14. 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.
15. 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.
16. 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.
17. Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of CRAMC.
18. Canara Robeco Mutual Fund/AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA RTGS/NEFT/CHEQUE/DEMAND DRAFT (PLEASE TICK THE RELEVANT OPTION BELOW)

Unitholders have the option of receiving their redemption/dividend proceeds directly into their bank accounts (as furnished by them column for "bank account details" as per the following arrangements: Please (✓)

- (i) Electronic credit through the Real Time Gross Settlement (RTGS) System of RBI for amounts of Rs.1.00 lac and above. (Please mention the IFSC code for RTGS of your bank/branch and full account number as appearing on your cheque leaf in the column for "bank account details" to receive redemption proceeds through RTGS)
- (ii) Electronic credit through the National Electronic Funds Transfer (NEFT) System of RBI. (Please mention the IFSC code for NEFT of your bank/branch and full account number as appearing on your cheque leaf in the column for "bank account details" to receive redemption proceeds through NEFT)
- (iii) ECS credit through ECS system of RBI (Option available only for dividend payments) (Please mention 9 bidit MICR as code as appearing in your cheque leaf in the column of bank account details)
- (iv) Redemption proceeds by way of a cheque/demand draft instead of a direct credit to our account.

INVESTMENT DETAILS AND PAYMENT DETAILS (Payment through Cash/Outstation Cheques not accepted)

Kindly (✓) plan/option and sub-option. For complete information on Investment Details please refer to Instructions No. 6, 7 & 8

Scheme Name : Canara Robeco InDiGo (Income from Debt Instruments & GOld) Fund		Options : <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Quarterly Dividend Option <input type="checkbox"/> Dividend payout	
Investment Amount (Rs.)	DD Charges# if any (Rs.)	Net Amount (Rs.)	Mode of Payment Cheque / DD / Funds Transfer
Chq. / DD No. _____ Date _____ Drawn on Bank _____		Branch & City _____ <small>Strike out whichever is not applicable</small>	
A/c Type - (✓) S/B <input type="checkbox"/> NRE <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> FCNR* <input type="checkbox"/> *Kindly provide photocopy of the payment Instrument or Foreign Inward remittance Certificate (FIRC) evidencing source of funds			

SIP ENROLMENT DETAILS

SIP Amount (Rs.)	Enrolment Period	Start Month <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	End Month <input type="text" value="M"/> <input type="text" value="M"/> - <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Frequency Please (✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
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PAYMENT MECHANISM (✓) Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form)

NOMINATION DETAILS (OPTIONAL) [Minor / HUF / POA Holder / Non Individuals cannot Nominate]

I / We _____ do here by nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship with Unit Holder	@% of Share
1		D D - M M - Y Y Y Y			
2		D D - M M - Y Y Y Y			
3		D D - M M - Y Y Y Y			

<input type="checkbox"/> Signature of 1st Nominee / Guardian	<input type="checkbox"/> Signature of 2nd Nominee / Guardian	<input type="checkbox"/> Signature of 3rd Nominee / Guardian
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@ If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

DECLARATION

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I / We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us. **Applicable to NRIs only :** I / We confirm that I am / we are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR / NRSR Account. Investment in the scheme is made by me / us on: Repatriation basis Non Repatriation basis. The ARN holder has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.

<input type="checkbox"/> First / Sole Applicant / Guardian	<input type="checkbox"/> Second Applicant	<input type="checkbox"/> Third Applicant
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To be furnished by partnership firms

To, The Trustees of Canara Robeco Mutual Fund, Sub : Our Subscription to the Schemes of Canara Robeco Mutual Fund.
We, the undersigned, being the partner of M/s. _____ a Partnership firm formed under Indian Partnership Act, 1932 do hereby jointly and severally authorise Mr. _____ to subscribe an amount of Rs. _____ for allotment of units of Canara Robeco InDiGo (Income from Debt Instruments & GOld) Fund Scheme on behalf of and in the name of our firm. He is / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed along with this application for subscription.
Name of the partners _____ Signatures _____

Growth Option (1) Rs.	Quarterly Dividend Option (2) Rs.	Total Amount Invested (3=1+2) Rs.
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Cheque / DD No. : _____ Date : _____ Amount : Rs. _____ Bank and Branch: _____

REGISTRAR & TRANSFER AGENTS

Computer Age Management Services Pvt. Ltd.
148, Old Mahablipuram Road, Okkiyam Thuraipakkam,
Chennai 600096, Tamil Nadu
Tel No. (044) 30407000, 30407001.
Email : enq_n@camsonline.com Website : www.camsonline.com

Canara Robeco Mutual Fund

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

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

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

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

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

Are you KYC Compliant ? Yes No (Refer Instruction No. 10)

Investor and investment details

Sole / First Investor Name
PAN No. (Refer Instruction No.9)
Folio No.
Scheme
Plan
Option & Sub Option

SIP and bank details

Each SIP Amount (Rs.) Frequency Monthly Quarterly
First SIP Cheque No.: Cheque date should be either 1st, 5th, 15th, 20th, 25th of the month/quarter.
(Note: Cheque should be drawn on bank details provided below)
SIP Auto Debit Dates: 1st 5th 15th 20th 25th of the month/quarter IFSC Code (RTGS)
SIP Period : Start from Month Year End On Month Year (Mandatory for Credit via NEFT/RTGS)

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

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

Systematic Transfer Plan (STP) (see instruction on page 8)

I/We would like to switch to the following: From Scheme/Option To Scheme/Option
 Fixed Amount Rs. OR Capital Appreciation. Frequency Monthly Quarterly 1st 5th 15th 20th 25th of the month/quarter
Period : Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Systematic Withdrawal Plan (SWP) (see instruction on page 8)

Fixed Amount Rs. OR Capital Appreciation Scheme Name/Option
Frequency Monthly Quarterly 1st 5th 15th 20th 25th of the month/quarter
Period : Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Particulars of bank account

Account holder Name as in Bank Account
Bank Name Branch
City PIN code
Account Number Account Type Savings Current Cash Credit
9 Digit MICR Code (Please enter the 9 digit number that appears after your cheque number)

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

First Account Holder's Signature

Second Account Holder's Signature

Third Account Holder's Signature

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

Recorded on Scheme Code
Recorded by Credit Account Number
Bank use Mandate Ref. No. Customer Ref. No.

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

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

Bank Account Number

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

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

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

COLLECTING BANKERS

CANARA BANK : Branch Offices

Agartala: B.K. RD., New Budh Jung , 799 001 **Agra:** Belanganji, **Ahmedabad:** Capital Market Services Branch, Narayan Chambers, Ashram Road, 380009; **Bhadra Branch,** 'Krishna House', Opp. Advance Cinema.380001; **Aligarh:** Main Br, Apsara Complex, Gandhi Marg-202001; **Allahabad:** Civil Lines, 211001; **Alleppy:** Boat Jetty Rd., Alapuzha Dist., 688010; **Amritsar:** D. S Market, Golden Temple Road, 143001; **Ananthapur:** #246, Subhash Rd., Near the Bridge Betw Old & New Town, Anantapur-515001; **Aruppukottai:** 23-1-130A, Sathyamoorthy Bazaar, Karadi Maliga, Aruppukottai-626101; **Aurangabad:** Saheb Chambers, Shahganj, 431001; **Bangalore:** **Nelamangala:** Roopa Theatre Complex, B.H.Rd., Nelamangala-562123; **Devanahalli:** Akshaya Bhavan, I Floor, 2633, B B Rd., Devanahalli-562110; **Arakere Gate:** Near AGN Kalyan Mantap, Bannerghatta Rd., 560076; **Avenue Road:** Avenue Plaza, Bangalore-560002; **BTM Layout:** 57/58, II Main, 100 Ft Ring Road, Bannerghatta Circle, BTM Ist Stage, Bangalore- 560071., **Basavanagudi:** 180/1, Gandhi Bazar, Basavanagudi, Bangalore- 560004; **BSK III Stage:** Kamakhya complex, 100 ft ring road, Bangalore-560085., **Cantonment:** 88, Mahatma Gandhi Rd, Bangalore-560001; **Cunningham Road:** 19/7, Maruthi Mansion, Cunningham Rd., Bangalore-560052; **HAL II Stage:** 551, 7th Main 5th cross, Hal II Stage, Bangalore- 560038; **Hanumanthnagar:** 50 feet Rd, Sunkenahalli Extension, Bangalore-560019; **Hebbal:** No.12, Bangalore Bellary Road, Hebbal, Bangalore-560095; **Jayanagar Shopping Complex:** Eastern Side, Bangalore- 560011; **Kalyananager:** 401, 7th A Main, 4th B Cross, HRBR layout, Bangalore-560043; **Koramangala Layout:** No.348,100 Feet Road, 4th Block, St John Medical College Post, Bangalore-560034; **Kumara Park West:** 63, Railway Parallel Rd, Kumara Park West, Bangalore-560020; **Lalbagh West:** Shri Krishna Rao Road, Lalbagh West, Basavanagudi, Bangalore-560004; **Lavelle Road:** 4/1, Walton Road, Bangalore-560001; **Mahadevapura SSI:** Octagonal Hall KSIIID Bldg., Dyavasandara Indl. Estate, Bangalore-560048; **Malleswaram:** 5th cross Rd, Bangalore-560003; **Marathahalli:** Outer Ring Road, Krishna Senate, Marathahalli, Bangalore-560037; **Peenya:** Sri Muniswara Indl. Estate, Peenya, Bangalore-560058; **Rajajinagar I Block:** 19th Main, I Block, Bangalore-560010; **Rajajinagar:** 628, 629, III Block, Rajajinagar, Bangalore-560010; **RMV Extension:** 147, 5th cross, Rajmahal Vilas Extension, Bangalore-560080; **South End Road:** 96, South end circle, Bangalore-560004; **Town Hall:** 112, Jayachamarajendra Rd., Bangalore-560002; **V.V. Puram:** Diagonal Rd, Visweswarapuram, Bangalore- 560004; **Vijayanagar:** No.48, Magadi Chord Road, Hosahalli Extn, Bangalore-560040; **Bareilly:** Bareilly Main Branch, Civil Lines-243005; **Bellary Main:** Bellary Dist. Chamber Of Commerce & Industry Building, Bangalore Bellary Rd., Bellary-583101; **Belgaum:** Dharwad Road, Manick Bag Compound; **Bhopal:** Main Branch, Berasia Road 462001; **Bhubaneswar:** Main Branch, Udyam Marg, Bapujinagar, 751009 **Bidadi:** 342, Bangalore-Mysore Highway, Bidadi-562109, Karnataka; **Bhimavaram:** West Godavari P.P Road., Bhimavaram-534201; **Calicut:** West Hill , Sudarshan Bldg., Chakkoralkulam Cannanore Rd., Calicut-673011; **Chaibasa:** Jain Market, Sadar Bazar , 833201; **Chamarajanagar:** No.1065, Ramasudra Rd., Chamarajanagar-571313, Mysore Dist., Karnataka; **Chandigarh:** Sector-17C, SCO-117-118-119, Chandigarh-160017; **Chennai:** **Anna Nagar East:** II Avenue, 600102; **Besant Nagar:** 3rd Avenue, 600008; **G.P. Road:** General Patters Road, 600002; **Kasturba Nagar:** 36, B.V. Nagar, 1st cross, 600020; **Kelly's Corner:** 207 Purusawalkam High Rd., , 600007; **Park Town:** Sydenhams Rd., 600003; **Mount Road Branch,** 787, Karim Mansion, 600 002; **T. Nagar:** 132, Sri Mohammad Usman , Rd., 600017; **Teynampet:** No.563/1, Anna Salai, 600018; **Thousand Lights:** Greams Road, 600006; **Chikmagalur:** Main Branch, Syed Street; **Coimbatore:** Main, Oppankara Street, **R S Puram:** Kala Mansion, D B Road, Coimbatore-641002; **Chundale:** V.P. 1/492, Chundale 673123, Wayanad, Kerala **Cuddapah:** Chinna Chowk, Opp. Bldg School; **Cuttack:** Adaspur Madnabannanda Jewmath, 754011; **Davangere:** PJ Extension, MMS Complex, 577002; **Dehradun:** 27B, Rajpur Rd., 248001; **Delhi:** Capital Market Services Branch, **H-54, Connaught Place:** H-54, Connaught Circus, Mumbai Life Bldg., New Delhi-110001.; **Chandi Chowk,** 242, Kaison House, Chandi Chowk, New Delhi-110006; **Janpath:** 74, Janpath, New Delhi-110001 **Kamalanagar:** 3/F And 130D, Kamalanagar, New Delhi- 110007; **Karolbagh:** 10183, Arya Samaj Rd., Karolbagh, New Delhi-110005; **Kashmere Gate:** Bhatnagar Bldg, I Floor, 2772, Lothian Rd., Kashmiri Gate, New Delhi-110006; **Maharani Bagh:** 4 Siddarth Enclave, Commercial Complex, Maharani Bagh, New Delhi-110014; **Malaviyanagar:** D 84, Malaviyanagar, New Delhi-110017 **Nehru Place:** I Floor, B Block, DDA Building, Nehru Place, New Delhi-110019; **Parliament Street:** Jeevan Bharati Bldg, Sansad Marg, New Delhi-110001; **Pitampura:** Block D (Poorvi) 10-11, Local Shopping Centre, Pitampura, Delhi- 110034; **Rohtas Nagar:** 1/6821, East Rohtas Nagar, Shahadara, New Delhi-110032; **S.D. Area:** C-16, Community Centre, Opp. III Main, Delhi-110016; **Tagore Garden:** No. B-7, 8, 9, Shopping Centre, Tagore Garden, New Delhi-110027; **Trinagar:** Totaram Bazar, Trinagar, New Delhi-110035; **Vivek Vihar:** Jhilmil Industrial Area, GT. Rd., New Delhi-110032; **Dhanbad:** New Market Bank More , Dhanbad -826001; **Dibrugarh:** Chiring Chapori , T.R.Phukan Rd., Near BPCL Petrol Pump, Dibrugarh-786 001; **Dindigul:** Main Branch, Salai Road, Dindigul; **Durgapur:** 136, RH, Benachity, Durgapur-713213; **Eddappal:** 7/588 A Gulf Hotel Building, Eddappal , 679576; **Ernakulam Broadway:** Shenoy's Chamber No 40/2363 L Shangmugam Rd., Cochin-682031; **Faridabad:** 8/A, Nehru Grounds, New Indl Town, Faridabad -121001; **Ghaziabad:** 39-39, Addl. Sihani Gate Scheme, Malivar Chowk, 201001; **Gulbarga:** Janata Bazar Building, Super Market Complex, Gulbarga-585101; **Guntur:** Hindu College High School Campus, Opp Gandhi Park, Guntur-522 003.; **Gurgaon:** Old Railway Rd., Ess Kay Tower, Gurgaon- 122 001; **Guwahati:** Main Branch, Fancy Bazar; **Hassan:** Main Br, Near Narasimharaj Circle, Malanad House, Hassan; **Hawridar:** Railway Road **Hyderabad:** **Abid Road Branch,** 4-1-954, II Floor, Abid Road, Hyderabad-500009; **R.P. Road Branch:** 3-3-6/57, I&II Floors, M Rajeshwar Chambers, RP Road, Secunderabad- 500003; **Masab Tank:** 10/1/127, Masab Tank, Hyderabad-500028; **Gandhinagar:** 1-1-687/1/5, Gandhinagar, Hyderabad-500380; **M.J. Market:** 5-3-935, Mozzamiah Market, Hyderabad- 500195; **Dilsukhnagar:** 9/46, 13-18, Beside Saibaba Temple, Dilsukhnagar, Hyderabad-500660; **Banjara Hills:** 8-2-541, Rd. No.9, Banjara Hills, Hyderabad-500034; **Somajiguda:** 6-3-1086, I Floor, Vista Grand Towers , Raibhavan Rd, Somajiguda, Hyderabad- 500082; **INDORE:** 11 RNT Marg, Murar Bhawani, South Turoganj, Indore-452001; **Irinjalakuda:** Main Rd., Near Tana Junction, Irinjalakuda - 680121.; **Jalandhar:** **BMC Chowk:** 51, Mahavir Marg, 144003; **Jamshedpur:** **Bistupur Branch:** Gajraj Manzil 1, Main Rd, Bistupur, Jamshedpur-831001; **Jodhpur:** Abhay Chambers , Jalori Gate.342001; **Kakinada:** Jawahar Street, **Kannur:** Camp Bazar, Thavakkara Rd., Kannur-670001; **KANPUR:** Main Branch, Mall Road, 16/95, The Mall, 208001; **Karnal:** Main branch, GT Road; **Karur:** NO.37, COVAL Road- 639 002; **Kasargod:** 11/363, I Floor, Misiriyah Complex, Jalsour Rd., Kasargod-670121; **Kolkata:** **Gariahat Rd.,** Gole Park, 700029; **L.C. Road:** P.B.No. 16406, No. 5, Acharya Jagadish , Chandra Bose Rd., 700020 **N.S. Road:** 33/1, N.S.Rd., 700001; **Lucknow:** Main Branch, MG Road, Hazratganj, -226001; **Ludhiana:** Main Branch, Court Road-141008; **Madurai:** Grand Central, West Perumal Maistry Street; **Gnanavolivipuram:** Ward No.25, 19A Rd., Madurai-625016; **Mahe:** Pallur, Mahe, P.O.Naluthur 673320; **Malappuram:** 19/300Q City Centre, Perinthalamanna Rd., Uphill, Malappuram-676505; **Mangalore:** **Main branch;** Balmatta Road, Circle Office Building Light house Hill, Mangalore-575001 **Hampanakatta:** Gokul Market, Mangalore-575001 **Margao Goa:** Luis Miranda Rd., Municipal Square, Margao - 403601 Goa; **Meerut:** Main Branch, Abulane; **Moradabad:** Main Branch, Super Bazar, Station Road; **Mumbai:** Capital Market Services Branch, Varma Chambers, Homji Street, Fort, Mumbai; **Dadar West:** Ranade Rd., 400028; **Parel:** 2, Shishu Mandir, Gokhale - Society Lane, Parel, 400012; **Sion West:** Mukund Niwas, 400022; **Worli:** Marthanda, 84, Dr. Annie Besant Rd., Worli, 400018; **Nariman Point:** Mittal Towers, Nariman Point, 400021; **Girgaum:** Raja Ram Mohan Roy Road-400004; **New Marine Lines:** Kshamalaya, 37 New Marine Lines, Opp., Patkar Hall, 400020; **Cuffe Parade:** 13th Floor Maker Tower "e", Cuffe Parade 400 005; **Mazgaon:** All Saints Home Bldg, 54A, Dockyard Rd., , Mazagaon, 400 010; **Mumbai Suburban:** **Bandra West:** 50 Hill Rd., 400050; **P70-A, Chembur Main:** Maharshi Dayanand , Saraswathi Marg, 400071; **Vikhroli:** Shop 101 and 111, Hazari Baug, LBS Marg, Vikhroli, 400083; **Kandivli West:** Dhiraj 11A, M.G.Rd., Kandivli West 400067; **Andheri West:** 146, Jayaprakash Rd., Andheri (West), 400058; **Borivli West:** Jayabhadra Villa , S V P Rd., Borivli West, 400092; **Ghatkopar West:** Ratilal D. Shah Building, Jethalal Parekh, RD., Opp. Railway Station, Ghatkopar, (West), 400086; **Versova:** J.P.R.D., Seven Bungalows, Versova, 400061; **Kurla East:** Roop Bhavan, Old Agra Rd., , Kurla, 400070; **Vile Parle East:** Durga Niwas, 88 Nehru, RD., Ville Parle East 400057; **Malad West:** Shree Shopping Centre , S.V.R.D., Malad West 400064; **Mulund West:** Bhanusadan 37, RRT Rd., Mulund West, 400080; **Goregaon West:** 89 Jawahar Nagar, Goregaon(W), 400062; **Mulund East:** Shreenath Plaza, CTS 525, 525/1 To 525/8, It Rd., Mulund East, 400081; **J.B. Nagar:** Aayushi Apts. 'B' Wing , Shop No.1 To 5, Plot No.248, Kandivita, J.B.nagar, Andheri(E), 400 057; **Muzaffarnagar:** Dewi Market, GT Road, 251002; **Mysore:** **Mysore Main:** 40, New Statue Square, Mysore-570001; **Chamaraja Mohalla:** Chamaraja Mohalla, K.M.Puram , Mysore-570004; **Nagpur:** Sadar Bazar, Residency Road, 440001; **Nagercoil:** College Rd. 38, College Road, Nagercoil; **NASIK:** Jadhav Sankul, Old Agra Rd., 422002; **Nasrari:** 5/442, Kadiawad, Kolsamajiniwadi , Navsari- 396445; **Nellore:** **Jonnagaddavari Street;** **Ootacamund (Ooty):** III/XII Commercial Street, Ooty; **Panjim Goa:** Mathias Plaza, 18th June Rd., Panaji-403001, Goa; **Palghat:** Sultanpet, XII/785-A P Vasu Menon Memorial , Municipal Shopping Centre, Palghat-678001; **Panipat:** Main Branch, G.T.Rd., Panipat-132103 Haryana; **Patiala:** Dharampura Bazar, Leela Bhawan Market ; **Patna:** **Main Branch;** South Gandhi Maidan, Patna- 800001; **Buddha Marg** Patna-Gaya Rd., Patna-800001; **Pune:** **Camp:** Red Cross Building, 11 , M.G.Rd., Pune Camp, 411001; **Deccan Gymkhana:** 1258/2, J.M.Rd., Deccan Gymkhana, 411004; **Rajahmundry:** Innispeta, Hothavasi Street; **Shimoga:** Nehru Road, Sri Basaveshwar Nilaya, 577201; **Surat:** Main Branch, 'Annapurna', Kotsafli Rd., Surat-395003; **THANE:** **Mumbra:** Plot No. 137/2, Kedar Bhawan, Old Panvel , RD., Mumbra 400612; **Ambernath East:** Vijay Shopping Complex, Shivaji Chowk , Ambernath East- 421501; **Ulhasnagar:** **Ulhasnagar-3** Hotchandani Building, Furniture , Bazar, Ulhasnagar 421003; **Thanjavur:** 1783, 1784, South Main Street 613009; **Thrichur:** **Thrichur Main:** XVII/24, Rame Raj Building, Round South, Trichur-680001.; **Thrichur West Palace Rd:** PB No.117, West Palace Road, Trichur- 680001; **Tirunelveli Junction:** Ettaiyapuram Raja , Buildings, By-pass Rd., Tirunelveli Junction 627001; **Tirupati:** Bairagipattada, Plot No.2.; **Tirupur:** Sai Bhagyalaxmi Shopping Complex, P N Rd., 638602; **Tuticorin:** **Beach Road,** Tuticorin; **Melur:** No.9, Palayamkottai Road, Melur, Tuticorin-628002; **Trivandrum Sasthamangalam :** T.C.9/1093, Sasthamangalam, Trivandrum- 695010 ; **Puthenchenttai:** P C No.25/1647, Devaswom Board Building, M.G.R.D., Trivandrum-695001; **Tumkur:** P.B.No.39, 3636/5256, Ashok Rd., Tumkur-572101; **Udaipur:** 7, Sethijiki Bari Madhuban; **Udupi:** K M Marg Branch; **Vadodara:** Raopura, Lohana Bldgs; **Varanasi:** CK 37/24, Bansphatak, Varanasi 221001; **Vellore:** Sarathy Mansion, Townhall Rd., 632004; **Vishakhapatnam:** No.30-15-160, Ward No.17, Dabagardens Main Rd., Suryabagh, Vizag-530020; **Vijayawada:** Iron Centre Main, Sivalayam Street **Warangal:** H. No. 8-4-4, Sri Krishna Colony, Station Rd., Warrangal-506002.

HDFC BANK LTD. : Branch Offices

Agra: Friends Wasan Plaza, Sanjay Place, 282002. **Ahmedabad :** Broadway Business Centre, Ellis Bridge, 380009. **Ahmednagar :** Ambar Plaza, Station Rd., 414001. **Ajmer :** Near Suchna Kendra, 305001. **Akola :** Sethi Heights, 444001. **Aligarh :** 3-316 Ramghat Rd., 202001. **Allahabad :** Civil Lines, 211003. **Alwar :** Bhagat Singh Circle, 301001. **Ambala :** Nicholson Rd., 133001. **Amravati :** Morshi Rd, Jaystamb Chowk, 444601. **Amreli :** Manekpara Main Rd., 365601. **Amritsar :** Kennedy Avenue, 143001. **Anand :** Grid cross Rd., 388001. **Ankleshwar :** Commercial Plot GIDC Estate, 393001. **Asansol :** P.C Chatterjee Market, 713303. **Aurangabad :** Railway Station Rd., Padampura, 431001. **Bagalkot :** Opp. railway Station, 587101. **Balasoer :** F.M.Circle, 756001. **Bangalore :** Salco Centre, Richmond Rd., 560025. **Bardoli :** Shree Ambika Niketan, 394601. **Bareilly :** 154, Krishna Place, Civil Lines, 243001. **Bardoa :** Lokmanya Tilak Rd., 390001. **Batala :** SCF173-174 Jalandhar Rd., 143505. **Begusarai :** Kachhari Chowk, 851101. **Belgaum :** Dr Ambedkar Rd., 590002. **Bhagalpur :** Dr. R. P. Rd., 812002. **Bharuch :** 127, Alfa Society, Link Rd., 392001. **Bhatinda :** Liberty Chowk, Civil Lines, 151001. **Bhavnagar :** Sterling Point, Waghawadi Rd., 364001. **Bhilai :** Chauhan Estate, G.e. Rd., 490023. **Bhilwara :** Sk Plaza, Pur Rd., 311001. **Bhiwadi :** Riico Chowk, 301019. **Bhiwani :** Jalan Nagar, Meham Chowk, 127021. **Bhopal :** Asha Avenue, M.P.Nagar, 462011. **Bhubaneswar :** C111, Business park, Sahid Nagar, 751007. **Bhuj :** Sunrise Tower, Hospital Rd., 370001. **Bhusaval :** C.T.S. No. 3294, Jamner Rd., 425201. **Bikaner :** Roshan Plaza, Rani Bazar, 334001. **Bilaspur :** A-99 Link Rd., 495001. **Bokaro :** City Centre, Sector-4, 827001. **Burdwan :** 45 GT Rd., 713101. **Calicut :** Simax Towers, Kannur Rd., Nadakkave, 673011. **Chandigarh :** Sco-118-190 Sector 17C, 160017. **Chengannasery :** Golden Towers, MC Rd., 686101. **Chengannur :** Bin Tower, M.C Rd., 689121. **Chennai :** 751 b, Mount Rd., 600002. **Cochin :** Palairavattom 25, 682025. **Coimbatore :** WBO, Classic Towers, Trichy Rd., 640118. **Cuddapah :** RRR Towers, Dwaraka Nagar, RS Rd., 516001. **Cuttack :** 32/A Bajrakabati Rd., 753001. **Dahanu :** Matru Ashish, Irani Rd., 401602. **Daman :** ACE Shopping Mall, Dilip Nagar, Teen Batti, 396210. **Darbhanga :** Tower Chawk, 846004. **Davangere :** B H Main Enclave, HM Rd., 577001. **Dehradun :** 56, Rajpur Rd., 248001. **DELHI :** Kailash Bldg, 110001. **Deoghar :** Assam Access Rd., 814112. **DHANBAD :** Sri Ram Plaza, 826 001. **Dharamshala :** Centre Point, Civil Lines, 176215. **Dhule :** Mundada Arcade, Parola Rd., 424001. **Durgapur :** Benachity, Nachan Rd., 713213. **Erode :** Lotus Enclave, Brough Rd., 638001. **Fazilka :** Gaushala Rd., 152123. **Ferozepur :** Udham Singh Chowk, 152001. **Gandhidham :** Sector-8, Rabindranath Tagore Rd., 370201. **Gaya :** K.P. Rd., 823001. **Gondal :** Aadinath complex, College chowk, 360311. **Gorakhpur :** 10, Park Rd., Civil Lines, 273 001. **Gurdaspur :** SCF-11 Improvement Trust Bldg, Hanuman Chowk, 143521. **Guwahati :** Jail Raod, Fancy Bazar, 781001. **Gwalior :** J K Plaza, Gasta Ka Tazia, Lashkar, 474001. **Hajipur :** Dak Banglow Rd., 844101. **Haldwani :** Nainital Rd., 263139. **Hamirpur :** New Rd., 177001. **Hazaribagh :** Annanda Chowk, 825301. **Himmatnagar :** Kumar House, Durga Oil Mill Compound, 383 001. **Hisar :** 3 & 4 Mc Area Red, Square Market Railway Rd., 125000. **Hoshiarpur :** Sutheri Rd., 146001. **Hosur :** Maruthi Nagar, SIPCOT PO, 635126. **Hubli :** Shriram Plaza Devrice Branch Club Rd., 580029. **Hyderabad :** Suryodaga, Begumpet, 500 016. **Ichalkaranji :** MAIN RD., Janta Chowk, 416115. **Indore :** Brilliant Avenue, Sector -B, Ring Rd., 452010. **Jabalpur :** 636, Vijay Nagar, MR -4, Main Rd., SBI Chowk, 482002. **Jagadhri :** Rajesh Nagar Colony, Ambala Rd., 135001. **Jagraon :** Tehsil Rd., 142026. **Jaipur :** O-10, Ashok Marg, C-Scheme, 302001. **Jalandhar :** 911, GT Rd., 144001. **Jalgaon :** Sukan Heights, PP NO 324/2, TPS II, 425001. **Jammu :** CB-13, Rail Head Commercial Complex, Gandhi Nagar, 180004. **Jamnagar :** Saru Section Rd., 361008. **Jamshedpur :** 105, SNP Area, Sakshi, 831001. **Jhansi :** Civil Lines, 284003. **Jind :** SCF-5 Rani Talab Jind, 126102. **Jodhpur :** Paota, Mandore Rd., 342010. **Junagadh :** Moti Palace, Moti Baugh Rd., 362001. **Kadi :** Radhaswami Complex, 382715. **Kaithal :** 1450/51 Ambala Rd., Pehowa Chowk, 136027. **Kanpur :** Near Bus Stand Kangra, 176001. **Kannur :** KVR Tower, South Bazar, 670002. **Kanpur :** Civil Lines, 208001. **Kapurthala :** The Mall, 144601. **Karad :** Kolhapur Naka, 415110. **karnal :** Basement, SC 778-779, 132001. **Karur :** 126/D/E Annai Plaza, Kovai Rd., 639002. **Khanna :** G.T. Rd., Khanna, Punjab 141401. **Kolhapur :** Gemstone, New shahupuri, 416001. **Kolkata :** Abhilasha - II, 6 Royd Street, 700016. **Kollam :** VGP Buildings, 691001. **Rajahmundry :** Danaaipet, 533103. **Rajapalayam :** E Kadabankulam Main, Rajapalayam Thengasi Rd., 626117. **Rajkot :** Gondal Rd., 360002. **Rajpura :** # 11-12B, Clibre Market, 140401. **Ramganj mandi :** Bazaar No -1opp sbbj bank, 326519. **Ramgharh :** N.H-33 Main Rd., Ramgarh Cantt, 829122. **Ranchi :** 56 Rohini Complex, Circular Rd., 834001. **Reaganpur :** A/29, N S B Rd., 713347. **Ratlam :** Station Rd., 457001. **Ratnagiri :** Show Room No.3, mangesh Shanta, Apartment, 415639. **Rewari :** Modal Town, Old court Rd., 123401. **Rishikesh :** MJ Mall Railway Rd., 249201. **Rohtak :** Jawahar Market, Model town, 124001. **Roorkee :** Civil Lines, 247667. **Ropar :** College Rd., 140001. **Rourkela :** Dewadi Bhavan, 769001. **Rudrapur :** Nantial Rd., Plot No1&2, 263 153. **Saharanpur :** Court Rd., 247001. **Salem :** 5/241-F Rathan Arcade, Five Rds., Meyyanur, 636004. **Sambalpur :** Nayapara Golebazar, 768001. **Sangamner :** 1 Janak Plaza, New Nagar Rd., 422605. **Sangli :** 640, Venkatesh senate, Sangli Miraj Rd., 416416. **Sangrur :** SCO-1,2,3, Kaula Park, 148001. **Shillong :** Anders Mansion, Police Bazar, 793001. **Shimla :** shimla3, Jankidas Bldg, 171001. **Shimoga :** Sharavathi Complex, Savarlane Rd., 577201. **Siliguri :** 136/115 Hill Cart Rd., 734401. **Silvassa :** 1-16, Jaypee House, Opp. Patel Petrol Pump, 396230. **Sindhanur :** Ward No12, Kushtagi Rd., 584128. **Solan :** The Mall Rd., 173212. **Solapur :** 8516/11 Murarji Peth, Lucky Chowk, 413007. **Srinagar :** M. S. Shopping Mall, Residency Rd., 190001. **Surat :** Crossway Mall, Chod Dod Rd., 395007. **Surendranagar :** Middle Point, Main Rd., 363002. **Thalassery :** Sahara Centre, AVK Nair Rd., 670101. **Theni :** #422-A, Periyakulam Rd., Allinagar, 625531. **Thiruvalla :** 26/149, 1&2, MC Rd., 689101. **Tirunelveli :** 12, 13, Trivandrum High Rd., Vannarpettai, 627002. **Tirupati :** 19-8-180, Krishna Arcade, 517501. **Tirupur :** No-169, Chidambaram Complex, Kumaran Rd., 641601. **Tirur :** Kms Tower, Thazhpealamp, 676101. **Trichur :** MG Rd., -680004. **Trichy :** 11 th Cross Main Road, Thillainagar, 620018. **Trivandrum :** BOB Plaza, Pattom, 695004. **Udaipur :** Uday 2 Floor 3 Durga nursery, 313001. **Udupi :** Diana Circle, Court Rd., 576101. **Unjha :** Suwidhi Complex, Station Rd., 384170. **Valsad :** Eka Apt, Tithal Rd., 396001. **Vapi :** Kanta Trade Center, GIDC Char Rasta, 396195. **Varanasi :** D 58/9A-1k, Kush Complex Sigr, 221010. **Vellore :** 73 Officers Line, 632001. **Veraval :** Amrut Deep, Rajmahal Rd., 362265. **Vijayawada :** 40-1-48/2, Valluri Complex, M G Rd., 520010. **Visakhapatnam :** Potluri Castle, # 48-14-9, Dwarakanagar, 530016. **Warangal :** 1-8-605/1, Nakkalagutta, Hanamkonda, 506001.