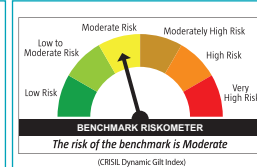
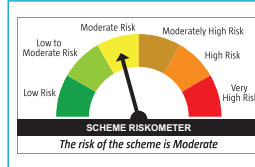


CANARA ROBECO GILT FUND

(Gilt Fund - An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk)

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



Credit Risk	Potential Risk Class		
	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		

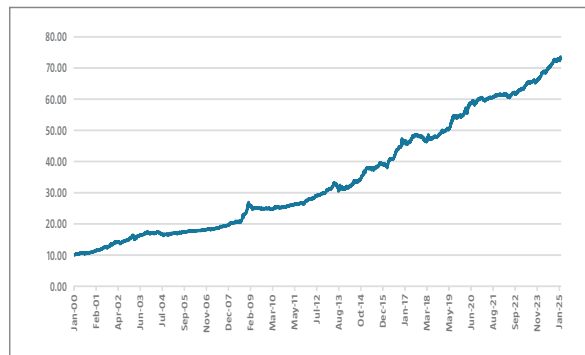
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Canara Robeco Gilt Fund is an open ended debt scheme invests in Government securities (G-Secs), State Development loans (SDLs) and treasury bills issued by government of Indian and various state governments¹. The scheme intends to provide risk free return (except interest rate risk) and long term capital appreciation while maintaining stability of capital and liquidity. Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other fixed income funds investing in corporate debt.

Key Highlights of Canara Robeco Gilt Fund

- Through active management the fund aims at maximizing returns by aligning the portfolio based on views of interest rate movements
- As risk of default in government securities is generally considered to be nil, the portfolio is immune to credit risk
- Offers a Trigger facility which acts as an asset rebalancing tool and enables one to capitalize the gains
- Fund suitable for investors with moderate risk appetite and who have an investment horizon of medium to long term

NAV growth since inception:



Past performance may or may not be sustained in the future. Graph shows NAV of Regular Plan Growth option.

Source: ICRA MFI Explorer

What is a Trigger Facility?

Target Appreciation Percentage (TAP) Trigger - Working

- A trigger is an event upon occurring of which the Scheme will automatically switch units as the case may be 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.

The amount that will be switched is the amount with which the total investment has appreciated. The initial invested amount will remain in the Canara Robeco Gilt Fund

Benefits of Trigger Facility:

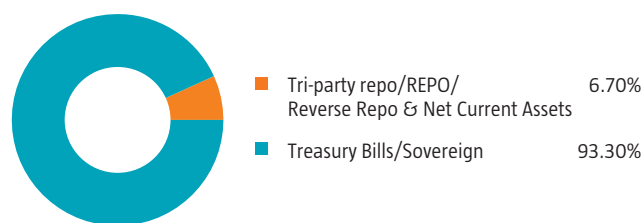
- This facility provides an opportunity to capitalize the gains
- Enables one to shift the profits from duration fund to safer avenues. At the same time investor can stay invested in duration fund
- Facilitates as an asset rebalancing tool

Terms & conditions in relation to the Trigger facility based on TAP (Target Appreciation Percentage):

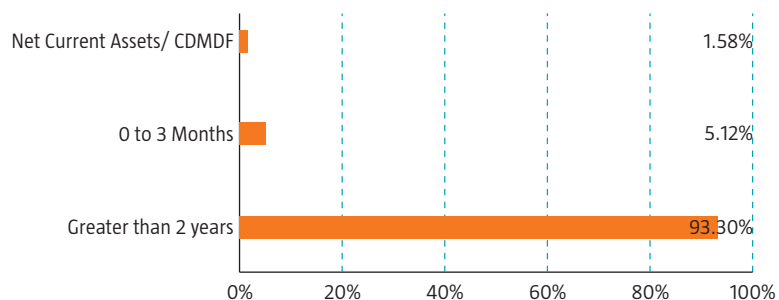
- Exit load, if applicable will be charged.
- The facility will only be available under the Growth Option of the Regular Plan and the Direct Plan.
- The trigger is currently not available for SIP (Systematic Investment Plan)/STP (Systematic Transfer Plan) related transactions.
- Investors who wish to register a TAP as mentioned above, will have to submit the duly filled in Trigger form at the nearest Canara Robeco Mutual Fund Sales Office or to the Registrar & Transfer Agents of the fund
- The investors opting for the Trigger facility will have the right to redeem/switch their holdings before happening of the trigger event. In such cases, the trigger facility already registered for a particular transaction will be deactivated.

Portfolio Characteristics (as on January 31, 2025)

Asset Allocation & Rating Allocation



Maturity Profile (as on January 31, 2025)



Fund Specifics

Fund Inception	: December 29, 1999
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.
Monthend AUM (₹)*	: 140.18 Crores
Asset Allocation	: Govt. Securities - 80% to 100% (Risk- Low) ● Money Market Instruments - 0% to 20% (Risk- Low to Medium)
Minimum Investment Amount	: ₹ 5000 and in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter SIP: For any date / monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter SWP: For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter
Entry Load	: Nil
Exit Load	: Nil
Benchmark	: CRISIL Dynamic Gilt Index
Plans / Options	: Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option
Fund Manager	: Mr. Kunal Jain / Mr. Avnish Jain

*Monthend AUM as on 31.01.2025

PERFORMANCE AT A GLANCE - Regular Plan - Growth Option

(as on January 31, 2025)

CANARA ROBECO GILT FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Dynamic Gilt Index [#]	CRISIL 10 Year Gilt Index ^{##}	Scheme	CRISIL Dynamic Gilt Index [#]	CRISIL 10 Year Gilt Index ^{##}
Last 1 Year	8.22	9.63	9.77	10824	10966	10980
Last 3 Years	6.05	7.08	6.62	11928	12282	12121
Last 5 Years	5.89	6.95	5.77	13320	14001	13244
Since Inception	8.25	8.51	-	73257	77783	-

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: December 29, 1999. Different plans have a different expense structure.

PERFORMANCE AT A GLANCE - Direct Plan - Growth Option

(as on January 31, 2025)

CANARA ROBECO GILT FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Dynamic Gilt Index [#]	CRISIL 10 Year Gilt Index ^{##}	Scheme	CRISIL Dynamic Gilt Index [#]	CRISIL 10 Year Gilt Index ^{##}
Last 1 Year	8.99	9.63	9.77	10902	10966	10980
Last 3 Years	6.80	7.08	6.62	12183	12282	12121
Last 5 Years	6.64	6.95	5.77	13798	14001	13244
Since Inception	8.16	7.69	6.60	25807	24475	21663

The past performance may or may not be sustained in the future. Returns are based on NAV of Direct Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: December 29, 1999. Different plans have a different expense structure.

● Scheme Benchmark[#] ● Additional Benchmark^{##} ● - : Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#] Regular Plan	Bench-mark [#] Direct Plan
Canara Robeco Liquid Fund	7.32	7.41	7.27	6.52	6.59	6.56	5.25	5.30	5.45	6.98	6.73	6.82	6.76
Canara Robeco Savings Fund	7.30	7.63	7.59	6.21	6.51	6.58	5.56	5.85	6.04	7.31	7.26	7.23	7.48
Canara Robeco Ultra Short Term Fund	6.76	7.36	7.60	5.78	6.35	6.75	4.84	5.42	5.92	6.79	6.90	7.43	7.23
Canara Robeco Gilt Fund	8.22	8.99	9.63	6.05	6.80	7.08	5.89	6.64	6.95	8.25	8.16	8.51	7.69
Canara Robeco Dynamic Bond Fund	7.33	8.49	8.76	5.46	6.61	6.44	5.31	6.40	6.87	6.91	7.84	7.82	7.91
Canara Robeco Income Fund	7.39	8.64	8.72	5.24	6.45	6.35	5.31	6.50	6.85	7.81	7.82	7.67	7.91

Note:

- Mr. Kunal Jain manages 6 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 & Direct plan - Growth Option.
- Past performance may or may not be sustained in the future.

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#] Regular Plan	Bench-mark [#] Direct Plan
Canara Robeco Equity Hybrid Fund*	10.91	12.16	10.01	10.98	12.27	11.49	14.46	15.81	14.34	11.61	14.71	-	12.44
Canara Robeco Conservative Hybrid Fund* [^]	8.41	9.67	9.08	7.11	8.40	7.80	8.73	10.03	8.68	10.02	9.81	8.86	9.02
Canara Robeco Liquid Fund	7.32	7.41	7.27	6.52	6.59	6.56	5.25	5.30	5.45	6.98	6.73	6.82	6.76
Canara Robeco Savings Fund	7.30	7.63	7.59	6.21	6.51	6.58	5.56	5.85	6.04	7.31	7.26	7.23	7.48
Canara Robeco Ultra Short Term Fund	6.76	7.36	7.60	5.78	6.35	6.75	4.84	5.42	5.92	6.79	6.90	7.43	7.23
Canara Robeco Corporate Bond Fund	7.43	8.11	7.73	5.56	6.24	6.19	5.69	6.38	6.52	7.00	7.65	8.24	8.24
Canara Robeco Gilt Fund	8.22	8.99	9.63	6.05	6.80	7.08	5.89	6.64	6.95	8.25	8.16	8.51	7.69
Canara Robeco Dynamic Bond Fund	7.33	8.49	8.76	5.46	6.61	6.44	5.31	6.40	6.87	6.91	7.84	7.82	7.91
Canara Robeco Income Fund	7.39	8.64	8.72	5.24	6.45	6.35	5.31	6.50	6.85	7.81	7.82	7.67	7.91
Canara Robeco Short Duration Fund [^]	7.22	7.86	7.83	5.57	6.20	6.27	5.58	6.22	6.31	6.72	7.21	7.76	7.61
Canara Robeco Banking And Psu Debt Fund	7.64	8.00	7.43	N.A	N.A	-	N.A	N.A	-	6.52	6.85	6.97	6.97

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 & Direct 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.
- N.A.- Not Applicable because scheme is in existence for less than 3 years.

SIP RETURNS

(as on January 31, 2025)

CANARA ROBECO GILT FUND

Fund Manager: Mr. Kunal Jain & Mr. Avnish Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3020000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	9011261	5666558	3449209	1669387	1047763	697485	401820	124570
Scheme Returns	7.80%	7.90%	8.17%	6.42%	6.21%	5.95%	7.26%	7.12%
Crisil Dynamic Gilt Index [#]	7.72%	7.66%	7.70%	7.26%	7.29%	7.02%	8.64%	9.23%
CRISIL 10 Year Gilt Index ^{##}	NA	6.53%	6.61%	6.33%	6.46%	6.35%	8.52%	9.52%
Inception Date	29-Dec-99							

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on January 31, 2025 and are based on XIRR approach. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark[#], Additional benchmark^{##}

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, the opinions expressed in this document are of personal nature and does not constitute the views of Canara Robeco Asset Management. It is hereby expressly stated that, neither the AMC, its officers, the trustees, the Fund or any of their affiliates or representatives assume any responsibility for the accuracy of such information or the views thereof. Further, CRMF, its Sponsors, its Trustees, CRAMC, its employees, officer, Directors, etc. assume no financial liability whatsoever to the user of this document. This document is for general information purposes only and should not construed as solicitation to invest in the Mutual Fund schemes.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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 Fax: 6658 5012 / 13. www.canararobeco.com **Toll Free No** : 1800 209 2726 **CIN No** : U65990MH1993PLC071003

Distributed by :



CANARA ROBECO
Mutual Fund