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CANARA ROBECO  
GILT FUND

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# Canara Robeco GILT Fund

## Gilt Fund - An open-ended debt scheme investing in government securities across maturity

This product is suitable for investors who are seeking\*

- Risk free return (except interest rate risk) and long term capital appreciation
- Investment in government securities across maturity



Investors understand that their principal will be at Moderate Risk



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**POTENTIAL RISK CLASS (PRC) MATRIX\***  
Relatively High Interest Rate Risk and Moderate Credit Risk

Potential Risk Class			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

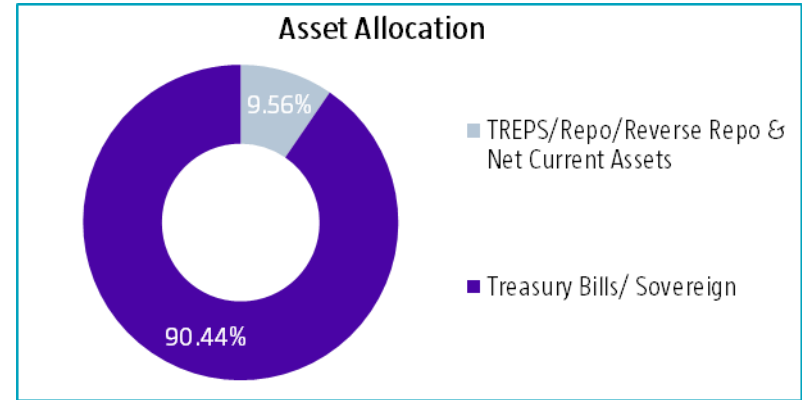
\*Investors should consult their financial advisers if in doubt about whether the product is suitable

## Investment Objective

To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.

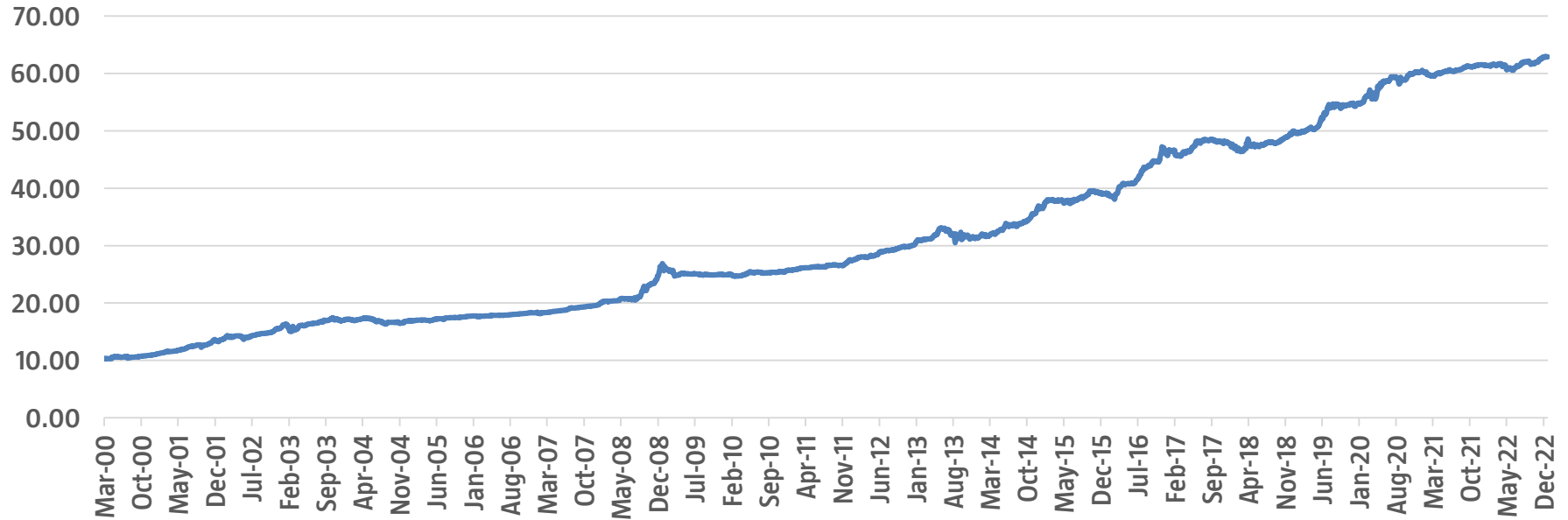
## Fund Overview

- Fund suitable for investors with medium to long term investment horizon
- The fund is suitable for investors with moderate risk appetite
- No credit risk (as investment in G-Secs). Only interest rate risk



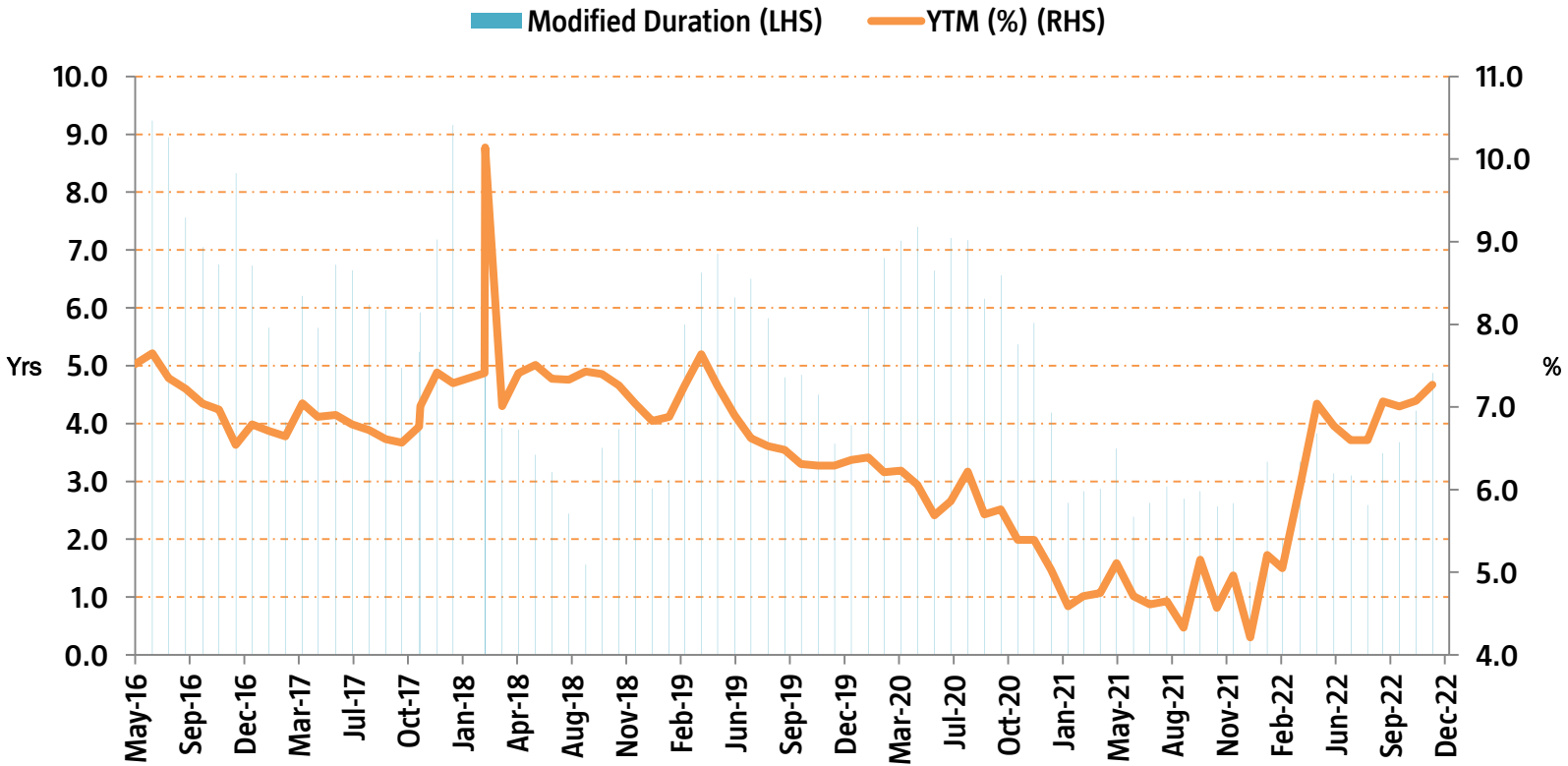
## GROWTH OF NAV

## Canara Robeco Gilt Fund









- ❑ INR 10 at invested at inception would have grown to INR 62.89\*
- ❑ Since inception return for the fund is 8.32% (CAGR)\*

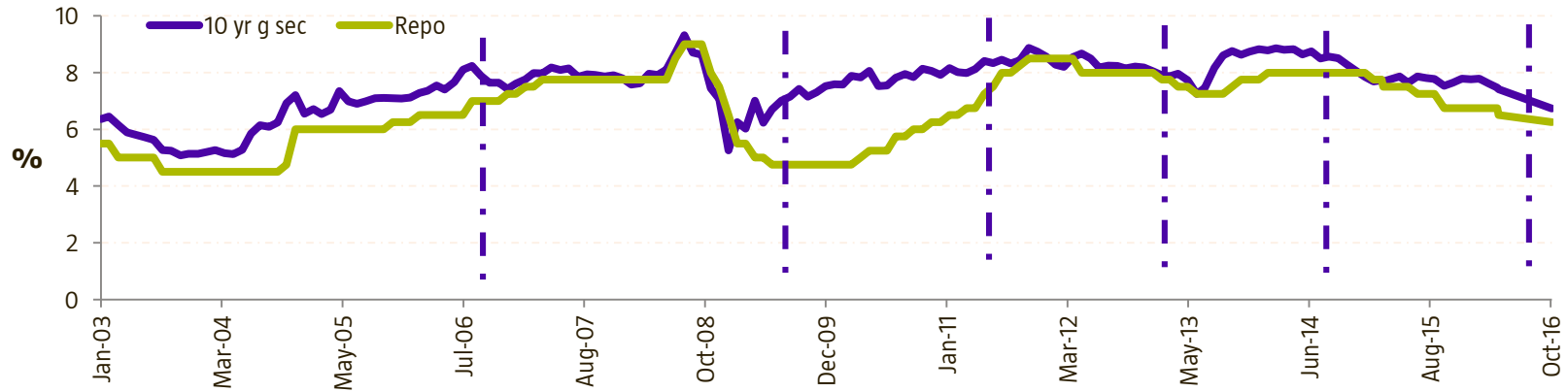
DURATION & YTM MEASUREMENT



## LIQUID FUNDS OVER TRADITIONAL AVENUES

<b>Start Date</b>	25/10/05	17/10/08	18/03/10	16/04/12	19/09/13	14/01/15
<b>End Date</b>	30/07/08	18/03/10	25/10/11	3/05/13	13/01/15	04/10/16
<b>Interest Rate Scenario</b>						
<b>CAGR</b>	<b>5.79%</b>	<b>4.91%</b>	<b>4.61%</b>	<b>12.66%</b>	<b>11.55%</b>	<b>11.67%</b>

Less than 1 year on Simple Annualized basis & more than 1 year on CAGR basis



## TRIGGER FACILITY

- A trigger is an event, on occurring of which the Scheme will automatically switch units on behalf of the investor on the date of happening of the event
- A TAP trigger facility will automatically switch units on behalf of the investor on achieving the targeted appreciation in % (such as 20%) as opted by the investor at the time of investment
- This switch as selected by the investor shall be only to the extent of the increase in value
- The trigger will only be executed in case of a point-to-point appreciation of the NAV with the TAP that the investor opted for

## TRIGGER FACILITY

Date	NAV	Units in CR Gilt Fund	Value (Rs.)	Units Remaining	Units switched	Switched Amount
13-Jun-01	12.00	10000.00	120045.00	8330	1670	20045
26-Jul-02	14.43	8330.21	120214.92	6929	1401	20214.92
12-Oct-03	17.32	6929.43	120016.35	5774	1156	20016.35
12-May-08	20.81	5773.74	120138.80	4806	968	20138.8
11-Dec-08	25.00	4805.89	120160.23	4000	806	20160.23
13-Dec-12	30.01	3999.57	120014.24	3333	667	20014.24
2-Dec-14	36.24	3332.58	120780.62	2759	573	20780.62

	Lumpsum	Trigger + Switched (switched amount earning 8%)
CAGR (7-01-2000 to 31-03-2015)	9.14%	9.18%
End Value (Rs.)	379069.4	381026.02

Past performance may or may not be sustained in the future. Based on historical NAV's from Inception (07/01/2000) of the Regular Plan – Growth Option. Assumed rate of reinvestment for switched amounts is 8%



## TRIGGER FACILITY

Date	NAV	Units in CR Gilt Fund	Value (Rs.)	Units Remaining	Units switched	Switched Amount
10-Nov-01	13.01	10000.00	130115.00	7685.5	2314.5	30115
25-Aug-03	16.95	7685.51	130276.29	5899.4	1786.1	30276.29
8-Sep-08	22.07	5899.39	130190.14	4531.4	1368.0	30190.14
4-Jun-12	28.76	4531.37	130304.42	3477.5	1053.8	30304.42
16-Jan-15	37.40	3477.52	130067.71	2673.6	803.9	30067.71

	Lumpsum	Trigger + Switched (switched amount earning 8%)
CAGR (7-01-2000 to 31-03-2015)	9.14%	9.19%
End Value (Rs.)	379069.4	381757.20

Past performance may or may not be sustained in the future. Based on historical NAV's from Inception (07/01/2000) of the Regular Plan – Growth Option. Assumed rate of reinvestment for switched amounts is 8%

## WHY INVEST

- Comes with Trigger Facility
- Invests in Gilts: **free from default risk + reasonable returns**
- Aims to generate positive returns in different interest rate scenarios
- Benefit from Active Management by an experienced investment team
- Solid and sophisticated Risk Management processes in place

## FUND FACTS

<b>Fund Category</b>	Open ended debt scheme investing in government securities across maturity
<b>Investment Objective</b>	To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.
<b>Inception Date</b>	29-Dec-99
<b>Asset Allocation</b>	Govt. Securities - 80% to 100% Money Market Instruments - 0% to 20%
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / Dividend with weekly & monthly payout & Reinvestment
<b>Facilities</b>	SIP/ STP/ SWP/ Dividend Transfer Facility
<b>Fund Size</b>	Rs. 80.42 Crs (Month End AUM)
<b>Load Structure</b>	Nil
<b>Benchmark</b>	CRISIL Dynamic GILT Index
<b>Fund Manager</b>	Mr. Kunal Jain, Mr. Avnish Jain

## PERFORMANCE

### Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO EQUITY HYBRID FUND*	1.35	4.80	14.19	13.97	10.97	10.98	11.36	0.00
CANARA ROBECO CONSERVATIVE HYBRID FUND**^	2.62	3.10	8.71	8.02	7.95	8.00	10.13	8.79
CANARA ROBECO LIQUID FUND	4.85	5.02	3.92	4.24	5.08	5.26	6.94	6.76
CANARA ROBECO SAVINGS FUND	4.10	5.05	4.53	5.35	5.70	6.27	7.33	7.21
CANARA ROBECO ULTRA SHORT TERM FUND	3.94	5.36	3.69	5.15	4.74	6.20	6.83	7.49
CANARA ROBECO CORPORATE BOND FUND	2.91	3.14	5.06	7.78	5.95	6.87	7.06	8.50
CANARA ROBECO GILT FUND	2.31	2.22	4.75	5.67	5.79	6.79	8.32	8.48
CANARA ROBECO DYNAMIC BOND FUND	2.49	3.36	4.37	7.94	5.22	7.51	6.95	8.60
CANARA ROBECO INCOME FUND	1.58	3.32	4.44	7.93	5.74	7.52	7.93	8.26
CANARA ROBECO SHORT DURATION FUND^	2.89	4.16	4.84	6.40	5.74	6.92	6.72	7.97

**Note:**

- Mr. Avnish Jain manages 11 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- \* Managing the portfolio only for debt allocation
- \*\* As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- Past performance may or may not be sustained in the future.
- Corresponding Benchmark values not available

### Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO LIQUID FUND	4.85	5.02	3.92	4.24	5.08	5.26	6.94	6.76
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CANARA ROBECO INCOME FUND	1.58	3.32	4.44	7.93	5.74	7.52	7.93	8.26
CANARA ROBECO GILT FUND	2.31	2.22	4.75	5.67	5.79	6.79	8.32	8.48

**Note:**

- Mr. Kunal Jain manages 5 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.

## DISCLAIMER

The information used towards formulating the outlook have been obtained from sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility for the accuracy of such information. CRMF, its sponsors, its trustees, CRAMC, its employees, officer, directors, etc. assume no financial liability whatsoever to the user of this document. Mutual Fund Investments are subject to market risk. Investors are requested to read the Scheme related documents carefully before investing.

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