

# FACTSHEET

December 31st, 2018



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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## DISCLAIMERS

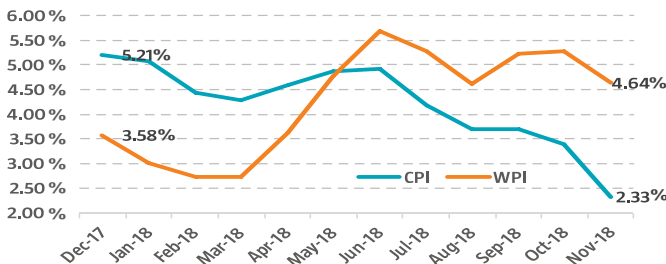
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# Economic Indicators

(as on December 31, 2018)

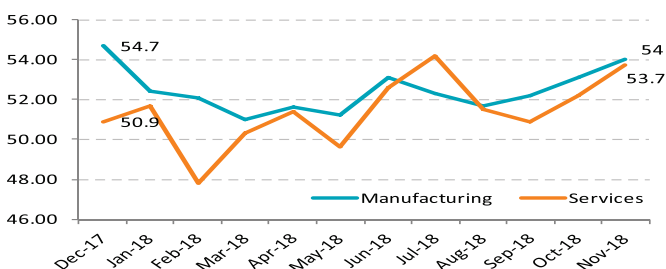
## Inflation in India

Belying market expectations, consumer price inflation, posted a sub 3% print after a period of 16 months due to favorable base effect and decline in food inflation. Retail inflation edged down to 2.33% in Nov'18 vs. revised estimate of 3.38% in the previous month. WPI also fell to 4.64% in Nov'18 as against 5.28% in the Oct'18 due to fall in fuel prices as well as a favourable statistical base.



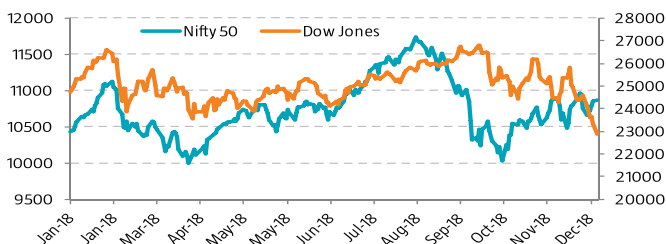
## Indian Business Indicators - PMI

The Nikkei India Manufacturing PMI rose to an 11-month high of 54.0 in Nov'18 from 53.1 in Oct'18 due to an increase in Sales and production & new export order growth. Nikkei India Services PMI increased to 53.7 in Nov'18 from 52.2 in the previous month marked by the expansion in new business.



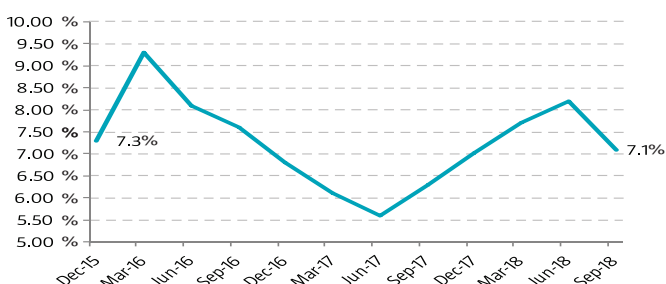
## Equity Markets - India & US

Indian Equity markets remained rangebound and ended up being flatish due to a host of positive as well negative triggers. While the global macros were unsupportive, reducing in crude price and rupee becoming stronger helped the markets to maintain levels above 10850. US markets were down inspite the positive sentiments stemmed that negotiation with China over trade and tariffs were making progress, bond prices rose and renewed interest in bond buying reflects the uncertainties investors are confronted with these days.



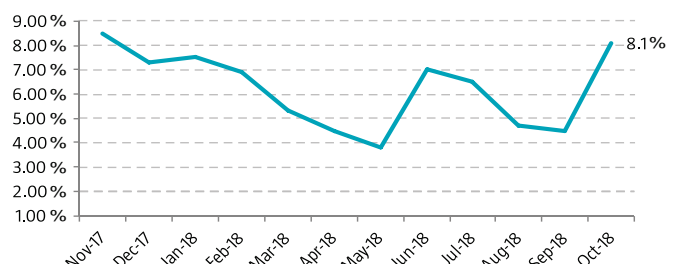
## India GDP Growth Rate

India's Real GDP came in at 7.1% for Q2 FY19, lower than the 8.2% witnessed in the previous quarter. Gross Value Addition, following the same trend, pegged at 6.9%, losing 110 bps quarter-on-quarter. This momentum was led by weakening of agricultural, mining & quarrying and manufacturing sectors despite strong government spending.



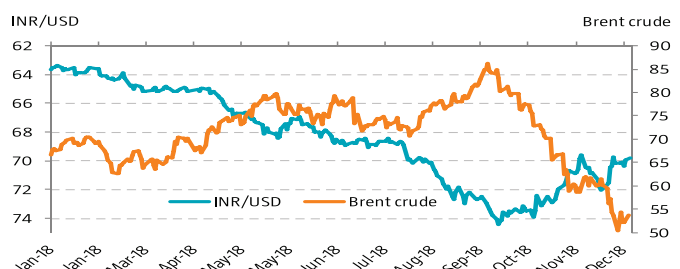
## India Industrial Production

Industrial production for the month of Oct'18 stood at 8.1% vis-a-vis at 4.5% in Sept'18. Broad based upward momentum was observed across Mining at 14.2% (m-o-m), Manufacturing at 1.6% (m-o-m) and Electricity at 1.9% (m-o-m). 21 out of 23 industry groups in the manufacturing sector rose in October, with furniture, wearing apparel and wood products showing the highest growth.



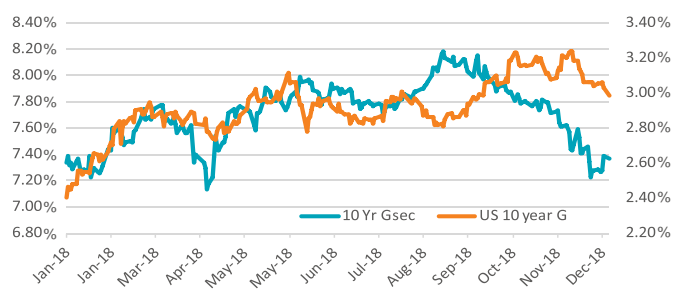
## USD INR & Brent Crude Movement

Crude Oil prices fell from 58.71 in the month-end to 53.8 in Dec'18 due to expected increase in shale oil production, oversupply in the oil market and deepening sense of global economic gloom. Crude price decline was supported by production cut by OPEC. Falling crude oil prices coupled with weakness in US Dollar and increase in foreign exchange reserve pushed the rupee higher to end the month at 69.77/USD.



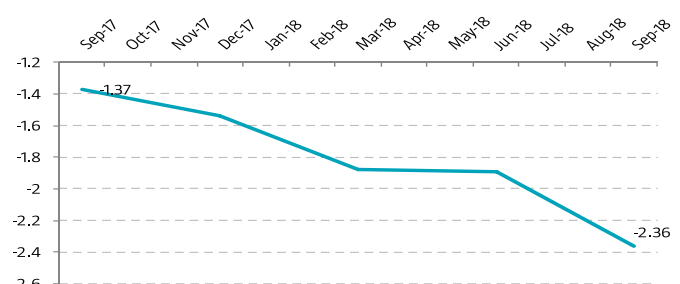
## Interest Rate Movement - India & US

10 year G-Sec continued to soften due to the moderating inflation and fall in crude prices. Yields were seen closing at 7.369% in Dec'18 end vs 7.607% in Nov'18. US 10 year Treasury yield dropped amid stock sell-off and concerns over economy slowdown.



## India Current Account Balance (%GDP)

India's current account deficit widened to USD 15.8 billion or 2.36% of the GDP in the second quarter of 2018 from USD 14.9 billion a year earlier (1.37% of the GDP). The goods deficit went up to USD 45.7 billion from USD 41.9 billion.



Source: Bloomberg



## Equity Market Review

(as on December 31, 2018)



Mr. Krishna Sanghavi  
Head - Equities

### Factsheet Equity Market Update\*\*

Markets across the globe remained volatile amidst persistent geopolitical issues such as Brexit, trade complications between the two largest economies and growing concerns over rising interest rates in the US. Unambiguous trade policies, concerns over fiscal as well as monetary policies resulted in the U.S. markets to remain volatile. Political uncertainty continued in the Eurozone amidst Italy debt concern and timing of Britain's exit from the European Union. All these acted as a catalyst to the already volatile global markets resulting in FTSE, Dow Jones, Nasdaq & Nikkei trading lower by 3.61%, 8.66%, 9.48% and 11.57% respectively in Dec'18 as compared to their Nov'18 closing prints.

On the domestic front, the Indian equity markets too ended weak for the month of Dec'18, on back of the confluence of global uncertainty and domestic market volatility. Market participants remained cautious awaiting results of key events such as outcome of the domestic state elections, RBI Policy action, various macro-economic indicator prints and the US Federal Reserve's decision over interest rate for 2019. Bellwether indices, Nifty 50 and S&P BSE Sensex were seen trading lower by 0.13% (M-o-M) and 0.35% (M-o-M) respectively whereas, S&P BSE Midcap and S&P BSE Small cap indices were up by 2.65% (M-o-M) and 1.94% (M-o-M) respectively. On the sectoral front, S&P BSE FMCG, S&P BSE Capital Goods, S&P BSE Consumer Durables and S&P BSE India Realty index were amongst the few sectors which rose by 1.56%, 0.97%, 0.82% and 0.5%, respectively during the month. The markets witnessed negative returns in S&P BSE Healthcare, S&P BSE IT and S&P BSE Energy amongst the few indices, which were seen falling by 2.86%, 1.45% and 1.19% respectively.

### Outlook

Globally, financial markets are likely to take relief post the commentary in US Fed's monetary policy as well as the intent of USA and China to arrive at a resolution to the tariff war. The outcome of US monetary policy has indicated that Fed is more towards end of the tightening cycle and this is likely to provide relief to global economy and markets, mainly emerging markets. Ideally the emerging economies should benefit when US Fed stops tightening as long as there are no concerns over growth outlook for USA and the world.

On domestic front, RBI has changed stance towards domestic liquidity post the new Governor taking charge. Going ahead we may see RBI changing its outlook from hawkish towards neutral or accommodative based on data on inflation and IIP. The change in stance if any, could support growth and has implications on Indian economy and equity markets.

The broad trends in monthly data (auto, airline, cement etc) indicate weaker Q3FY19 though the credit growth has picked up smartly with banks gaining market share as NBFCs have retreated.

The earnings season for Q3FY19 is likely to report flat earnings on YoY basis with banks, consumers and industrial companies faring well while auto, NBFC, Cement, metals likely to report weaker numbers. The management commentary accompanying the Q3 results would provide indicators for Q4 as well as for FY20. In the near term, volatility in Indian equity markets is likely to continue as market sentiments are more focussed on outcome of elections in May 2019.

On the medium to long term, growth prospects for India remains strong and equity markets offer investors an opportunity to participate in the economic growth. Foreign investors may take a temporary breather, ahead of the elections, the structural growth opportunity would attract them to India over medium to long term. We believe Indian investors too should remain focussed on this opportunity that is offered by India's growth story. A strategy of continuing the SIP would be beneficial for a long-term investor in the current environment.

### Source:

\*\*ICRAMFI Explorer, Bloomberg

## Debt Market Review

(as on December 31, 2018)



Mr. Avnish Jain  
Head - Fixed Income

### Fixed Income Market update\*\*

December'18 saw Indian 10-year benchmark yield ending at 7.37% largely due to correction in crude oil prices, softening retail inflation and largely positive macro-economic data. RBI remained neutral and continued its "Calibrated Tightening" during its Dec'18 policy meeting. CPI inflation eased to 17 month-low 2.3% in Nov'18 from 3.4% in Oct'18, led by deeper disinflation in food item. Crude oil prices slipped below US\$55/barrel towards the end of the year owing to OPEC's decision to ease supply and global slowdown fears. Fiscal Deficit for April-Nov period stood at Rs 7.17 trillion (\$101.93 billion), or 114.8% of the budgeted target for the fiscal year that ends in Mar'19. Trade deficit narrowed to US\$ 16.7bn (7.5% of GDP) in Nov'18 from US\$17.1bn (7.8% of GDP annualized) in Oct'18, driven by lower imports sequentially. Rupee gained ~1% in Dec'18 ending session at 69.77 per US\$ primarily due to a drop in crude prices. FPIs invest Rs 5,400 cr in Dec'18 due to drop in crude prices and strengthening Rupee.

### Outlook:

The Indian Macroeconomic conditions are improving, and the global headwinds are expected to be reduce with oil prices correcting and US rate hike cycle likely nearing an end. However, chances of fiscal slippage may remain given the general elections to be held this year.

The credit spreads in the recent times have widened due to concerns over NBFCs refinancing and the recent drop in gilt yields due to falling crude and global bond yields. The 10-year gilt is expected to trade range bound till market gets clarity on fiscal discipline.

RBI has become more aggressive on OMO's and has conducted Rs 50,000 Cr OMO in Dec'18. It has announced additional of Rs 50,000 Cr for the month of Jan'19. RBI has indicated that the OMO is likely to continue till Mar'19. However, RBI will be data dependent before taking a step on this regard. The new Governor appears to be pro-growth; a policy action anytime soon cannot be disregarded.

RBI in its monetary policy repeated its commitment in achieving the medium-term target for headline inflation of 4% on a durable basis however cut its H2FY19 inflation forecast to 2.7-3.2% from 3.9-4.5% earlier. It pegged H1 FY20 inflation at 3.8-4.2%. Market participants would closely monitor food inflation, crude oil prices and currency movements which will impact the movement of inflation going ahead.

### Source:

\*\*ICRAMFI Explorer, Bloomberg

# BENEFITS OF INVESTING IN ELSS

## EQUITY LINKED SAVINGS SCHEME



TAX SAVINGS UP TO RS. 46350\*\* PER ANNUM FOR AN INVESTMENT UP TO RS.1.5 LACS UNDER SECTION 80 C

**INVEST A LITTLE, EVERY MONTH**  
START YOUR INVESTMENTS IN ELSS WITH AS LOW AS INR 500



### WEALTH CREATION

3 YEAR LOCK-IN PERIOD ALLOWS THE FUND MANAGER TO TAKE LONG TERM CALLS ON THE MARKET AND HENCE PROVIDES AN OPPORTUNITY FOR LONG TERM WEALTH CREATION

### SHORTEST LOCK IN PERIOD

INVESTING IN ELSS LOCKS IN YOUR MONEY ONLY FOR 3 YEARS; WHILE TRADITIONAL TAX SAVINGS INVESTMENT ALTERNATIVES HAVE A HIGHER LOCK-IN PERIOD



### SAVE TAX



\*\*ASSUMING THE INVESTORS FALL IN HIGHEST TAX BRACKET I.E. TAX RATE OF 30% WHICH INCLUDES TOTAL CESS OF 3% & INCOME NOT EXCEEDING RS. 1 CRORE

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

## Snapshot of Equity Schemes / Debt Schemes / Hybrid & Other Schemes

(as on December 31, 2018)

EQUITY SCHEMES	Canara Robeco Equity Diversified Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Equity Tax Saver Fund
Category	Multi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic - Consumption & Finance Theme	ELSS
AUM (Cr₹)	906.22	152.51	4,063.55	119.74	291.44	865.47
Standard Deviation	16.59	15.27	19.93	18.66	18.95	16.09
Beta	1.03	0.97	1.15	0.83	1.15	1.00
Sharpe	0.31	0.35	0.35	-0.01	0.45	0.30
R-Squared	0.94	0.94	0.94	0.82	0.87	0.90
Portfolio Turnover Ratio	1.00	1.01	0.89	0.69	1.12	1.94
Benchmark	S&P BSE 200 TRI	S&P BSE 100 TRI	S&P BSE 200 TRI	S&P BSE India Infrastructure TRI	S&P BSE 100 TRI	S&P BSE 100 TRI
Fund Manager	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Miyush Gandhi Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Ms. Cheenu Gupta Mr. Krishna Sanghavi	Ms. Cheenu Gupta Mr. Krishna Sanghavi
Exit Load	1% - if redeemed/switched out within 1 year from the date of allotment. Nil - if redeemed / switched out after 1 year from the date of allotment.					Nil

DEBT SCHEMES	Canara Robeco Liquid Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Savings Fund	Canara Robeco Short Duration Fund	Canara Robeco Income Fund	Canara Robeco Dynamic Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Gilt Fund
Category	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Short Duration Fund	Medium to Long Duration Fund	Dynamic Fund	Corporate Bond Fund	Gilt Fund
AUM (Cr₹)	1,191.49	103.91	816.10	249.04	107.99	123.59	179.96	67.58
Average Maturity(Yrs)	0.08	0.41	0.79	1.47	7.04	4.97	3.52	6.95
Yield to Maturity(%)	7.30	7.14	8.03	8.11	8.22	7.65	8.51	7.04
Modified Duration(Yrs)	0.07	0.37	0.70	1.25	4.47	3.30	2.66	4.29
Benchmark	Crisil Liquid Fund Index		CRISIL Ultra Short Term Debt Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index			Crisil Dynamic Gilt Fund Index
Fund Manager	Mr. Girish Hisaria, Ms. Suman Prasad			Ms. Suman Prasad	Mr. Avnish Jain	Mr. Girish Hisaria	Mr. Avnish Jain	Mr. Girish Hisaria
Exit Load	Nil	Nil	Nil	Nil	1% - if redeemed/switched out within 12 months from the date of allotment	-If redeemed / switched out within six months from the date of allotment: 0.50% -If redeemed / switched out after six months from the date of allotment: Nil	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption /switch out after 1 Year from the date of allotment - Nil	Nil

HYBRID & OTHER SCHEMES	Canara Robeco Conservative Hybrid Fund	Canara Robeco Equity Hybrid Fund	Canara Robeco Gold Exchange Traded Fund	Canara Robeco Gold Savings Fund
Category	Conservative Hybrid Fund	Aggressive Hybrid Fund	ETF	Fund of Fund (Domestic)
AUM (Cr₹)	208.36	1,882.75	37.42	36.45
Standard Deviation	5.57	12.75	—	—
Beta	1.11	1.16	—	—
Sharpe	-0.11	0.26	—	—
R-Squared	0.86	0.92	—	—
Annualised Tracking Error	—	—	0.07	—
Portfolio Turnover Ratio	—	3.65	—	—
Average Maturity(Yrs)	5.02	—	0.00	0.003
Yield to Maturity(%)	8.38	—	—	—
Modified Duration(Yrs)	3.47	—	—	—
Benchmark	CRISIL Hybrid 85+15-Conservative Index	CRISIL Hybrid 35+65 - Aggressive Index	Domestic Price of gold	Domestic Price of gold
Fund Manager	Mr. Miyush Gandhi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Shridatta Bhandwadar (Equities), Mr. Krishna Sanghavi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Avnish Jain, Ms. Suman Prasad	
Exit Load	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil		Nil for redemption of the units through Stock Exchange. CDSC - Nil	2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units

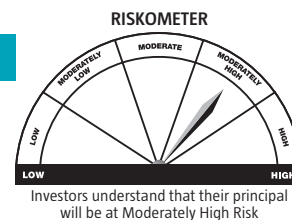
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment in equity and equity related instruments across large cap, mid cap, small cap stocks

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



## FUND INFORMATION

**CATEGORY/TYPE:** Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks

**SCHEME OBJECTIVE:** To generate capital appreciation by investing in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>5</sup> :** ₹ 906.22 Crores

**Monthly AVGAUM :** ₹ 889.36 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 46.80

Regular Plan - Dividend Option ₹ 33.39

Direct Plan - Growth Option ₹ 130.45

Regular Plan - Growth Option ₹ 125.97

**DATE OF ALLOTMENT:** September 16, 2003

### ASSET ALLOCATION:

Equity & Equity Related Instruments - 65% to 100% (Risk- High)

Debt and money- market instruments - 0% to 35% (Risk- Low to medium)

Reits/Invits- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% - if redeemed/switched out within 1 year from the date of allotment.

Nil - if redeemed / switched out after 1 year from the date of allotment.

### EXPENSE RATIO<sup>5</sup>:

Regular Plan : 2.38%

Direct Plan : 1.78%

**BENCHMARK:** S&P BSE 200 TRI

**FUND MANAGER:** 1) Mr. Shridatta Bhandwadar  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 11 Years  
2) 23 Years

**MANAGING THIS FUND:** 1) Since 5-July-16  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Equity Diversified Fund is an open ended multi cap fund and follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which are likely to deliver superior capital appreciation over the long-term. The fund also takes Top-down approach to identify sectoral themes based on the available opportunities. The fund is a market agnostic fund and take exposure across large, mid and small cap companies having high conviction ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.

## QUANTITATIVE INFORMATION<sup>5</sup>

Standard Deviation	16.59
Portfolio Beta	1.03
Portfolio Turnover Ratio	1 times
R-Squared	0.94
Sharpe Ratio	0.31

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.64</b>
<b>Listed</b>	<b>95.47</b>
<b>Banks</b>	<b>29.41</b>
HDFC Bank Ltd	9.10
ICICI Bank Ltd	6.97
Axis Bank Ltd	5.07
State Bank of India	4.26
Kotak Mahindra Bank Ltd	2.41
City Union Bank Ltd	1.16
The Federal Bank Ltd	0.44
<b>Consumer Non Durables</b>	<b>11.37</b>
ITC Ltd	3.99
Britannia Industries Ltd	2.24
Hindustan Unilever Ltd	1.93
Asian Paints Ltd	1.83
Kansai Nerolac Paints Ltd	1.07
Marico Ltd	0.31
<b>Software</b>	<b>10.93</b>
Infosys Ltd	4.49
Tata Consultancy Services Ltd	3.63
Larsen & Toubro Infotech Ltd	1.59
Tech Mahindra Ltd	1.22
<b>Construction Project</b>	<b>6.10</b>
Larsen & Toubro Ltd	5.29
Ashoka Buildcon Ltd	0.81
<b>Consumer Durables</b>	<b>4.90</b>
Bata India Ltd	1.56
Titan Company Ltd	1.51
Whirlpool Of India Ltd	0.98
Havells India Ltd	0.85

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

<b>Petroleum Products</b>	<b>4.56</b>
Reliance Industries Ltd	4.56
<b>Finance</b>	<b>3.96</b>
Housing Development Finance Corporation Ltd	1.92
Bajaj Finance Ltd	1.20
ICICI Lombard General Insurance Co Ltd	0.84
<b>Gas</b>	<b>3.90</b>
Indraprastha Gas Ltd	1.36
GAIL (India) Ltd	1.36
Petronet LNG Ltd	1.18
<b>Cement</b>	<b>3.40</b>
The Ramco Cements Ltd	1.25
Shree Cement Ltd	1.08
Ultratech Cement Ltd	1.07
<b>Pharmaceuticals</b>	<b>2.46</b>
Divi's Laboratories Ltd	1.58
Jubilant Life Sciences Ltd	0.88
<b>Industrial Products</b>	<b>2.35</b>
Schaeffler India Ltd	1.59
AIA Engineering Ltd	0.76
<b>Chemicals</b>	<b>2.28</b>
Atul Ltd	1.19
Solar Industries India Ltd	1.09
<b>Transportation</b>	<b>2.09</b>
Transport Corporation of India Ltd	1.18
TCI Express Ltd	0.91
<b>Auto Ancillaries</b>	<b>1.58</b>
Balkrishna Industries Ltd	1.58
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.47</b>
The Indian Hotels Co Ltd	1.47
<b>Auto</b>	<b>1.45</b>
Maruti Suzuki India Ltd	1.45
<b>Industrial Capital Goods</b>	<b>1.40</b>
Honeywell Automation India Ltd	1.40
<b>Power</b>	<b>0.95</b>
Cesc Ltd	0.95
<b>Ferrous Metals</b>	<b>0.91</b>
Tata Steel Ltd	0.91
<b>Unlisted Retailing</b>	<b>0.17</b>
RP-SG Retail Ltd	0.10
<b>Software</b>	<b>0.07</b>
RP-SG Business Process Services Ltd	0.07
<b>Money Market Instruments</b>	<b>4.86</b>
Tri-party repo	4.86
<b>Net Current Assets</b>	<b>-0.50</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

• <sup>5</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.  
• Please refer page no. 39 for disclaimers.



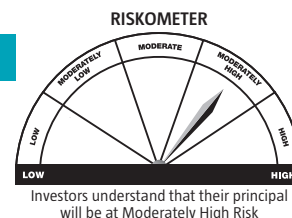
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investing predominantly in equities and equity related instruments of large cap companies

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



## FUND INFORMATION

**CATEGORY/TYPE :** Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks

### SCHEME OBJECTIVE :

The Investment Objective of the fund is to provide capital appreciation by predominantly investing in companies having a large market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 152.51 Crores

**Monthly AVGAUM :** ₹ 146.97 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 22.70

Regular Plan - Dividend Option ₹ 15.63

Direct Plan - Growth Option ₹ 24.82

Regular Plan - Growth Option ₹ 23.47

**DATE OF ALLOTMENT :** August 20, 2010

### ASSET ALLOCATION :

Large Cap equity and equity related instruments\* - 80% to 100% (Risk- High)

Other Equity and equity related instruments - 0% to 20% (Risk- Low)

Debt and Money Market Instruments - 0% to 20% (Risk- Low to Medium)

Reits/Invits - 0% to 10% (Risk- Medium to High)

\*As defined by SEBI Circular No. SEBI / HO / IMD / DF3 / CIR / P / 2017 / 114 dated October 06, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 and as amended from time to time (currently it defines Large Cap Companies as those which are ranked from 1 to 100 based on their full market capitalization).

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1.00 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% - if redeemed/switched out within 1 year from the date of allotment.

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

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 3.00%

Direct Plan : 1.57%

**BENCHMARK :** S&P BSE 100 TRI

**FUND MANAGER :** 1) Mr. Shridatta Bhandwadar  
2) Krishna Sanghavi

**TOTAL EXPERIENCE :** 1) 11 Years  
2) 23 Years

**MANAGING THIS FUND :** 1) Since 5-July-16  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Bluechip Equity Fund is an open ended large cap fund which will invest in Top 100 companies based on their Market capitalization. The fund provides a blend of 'Growth' and 'Value' style of investing. The fund aims to benefit from the growing Indian economy by investing in large cap stocks as they have a potential to grow in tandem with Indian economy.

## QUANTITATIVE INFORMATION<sup>§</sup>

Standard Deviation	15.27
Portfolio Beta	0.97
Portfolio Turnover Ratio	1.01 times
R-Squared	0.94
Sharpe Ratio	0.35

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.21</b>
<b>Listed</b>	<b>95.21</b>
<b>Banks</b>	<b>28.57</b>
HDFC Bank Ltd	8.97
ICICI Bank Ltd	6.67
Axis Bank Ltd	5.08
State Bank of India	4.34
Kotak Mahindra Bank Ltd	3.51
<b>Consumer Non Durables</b>	<b>12.42</b>
ITC Ltd	4.39
Britannia Industries Ltd	2.26
Hindustan Unilever Ltd	1.94
Asian Paints Ltd	1.57
Dabur India Ltd	1.36
Kansai Nerolac Paints Ltd	0.90
<b>Software</b>	<b>11.33</b>
Infosys Ltd	4.69
Tata Consultancy Services Ltd	4.05
L&T Technology Services Ltd	1.42
Tech Mahindra Ltd	1.17
<b>Consumer Durables</b>	<b>5.63</b>
Titan Company Ltd	1.79
Whirlpool Of India Ltd	1.37

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

Bata India Ltd	1.26
Havells India Ltd	1.21
<b>Finance</b>	<b>5.53</b>
Housing Development Finance Corporation Ltd	2.77
ICICI Lombard General Insurance Co Ltd	1.48
Bajaj Finance Ltd	1.28
<b>Construction Project</b>	<b>5.30</b>
Larsen & Toubro Ltd	5.30
<b>Gas</b>	<b>5.03</b>
Indraprastha Gas Ltd	1.80
Petronet LNG Ltd	1.62
GAIL (India) Ltd	1.61
<b>Petroleum Products</b>	<b>4.75</b>
Reliance Industries Ltd	4.75
<b>Auto</b>	<b>3.76</b>
Maruti Suzuki India Ltd	1.96
Mahindra & Mahindra Ltd	1.80
<b>Cement</b>	<b>3.39</b>
Ambuja Cements Ltd	2.38
Ultratech Cement Ltd	1.01
<b>Auto Ancillaries</b>	<b>3.12</b>
MRF Ltd	1.71
Exide Industries Ltd	1.41
<b>Textile Products</b>	<b>2.17</b>
Page Industries Ltd	2.17
<b>Pharmaceuticals</b>	<b>1.69</b>
Divi's Laboratories Ltd	1.69
<b>Minerals/Mining</b>	<b>1.26</b>
Coal India Ltd	1.26
<b>Ferrous Metals</b>	<b>1.26</b>
Tata Steel Ltd	1.26
<b>Money Market Instruments</b>	<b>6.31</b>
Tri-party repo	6.31
Net Current Assets	-1.52
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



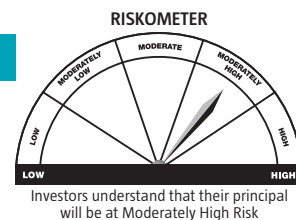
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investing predominantly in equities and equity related instruments of both large cap and mid cap companies

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



## FUND INFORMATION

**CATEGORY/TYPE:** Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks

**SCHEME OBJECTIVE:** To generate capital appreciation by investing in a diversified portfolio of large and mid-cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 4,063.55 Crores

**Monthly AVGAUM :** ₹ 3,976.01 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 57.38

Regular Plan - Dividend Option ₹ 41.89

Direct Plan - Growth Option ₹ 94.68

Regular Plan - Growth Option ₹ 89.03

**DATE OF ALLOTMENT:** March 11, 2005

### ASSET ALLOCATION:

Large Cap equity and equity related instruments\* - 35% to 65%. (Risk- High)

Mid Cap equity and equity related instruments\* - 35% to 65% (Risk- High)

Other equity and equity related instruments, debt and money market instruments - 0% to 30% (Risk- Low to Medium)

Reits/Invts- 0% to 10%. (Risk- Medium to High)

\*As defined by SEBI Circular No. SEBI / HO / IMD / DF3 / CIR / P / 2017 / 114 dated October 06, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 as amended from time to time. (Currently it defines Large Cap Companies as those which are ranked from 1 to 100 and Mid Cap Companies as those which are ranked from 101 to 250 based on their full market capitalization.)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS:

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% - If redeemed/switched out within 1 year from the date of allotment

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

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 1.98%

Direct Plan : 0.95%

**BENCHMARK:** S&P BSE 200 TRI

**FUND MANAGER:** 1) Mr. Miyush Gandhi  
2) Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 10 Years  
2) 23 Years

**MANAGING THIS FUND:** 1) Since 5-April-18  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Emerging Equities being an open ended large & mid cap fund, follows a bottom-up approach to predominantly invest in a well diversified portfolio of companies within large & mid cap universe. The fund endeavours to identify the stars of tomorrow within the segment.

## QUANTITATIVE INFORMATION<sup>§</sup>

Standard Deviation 19.93

Portfolio Beta 1.15

Portfolio Turnover Ratio 0.89 times

R-Squared 0.94

Sharpe Ratio 0.35

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 94.94**

**Listed 92.05**

**Banks 26.24**

HDFC Bank Ltd 6.21

ICICI Bank Ltd 5.04

Axis Bank Ltd 3.88

State Bank of India 3.36

Kotak Mahindra Bank Ltd 1.96

The Federal Bank Ltd 1.92

RBL Bank Ltd 1.72

City Union Bank Ltd 1.22

AU Small Finance Bank Ltd 0.93

**Software 8.81**

Infosys Ltd 3.20

Larsen & Toubro Infotech Ltd 1.50

Tech Mahindra Ltd 1.35

L&T Technology Services Ltd 1.13

Tata Consultancy Services Ltd 1.11

Persistent Systems Ltd 0.52

**Finance 6.25**

Mahindra & Mahindra Financial Services Ltd 1.95

Bajaj Finance Ltd 1.38

LIC Housing Finance Ltd 1.19

ICICI Lombard General Insurance Co Ltd 1.00

Creditaccess Grameen Ltd 0.73

**Consumer Non Durables 6.02**

ITC Ltd 2.97

Britannia Industries Ltd 2.03

Dabur India Ltd 1.02

**Auto Ancillaries 5.24**

Balkrishna Industries Ltd 1.91

Exide Industries Ltd 1.31

Minda Industries Ltd 1.11

Sundram Fasteners Ltd 0.91

**Construction Project 5.23**

Larsen & Toubro Ltd 3.25

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

Voltas Ltd 1.19  
Ashoka Buildcon Ltd 0.79

**Pharmaceuticals 5.16**

Divi's Laboratories Ltd 2.01

Jubilant Life Sciences Ltd 1.04

IPCA Laboratories Ltd 0.88

Syngene International Ltd 0.76

Hikal Ltd 0.47

**Industrial Products 4.21**

AIA Engineering Ltd 1.67

Schaeffler India Ltd 1.57

Bharat Forge Ltd 0.97

**Chemicals 3.98**

Atul Ltd 2.03

Navin Fluorine International Ltd 1.05

Solar Industries India Ltd 0.90

**Cement 2.11**

Century Textiles & Industries Ltd 1.07

The Ramco Cements Ltd 1.04

**Gas 3.19**

Indraprastha Gas Ltd 2.23

GAIL (India) Ltd 0.96

**Consumer Durables 3.14**

Whirlpool Of India Ltd 1.64

Bata India Ltd 1.50

**Petroleum Products 3.10**

Reliance Industries Ltd 3.10

**Auto 1.96**

Mahindra & Mahindra Ltd 0.99

Maruti Suzuki India Ltd 0.97

**Hotels, Resorts And Other 1.77**

Recreational Activities 1.77

The Indian Hotels Co Ltd 1.77

**Power 1.51**

Cesc Ltd 1.51

**Transportation 1.34**

Transport Corporation of India Ltd 0.71

TCI Express Ltd 0.63

**Textile Products 0.42**

Arvind Ltd 0.42

**Fertilisers 0.99**

Coromandel International Ltd 0.99

**Industrial Capital Goods 0.81**

Honeywell Automation India Ltd 0.81

**Non - Ferrous Metals 0.50**

Vedanta Ltd 0.50

**Pesticides 0.07**

Bayer Cropscience Ltd 0.07

**Unlisted 2.89**

**Cement 1.74**

Odisha Cement Ltd 1.74

**Textile Products 0.86**

Arvind Fashions Ltd 0.59

Anveshan Heavy Engineering Ltd 0.27

**Retailing 0.17**

RP-SG Retail Ltd 0.17

**Software 0.12**

RP-SG Business Process Services Ltd 0.12

**Money Market Instruments 5.34**

Tri-party repo 5.34

Net Current Assets -0.28

**Grand Total ( Net Asset) 100.00**

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

• <sup>^</sup>The expense ratios mentioned for the schemes includes GST on investment management fees. • W.e.f 1st January, 2019 the benchmark of the scheme has been revised to NIFTY Large Midcap 250 TRI • Please refer page no. 39 for disclaimers.

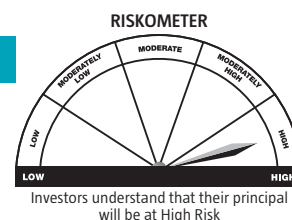
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investing in equities and equity related instruments of companies following the Infrastructure Theme

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



## FUND INFORMATION

**CATEGORY/TYPE:** Thematic - Infrastructure - An open-ended equity scheme following infrastructure theme

**SCHEME OBJECTIVE:** To generate income / capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector. However, there can be no assurance that the investment objective of the scheme will be realized.

Monthend AUM \* : ₹ 119.74 Crores

Monthly AVGAUM : ₹ 118.03 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 30.86

Regular Plan - Dividend Option ₹ 23.63

Direct Plan - Growth Option ₹ 45.50

Regular Plan - Growth Option ₹ 43.47

**DATE OF ALLOTMENT:** December 2, 2005

## ASSET ALLOCATION:

Equity and equity related instruments of companies in the Infrastructure sector including derivatives of such companies - 80% to 100% (Risk- High)

Debt and Money Market instruments - 0% to 20% (Risk- Low to Medium)

Reits/Invts- 0% to 10% (Risk- Medium to High)

## MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

## PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD:

1% - if redeemed/switched out within 1 year from the date of allotment.

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

## EXPENSE RATIO<sup>^</sup>:

Regular Plan : 2.73%

Direct Plan : 1.85%

## BENCHMARK:

S&P BSE India Infrastructure TRI

**FUND MANAGER:** 1) Mr. Shridatta Bhandwadar  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 11 Years  
2) 23 Years

**MANAGING THIS FUND:** 1) Since 29-Sept-18  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Infrastructure is an open ended thematic fund which endeavours to capture opportunities in the Indian infrastructure space. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund aims to have concentrated holdings on high conviction ideas.

## QUANTITATIVE INFORMATION<sup>5</sup>

Standard Deviation	18.66
Portfolio Beta	0.83
Portfolio Turnover Ratio	0.69 times
R-Squared	0.82
Sharpe Ratio	-0.01

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.41</b>
<b>Listed</b>	<b>92.87</b>
<b>Construction Project</b>	<b>18.89</b>
Larsen & Toubro Ltd	9.76
Ashoka Buildcon Ltd	4.08
KEC International Ltd	2.58
Sadbhav Engineering Ltd	2.47
<b>Banks</b>	<b>17.52</b>
ICICI Bank Ltd	6.95
State Bank of India	5.54
Axis Bank Ltd	5.03
<b>Power</b>	<b>13.39</b>
NTPC Ltd	4.58
Power Grid Corporation Of India Ltd	4.14
Tata Power Company Ltd	3.25
Cesc Ltd	1.42
<b>Transportation</b>	<b>11.50</b>
Container Corporation Of India Ltd	4.43
Transport Corporation of India Ltd	4.39
TCI Express Ltd	2.68
<b>Gas</b>	<b>10.86</b>
Petronet LNG Ltd	3.17
Indraprastha Gas Ltd	2.88
Gujarat State Petronet Ltd	2.82
GAIL (India) Ltd	1.99
<b>Cement</b>	<b>8.06</b>
Ambuja Cements Ltd	4.59
Ultratech Cement Ltd	3.47

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

<b>Industrial Products</b>	<b>6.90</b>
Cummins India Ltd	3.26
Schaeffler India Ltd	2.38
AIA Engineering Ltd	1.26
<b>Construction</b>	<b>3.69</b>
Ahluwalia Contracts (India) Ltd	2.11
PNC Infratech Ltd	1.58
<b>Petroleum Products</b>	<b>2.06</b>
Reliance Industries Ltd	2.06
<b>Unlisted</b>	<b>2.54</b>
<b>Cement</b>	<b>2.22</b>
Odisha Cement Ltd	2.22
<b>Retailing</b>	<b>0.19</b>
RP-SG Retail Ltd	0.19
<b>Software</b>	<b>0.13</b>
RP-SG Business Process Services Ltd	0.13
<b>Money Market Instruments</b>	<b>4.53</b>
Tri-party repo	4.53
Net Current Assets	0.06
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

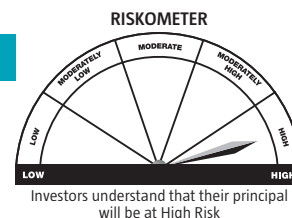
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investing in equity and equity related securities of companies following the Consumption and Financial Theme

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



## FUND INFORMATION

**CATEGORY/TYPE :** Thematic - Consumption & Finance Theme - An open ended equity scheme following the consumption and financial theme

**SCHEME OBJECTIVE:** To provide long-term capital appreciation by primarily investing in equity and equity related securities of companies which directly or indirectly benefit from the growing consumer demand in India. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>5</sup> :** ₹ 291.44 Crores

**Monthly AVGAUM :** ₹ 284.94 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 36.93

Direct Plan - Growth Option ₹ 39.77

Regular Plan - Dividend Option ₹ 22.03

Regular Plan - Growth Option ₹ 37.65

**DATE OF ALLOTMENT:** September 14, 2009

## ASSET ALLOCATION:

Equity and equity related instruments of companies which directly or indirectly benefit from the growing consumer demand in India - 80% to 100%. (Risk- High)

Other Equity and equity related instruments - 0% to 20%. (Risk- High)

Debt and Money Market instruments - 0% to 20%. (Risk- Medium to Low)

Reits/Invits- 0% to 10% (Risk-medium to High)

## MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

## PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD :

1% - If redeemed/switched out within 1 year from the date of allotment.

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

## EXPENSE RATIO<sup>6</sup>:

Regular Plan : 2.89%

Direct Plan : 1.45%

**BENCHMARK :** S&P BSE 100 TRI

**FUND MANAGER:** 1) Ms. Cheenu Gupta  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 12 Years  
2) 23 Years

**MANAGING THIS FUND:** 1) Since 15-June-18  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Consumer Trends Fund is an open ended thematic fund predominantly investing in companies which directly or indirectly benefit from the growing consumption demand in India and looks for opportunity to invest in companies which benefit from aspirational consumption and financial penetration theme. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.

## QUANTITATIVE INFORMATION<sup>5</sup>

Standard Deviation	18.95
Portfolio Beta	1.15
Portfolio Turnover Ratio	1.12 times
R-Squared	0.87
Sharpe Ratio	0.45

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.94</b>
<b>Listed</b>	<b>94.94</b>
<b>Consumer Non Durables</b>	<b>38.41</b>
Hindustan Unilever Ltd	7.85
Britannia Industries Ltd	4.91
Asian Paints Ltd	4.63
ITC Ltd	3.39
Dabur India Ltd	3.38
Nestle India Ltd	3.33
Kansai Nerolac Paints Ltd	3.03
Berger Paints India Ltd	2.74
Colgate Palmolive (India) Ltd	2.73
Jubilant Foodworks Ltd	2.42
<b>Banks</b>	<b>23.83</b>
HDFC Bank Ltd	8.37
ICICI Bank Ltd	6.40
State Bank of India	4.07
Axis Bank Ltd	3.83
Kotak Mahindra Bank Ltd	1.16
<b>Consumer Durables</b>	<b>16.82</b>
VIP Industries Ltd	4.55
Bata India Ltd	3.83
Titan Company Ltd	3.27
Whirlpool Of India Ltd	2.67
Havells India Ltd	2.50
<b>Textile Products</b>	<b>3.63</b>
Page Industries Ltd	3.11
Siyaram Silk Mills Ltd	0.52
<b>Construction Project</b>	<b>3.43</b>
Voltas Ltd	3.43

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

<b>Chemicals</b>	<b>2.90</b>
Pidilite Industries Ltd	2.90
<b>Petroleum Products</b>	<b>2.27</b>
Reliance Industries Ltd	2.27
<b>Auto Ancillaries</b>	<b>1.41</b>
Exide Industries Ltd	1.41
<b>Finance</b>	<b>1.30</b>
Housing Development Finance Corporation Ltd	1.30
<b>Retailing</b>	<b>0.94</b>
Avenue Supermarts Ltd	0.94
<b>Money Market Instruments</b>	<b>3.32</b>
Tri-party repo	3.32
<b>Net Current Assets</b>	<b>1.74</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

• <sup>6</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.

• Please refer page no. 39 for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSEF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment in equity and equity related securities with a statutory lock in of 3 years and tax benefit

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



## FUND INFORMATION

**CATEGORY/TYPE:** ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

### SCHEME OBJECTIVE:

ELSS seeking to provide long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>§</sup> :** ₹ 865.47 Crores

**Monthly AVG AUM :** ₹ 853.38 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 37.97

Regular Plan - Dividend Option ₹ 25.35

Direct Plan - Growth Option ₹ 63.95

Regular Plan - Growth Option ₹ 61.72

**DATE OF ALLOTMENT:** March 31, 1993

### ASSET ALLOCATION:

Equity and equity related instruments - 80% to 100% (Risk- High)

Money Market instruments- 0% to 20% (Risk- Low)

### MINIMUM INVESTMENT:

₹ 500 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Option

Direct Plan- Growth Option

Direct Plan- Dividend Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 2.27%

Direct Plan : 1.46%

**BENCHMARK:** S&P BSE 100 TRI

**FUND MANAGER :** 1) Ms. Cheenu Gupta  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE :** 1) 12 Years  
2) 23 Years

**MANAGING THIS FUND :** 1) Since 12-March-18  
2) Since 16-Oct-18

## PRODUCT POSITIONING

Canara Robeco Equity Tax Saver Fund is an open ended ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund benefits from long term investing due to its lock-in and benefits from power of compounding. The fund would invest in both large and mid cap stocks with a 'Growth' style of investing.

## QUANTITATIVE INFORMATION<sup>§</sup>

Standard Deviation	16.09
Portfolio Beta	1.00
Portfolio Turnover Ratio	1.94 times
R-Squared	0.90
Sharpe Ratio	0.30

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.70</b>
<b>Listed</b>	<b>95.70</b>
<b>Banks</b>	<b>31.02</b>
HDFC Bank Ltd	8.76
ICICI Bank Ltd	7.99
Axis Bank Ltd	5.24
State Bank of India	5.10
The Federal Bank Ltd	2.14
Kotak Mahindra Bank Ltd	1.79
<b>Software</b>	<b>13.21</b>
Infosys Ltd	4.67
Tata Consultancy Services Ltd	3.78
Larsen & Toubro Infotech Ltd	2.71
L&T Technology Services Ltd	2.05
<b>Consumer Durables</b>	<b>10.29</b>
VIP Industries Ltd	3.34
Titan Company Ltd	2.32
Whirlpool Of India Ltd	1.63
Havells India Ltd	1.56
Bata India Ltd	1.44
<b>Consumer Non Durables</b>	<b>9.98</b>
Hindustan Unilever Ltd	2.88
Asian Paints Ltd	2.35
Britannia Industries Ltd	2.22
Berger Paints India Ltd	1.56
Dabur India Ltd	0.97
<b>Construction Project</b>	<b>8.89</b>
Larsen & Toubro Ltd	5.49
Voltas Ltd	2.43
KEC International Ltd	0.97
<b>Industrial Products</b>	<b>5.58</b>
Schaeffler India Ltd	2.71
AIA Engineering Ltd	1.84
KEI Industries Ltd	1.03

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

<b>Construction</b>	<b>3.14</b>
Ahluwalia Contracts (India) Ltd	1.54
KNR Constructions Ltd	0.98
PNC Infratech Ltd	0.62
<b>Petroleum Products</b>	<b>2.82</b>
Reliance Industries Ltd	2.82
<b>Transportation</b>	<b>2.37</b>
Transport Corporation of India Ltd	2.37
<b>Industrial Capital Goods</b>	<b>2.18</b>
Honeywell Automation India Ltd	2.18
<b>Auto Ancillaries</b>	<b>1.11</b>
Exide Industries Ltd	1.11
<b>Pharmaceuticals</b>	<b>1.11</b>
Divi's Laboratories Ltd	1.11
<b>Textile Products</b>	<b>1.04</b>
Page Industries Ltd	1.04
<b>Finance</b>	<b>1.02</b>
Bajaj Finance Ltd	1.02
<b>Cement</b>	<b>1.00</b>
Ambuja Cements Ltd	1.00
<b>Chemicals</b>	<b>0.94</b>
Solar Industries India Ltd	0.94
<b>Money Market Instruments</b>	<b>4.49</b>
Tri-party repo	4.49
Net Current Assets	-0.19
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



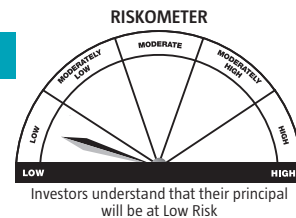
## CANARA ROBECO LIQUID FUND (CRL)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income/ Capital appreciation while maintaining a level of high liquidity
- Investment in a mix of Debt and Money Market Instruments with maturity of upto 91 days only

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



### FUND INFORMATION

**CATEGORY/TYPE:** Liquid Fund - An open ended liquid scheme

**SCHEME OBJECTIVE:** The scheme has been formulated with the objective of enhancement of income, while maintaining a level of high liquidity, through investment in a mix of Money Market Instruments & Debt Securities. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Monthend AUM<sup>§</sup> :** ₹ 1,191.49 Crores

**Monthly AVGAUM :** ₹ 1,283.19 Crores

**NAV:** (as on December 31, 2018)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,588.5762

Direct Plan - Growth Option ₹ 2,218.8965

Unclaimed Redmp & Dividend Plan-Direct Growth ₹ 1,205.9622

Direct Plan - Monthly Dividend Option ₹ 1,001.0937

Regular Plan - Daily Dividend Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,213.2015

Regular Plan - Monthly Dividend Option ₹ 1,001.0909

Regular Plan - Weekly Dividend Option ₹ 1,001.0906

Direct Plan - Weekly Dividend Option ₹ 1,001.0933

**DATE OF ALLOTMENT:**

Retail Plan : January 15, 2002

Institutional Plan : May 31, 2004

Regular Plan : July 15, 2008

**ASSET ALLOCATION:**

Money Market Instruments / call money - 65% to 100% (Risk- Low)

Debt (including securitized debt) - 0% to 35% (Risk- Medium)

**MINIMUM INVESTMENT :**

₹ 5000 and in multiple of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**

Regular Plan - Growth Option

Regular Plan - Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan -Daily Dividend Reinvestment

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend payout

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

Direct Plan - Dividend Payout

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO<sup>^</sup>:**

Regular Plan : 0.11%

Direct Plan : 0.09%

**BENCHMARK:** Crisil Liquid Fund Index

**FUND MANAGER:** 1) Mr. Girish Hisaria

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1)14 Years 2) 19 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14

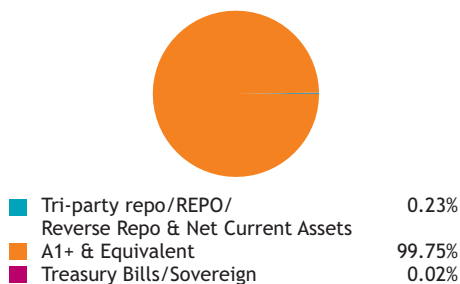
2) Since 18-Mar-11

### PRODUCT POSITIONING

Canara Robeco Liquid Fund is an open ended debt scheme investing in only short-term money market instruments with a residual maturity upto 91 days. The fund aims to provide liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus money.

### RATING PROFILE

(% to net assets)



### QUANTITATIVE INFORMATION<sup>§</sup>

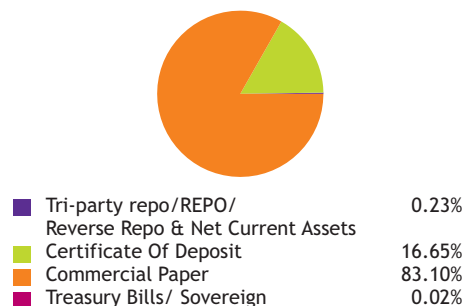
Yield to Maturity	7.30%
Modified Duration	0.07 Years
Average Maturity	0.08 Years

### MATURITY PROFILE

% Allocation

Net Current Assets	-0.03%
0 to 3 Months	100.03%

### ASSET ALLOCATION



### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>99.75</b>
Housing Development Finance Corporation Ltd	A1+(ICRA)	10.47
Ashok Leyland Ltd	A1+(ICRA)	8.33
Godrej Industries Ltd	A1+(ICRA)	5.84
Axis Finance Ltd	A1+(IND)	4.19
Bajaj Finance Ltd	A1+(CRISIL)	4.19
Vijaya Bank	A1+(CARE)	4.19
Godrej Consumer Products Ltd	A1+(ICRA)	4.19
Reliance Industries Ltd	A1+(CRISIL)	4.19
Reliance Industries Ltd	A1+(CRISIL)	4.19
Adani Ports And Special Economic Zone Ltd	A1+(ICRA)	4.19
Bajaj Housing Finance Ltd	A1+(CRISIL)	4.18
The Ramco Cements Ltd	A1+(ICRA)	4.18
Axis Bank Ltd	A1+(ICRA)	4.17
IndusInd Bank Ltd	A1+(CRISIL)	4.15
Adani Ports And Special Economic Zone Ltd	A1+(ICRA)	4.15
Reliance Jio Infocomm Ltd	A1+(CRISIL)	4.15
IndusInd Bank Ltd	A1+(CRISIL)	4.14
Indian Railway Finance Corporation Ltd	A1+(CRISIL)	2.09
Century Textiles & Industries Ltd	A1+(CRISIL)	2.09
Century Textiles & Industries Ltd	A1+(CRISIL)	2.09
Manappuram Finance Ltd	A1+(CRISIL)	2.08
Manappuram Finance Ltd	A1+(CRISIL)	2.08
Manappuram Finance Ltd	A1+(CRISIL)	2.08
Power Grid Corporation of India Ltd	A1+(ICRA)	2.08
Bajaj Finance Ltd	A1+(CRISIL)	2.07
Tri-party repo		0.26
Treasury Bills		0.02
Other Current Assets		-0.03
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

• <sup>^</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.

• Please refer page no. 39 for disclaimers.

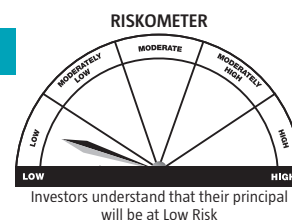
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income/ Capital appreciation over ultra-short term through a low risk strategy
- Investment in a mix of Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months

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



## FUND INFORMATION

**CATEGORY/TYPE :** Ultra Short Duration Fund - An open ended ultra-short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months

### SCHEME OBJECTIVE:

To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.

**Monthend AUM<sup>#</sup> :** ₹ 103.91 Crores

**Monthly AVGAUM :** ₹ 104.20 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,598.0254
Direct Plan - Growth Option	₹ 2,790.4517
Direct Plan - Monthly Dividend Option	₹ 1,001.5086
Regular Plan - Dividend Payout Option	₹ 1,116.5009
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,717.7444
Regular Plan - Monthly Dividend Option	₹ 1,001.4601
Regular Plan - Weekly Dividend Option	₹ 1,241.6862
Direct Plan - Weekly Dividend Option	₹ 1,241.7449

### DATE OF ALLOTMENT:

**Retail Plan :** September 16, 2003  
**Institutional Plan :** August 21, 2007  
**Regular Plan :** July 14, 2008

### ASSET ALLOCATION:

Debt and Money Market instruments- 0% to 100% (Risk- Low to Medium)  
 Reits / Invts- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter.

**SIP :** Minimum installment amount - ₹ 500 and in multiples of ₹ 1 thereafter for Monthly and Quarterly frequency respectively

**STP:** The minimum amount for STP will be subject to the minimum investment amount as detailed in switch-in scheme

**SWP:** ₹ 100 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan - Growth Option  
 Regular Plan - Daily Dividend Reinvestment  
 Regular Plan - Weekly Dividend Reinvestment  
 Regular Plan - Weekly Dividend Payout  
 Regular Plan - Monthly Dividend Reinvestment  
 Regular Plan - Monthly Dividend Payout  
 Regular Plan - Dividend Payout  
 Direct Plan - Growth Option  
 Direct Plan - Daily Dividend Reinvestment  
 Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend Payout  
 Direct Plan - Monthly Dividend Reinvestment  
 Direct Plan - Monthly Dividend Payout  
 Direct Plan - Dividend Payout

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 0.95%  
 Direct Plan : 0.59%

**BENCHMARK:** Crisil Liquid Fund Index

**FUND MANAGER:** 1) Mr. Girish Hisaria  
 2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 14 Years  
 2) 19 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14  
 2) Since 12-Apr-11

## PRODUCT POSITIONING

Canara Robeco Ultra Short Term Fund is an open ended ultra-short term debt scheme which seeks to provide consistent income and liquidity through investments made primarily in money market and debt securities following a low risk strategy. The portfolio duration of the fund tends to be slightly higher than a liquid fund but investments are made in debt instruments in a way that the Macaulay duration of the portfolio is between 3 months and 6 months.

## QUANTITATIVE INFORMATION<sup>§</sup>

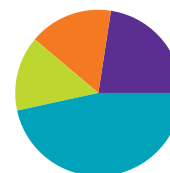
Yield to Maturity	7.14%
Modified Duration	0.37 Years
Average Maturity	0.41 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>14.40</b>
Aditya Birla Finance Ltd	A1+(ICRA)	4.81
Reliance Industries Ltd	A1+(CRISIL)	4.80
GIC Housing Finance Ltd	A1+(ICRA)	4.79
<b>Debt Instruments</b>		<b>16.23</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.81
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.75
LIC Housing Finance Ltd	AAA(CRISIL)	4.73
L&T Housing Finance Ltd	AAA(ICRA)	1.94
Treasury Bills		46.70
Tri-party repo		22.26
Other Current Assets		0.41
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

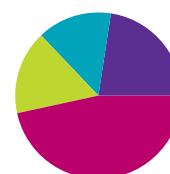
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	22.67%
AAA & Equivalent	16.23%
A1+ & Equivalent	14.41%
Treasury Bills/Sovereign	46.70%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	22.67%
Certificate Of Deposit	14.41%
Commercial Paper	16.23%
NCDs/ Bonds	46.70%

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.40%
0 to 3 Months	50.97%
3 to 6 Months	18.77%
6 to 12 Months	18.44%
1 -2 years	9.48%
Greater than 2 Years	1.94%

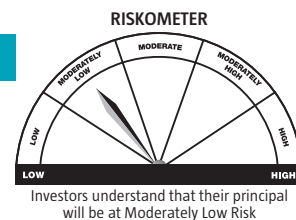
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income / Capital appreciation through a low duration strategy
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

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



## FUND INFORMATION

**CATEGORY/TYPE :** Low Duration Fund - An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

### SCHEME OBJECTIVE:

To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>5</sup> :** ₹ 816.10 Crores

**Monthly AVGAUM :** ₹ 802.23 Crores

**NAV :** (as on December 31, 2018)

Regular Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan - Dividend Option	₹ 25.8806
Regular Plan - Dividend Option	₹ 25.6082
Direct Plan - Growth Option	₹ 28.8809
Regular Plan - Growth Option	₹ 28.5895
Direct Plan - Monthly Dividend Option	₹ 10.2721
Regular Plan - Monthly Dividend Option	₹ 10.2719
Regular Plan - Weekly Dividend Option	₹ 10.2719
Direct Plan - Weekly Dividend Option	₹ 10.2721

**DATE OF ALLOTMENT :** March 4, 2005

### ASSET ALLOCATION:

Debt & Money Market Instruments- 0% to 100% (Risk- Low to Medium)

Reits/Invits- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS:

Regular Plan-Growth Option
Regular Plan- Dividend Reinvestment / Payout Option
Regular Plan-Daily Dividend Reinvestment Option
Regular Plan-Weekly Dividend Payout/ Reinvestment Option
Regular Plan- Monthly Dividend Payout/ Reinvestment Option
Direct Plan-Growth Option
Direct Plan- Dividend Reinvestment / Payout Option
Direct Plan-Daily Dividend Reinvestment Option
Direct Plan-Weekly Dividend Payout/ Reinvestment Option
Direct Plan- Monthly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO<sup>5</sup>:

Regular Plan	: 0.55%
Direct Plan	: 0.29%

**BENCHMARK:** CRISIL Ultra Short Term Debt Index

**FUND MANAGER:** 1) Mr. Girish Hisaria  
2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 14 Years  
2) 19 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14  
2) Since 12-Apr-11

## PRODUCT POSITIONING

Canara Robeco Savings Fund an open-ended low duration debt scheme aiming at primarily generating accrual income from investments in money market and debt securities. The Scheme is ideally suited for investors looking at a comparatively lower risk strategy short term debt fund with a Macaulay duration between 6 months and 12 months.

## QUANTITATIVE INFORMATION<sup>5</sup>

Yield to Maturity	8.03%
Modified Duration	0.70 Years
Average Maturity	0.79 Years

## MATURITY PROFILE

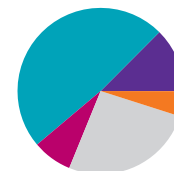
	% Allocation
Net Current Assets	0.39%
0 to 3 Months	29.19%
3 to 6 Months	23.45%
6 to 12 Months	20.28%
1 -2 years	21.35%
Greater than 2 years	5.34%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>26.26</b>
Manappuram Finance Ltd	A1+(CRISIL)	3.04
ICICI Bank Ltd	A1+(ICRA)	3.02
Rural Electrification Corporation Ltd	A1+(ICRA)	2.99
IndusInd Bank Ltd	A1+(CRISIL)	2.97
IndusInd Bank Ltd	A1+(CRISIL)	2.85
Axis Bank Ltd	A1+(CRISIL)	2.85
Axis Bank Ltd	A1+(CRISIL)	2.85
Axis Bank Ltd	A1+(CRISIL)	2.85
Kotak Mahindra Bank Ltd	A1+(CRISIL)	2.84
<b>Debt Instruments</b>		<b>56.42</b>
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	6.12
Reliance Jio Infocomm Ltd	AAA(CRISIL)	6.12
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.48
Indiabulls Housing Finance Ltd	AAA(CRISIL)	3.06
Tata Motors Ltd	AA+(CARE)	3.06
Gruh Finance Ltd	AAA(CRISIL)	3.05
Sundaram Finance Ltd	AAA(CRISIL)	3.02
Capital First Ltd	AA+(CARE)	3.01
Capital First Ltd	AAA(BWR)	3.00
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.99
Reliance Industries Ltd	AAA(CRISIL)	2.35
Indiabulls Housing Finance Ltd	AAA(CARE)	2.20
Indiabulls Housing Finance Ltd	AAA(CARE)	1.83
Tata Motors Ltd	AA+(CARE)	1.77
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.23
Power Finance Corporation Ltd	AAA(CRISIL)	1.23
LIC Housing Finance Ltd	AAA(CRISIL)	1.23
Indiabulls Housing Finance Ltd	AAA(CARE)	1.22
Rural Electrification Corporation Ltd	AAA(CRISIL)	1.20
Reliance Industries Ltd	AAA(CRISIL)	1.20
Rural Electrification Corporation Ltd	AAA(CRISIL)	0.61
Power Finance Corporation Ltd	AAA(CRISIL)	0.61
Indiabulls Housing Finance Ltd	AAA(CARE)	0.61
Bajaj Finance Ltd	AAA(IND)	0.61
Housing Development Finance Corporation Ltd	AAA(CRISIL)	0.61
Tri-party repo		12.15
Treasury Bills		4.77
Other Current Assets		0.40
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.54%
AAA & Equivalent	48.59%
AA+ & Equivalent	7.84%
A1+ & Equivalent	26.26%
Treasury Bills/Sovereign	4.77%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.54%
Certificate Of Deposit	20.24%
Commercial Paper	6.02%
NCDs/Bonds	56.43%
Treasury Bills/ Sovereign	4.77%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

- <sup>5</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.
- Please refer page no. 39 for disclaimers.

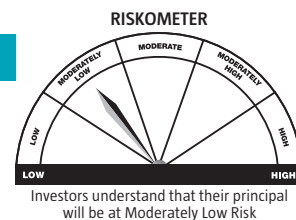
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income / capital appreciation over short term
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years

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



## FUND INFORMATION

**CATEGORY/TYPE:** Short Duration Fund - An open ended short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years

**SCHEME OBJECTIVE :** To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.

**Monthend AUM<sup>#</sup> :** ₹ 249.04 Crores

**Monthly AVGAUM :** ₹ 235.00 Crores

**NAV :** (as on December 31, 2018)

Direct Plan - Growth Option ₹ 17.9179

Regular Plan - Growth Option ₹ 17.1080

Direct Plan -

Monthly Dividend Option ₹ 15.5851

Regular Plan -

Monthly Dividend Option ₹ 14.5157

Regular Plan -

Quarterly Dividend Option ₹ 14.7467

Direct Plan -

Quarterly Dividend Option ₹ 15.5305

**DATE OF ALLOTMENT :** 25 April, 2011

**ASSET ALLOCATION :**

Debt and Money Market instruments- 0% to 100% (Risk- Low to Medium)

Reits / Invts- 0% to 10% (Risk- Medium to High)

**MINIMUM INVESTMENT :**

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS/OPTIONS :**

Regular Plan- Growth Option

Regular Plan- Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout / Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout / Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO<sup>^</sup>:**

Regular Plan : 1.25%

Direct Plan : 0.53%

**BENCHMARK:** CRISIL Short Term Bond Fund Index

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 19 Years

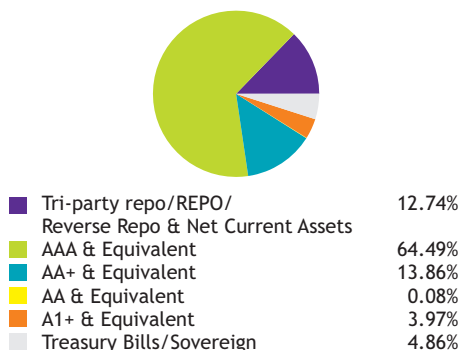
**MANAGING THIS FUND :** Since 16-Sep-12

## QUANTITATIVE INFORMATION<sup>5</sup>

Yield to Maturity	8.11%
Modified Duration	1.25 Years
Average Maturity	1.47 Years

## RATING PROFILE

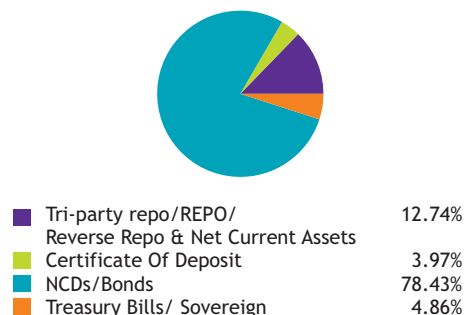
(% to net assets)



## MATURITY PROFILE

	% Allocation
Net Current Assets	1.77%
0 to 3 Months	18.94%
3 to 6 Months	12.84%
6 to 12 Months	10.55%
1 -2 years	31.75%
Greater than 2 Years	24.16%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>3.97</b>
HDFC Bank Ltd	A1+(IND)	3.97
<b>Debt Instruments</b>		<b>78.42</b>
LIC Housing Finance Ltd	AAA(CRISIL)	5.94
Aditya Birla Finance Ltd	AA+(ICRA)	5.88
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.03
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.02
Sundaram Finance Ltd	AAA(CRISIL)	4.00
Capital First Ltd	AA+(CARE)	3.98
Export Import Bank Of India	AAA(CRISIL)	3.96
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.94
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	3.93
Reliance Industries Ltd	AAA(CRISIL)	3.93
UltraTech Cement Ltd	AAA(CRISIL)	3.89
Reliance Industries Ltd	AAA(CRISIL)	3.85
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.83
Indiabulls Housing Finance Ltd	AAA(CARE)	2.81
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.03
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.03
Tata Motors Ltd	AA+(CARE)	2.03
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.02
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.01
NTPC Ltd	AAA(CRISIL)	2.01
Indiabulls Housing Finance Ltd	AAA(CARE)	2.00
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	1.98
Capital First Ltd	AA+(CARE)	1.97
National Highways Authority Of India	AAA(CRISIL)	1.97
LIC Housing Finance Ltd	AAA(CRISIL)	0.78
ICICI Home Finance Company Ltd	AAA(CARE)	0.52
Blue Dart Express Ltd	AA(ICRA)	0.08
<b>Government Securities</b>		<b>2.87</b>
8.27% GOI 09-JUN-20	Sovereign	2.04
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.72
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.11
Tri-party repo		10.97
Treasury Bills		1.98
Other Current Assets		1.79
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## PRODUCT POSITIONING

Canara Robeco Short Duration Fund is suitable for investors having short to medium term investment horizon with low volatility. The fund generates income predominantly from accrual yields on high quality Money Market Instruments, while an active trading strategy is followed for generating Alpha.



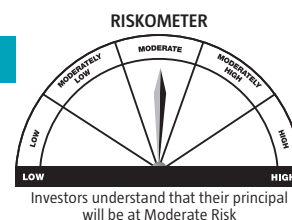
# CANARA ROBECO INCOME FUND (CRINC)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income / Capital appreciation over Medium to Long term
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years)

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



## FUND INFORMATION

**CATEGORY/TYPE:** Medium To Long Duration Fund  
- An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years - 7 years.  
(Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years)

### SCHEME OBJECTIVE:

The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.

Monthend AUM<sup>§</sup> : ₹ 107.99 Crores

Monthly AVGAUM : ₹ 108.17 Crores

NAV: (as on December 31, 2018)

Direct Plan - Quarterly Divi. Option ₹ 15.0797

Regular Plan - Quarterly Divi. Option ₹ 14.3781

Direct Plan - Growth Option ₹ 39.0566

Regular Plan - Growth Option ₹ 37.4351

**DATE OF ALLOTMENT:** September 19, 2002

### ASSET ALLOCATION:

Debt and Money Market instruments- 0% to 100% (Risk- Low to Medium)

Reits/Invits- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan - Quarterly Dividend Reinvestment Option/Payout Option

Direct Plan- Growth Option

Direct Plan - Quarterly Dividend Reinvestment Option/Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% - if redeemed/switched out within 12 months from the date of allotment

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 1.90%

Direct Plan : 0.99%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

**MANAGING THIS FUND:** Since 25-June-14

## PRODUCT POSITIONING

Canara Robeco Income Fund is an open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years -7 years. However, the Portfolio Macaulay duration under anticipated adverse situation may be between 1 year and 7 years. Fund manager takes an active view of the interest rate movements. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds. As majority of the portfolio gets invested in high quality debt papers, which provides consistent accrual income to the portfolio.

## QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity 8.22%

Modified Duration 4.47 Years

Average Maturity 7.04 Years

## MATURITY PROFILE

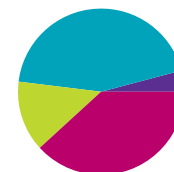
	% Allocation
Net Current Assets	-1.59%
0 to 3 Months	5.59%
1 -2 years	9.08%
Greater than 2 year	86.92%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>57.79</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	9.47
Capital First Ltd	AA+(CARE)	9.08
Power Finance Corporation Ltd	AAA(CRISIL)	9.02
Small Industries Development Bank Of India	AAA(CARE)	6.41
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.64
Tata Motors Ltd	AA+(CARE)	4.55
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.53
Rural Electrification Corporation Ltd	AAA(CRISIL)	4.48
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	3.75
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.86
<b>Government Securities</b>		<b>38.21</b>
7.95% GOI 28-AUG-32	Sovereign	9.57
7.50% GOI 10-AUG-34	Sovereign	9.20
7.40% GOI 09-SEP-35	Sovereign	8.18
7.42% MAHARASHTRA SDL 11-MAY-22	Sovereign	6.34
7.37% GOI 16-APR-23	Sovereign	4.66
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.26
Tri-party repo		5.59
Other Current Assets		-1.59
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	4.00%
AAA & Equivalent	44.15%
AA+ & Equivalent	13.63%
Treasury Bills/Sovereign	38.22%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	4.00%
NCDs/Bonds	57.79%
Treasury Bills/ Sovereign	38.22%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2018

● ^The expense ratios mentioned for the schemes includes GST on investment management fees.

● Please refer page no. 39 for disclaimers.

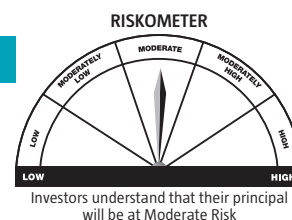
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income/ Capital appreciation by dynamically managing duration
- Investment in Debt and Money Market securities across duration

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



## FUND INFORMATION

**CATEGORY/TYPE:** Dynamic Bond - An open ended dynamic debt scheme investing across duration

### SCHEME OBJECTIVE:

The objective of the fund is to seek to generate income from a portfolio of debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized and the Fund does not assure or guarantee any returns.

Monthend AUM<sup>§</sup> : ₹ 123.59 Crores

Monthly AVGAUM : ₹ 124.17 Crores

NAV: (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 13.8570

Direct Plan - Growth Option ₹ 20.7991

Regular Plan - Dividend Option ₹ 13.3284

Regular Plan - Growth Option ₹ 20.1288

**DATE OF ALLOTMENT:** May 29, 2009

### ASSET ALLOCATION:

Government of India & Corporate Debt Securities (including Securitised Debt)\* - 0% to 100% (Risk-Low to Medium)

Money Market Instruments - 0% to 100% (Risk-Low)

\* Excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter.

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

-If redeemed / switched out within six months from the date of allotment: 0.50%

-f redeemed / switched out after six months from the date of allotment: Nil

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 1.75%

Direct Plan : 0.82%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 14 Years

**MANAGING THIS FUND:** Since 24-Aug-14

## PRODUCT POSITIONING

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 depending on the interest rate view. At the same time it endeavours to capture accruals in the form of portfolio running yields on high-quality debt instruments.

## QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity 7.65%

Modified Duration 3.30 Years

Average Maturity 4.97 Years

## MATURITY PROFILE

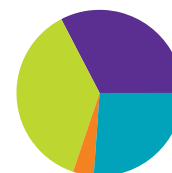
	% Allocation
Net Current Assets	4.12%
0 to 3 Months	30.42%
6 to 12 Months	0.40%
1 -2 years	11.97%
Greater than 2 year	53.09%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>41.38</b>
Small Industries Development Bank Of India	AAA(CARE)	8.24
National Bank For Agriculture & Rural Development	AAA(CRISIL)	8.11
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	8.00
Reliance Industries Ltd	AAA(CRISIL)	7.76
Rural Electrification Corporation Ltd	AAA(CRISIL)	4.08
Capital First Ltd	AA+(CARE)	3.97
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	0.82
Power Finance Corporation Ltd	AAA(CRISIL)	0.40
<b>Government Securities</b>		<b>26.10</b>
7.95% GOI 28-AUG-32	Sovereign	12.54
7.17% GOI 08-JAN-28	Sovereign	11.37
6.05% GOI 02-FEB-19	Sovereign	2.02
6.68% GOI 17-SEP-31	Sovereign	0.17
Tri-party repo		28.40
Other Current Assets		4.12
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	32.52%
AAA & Equivalent	37.41%
AA+ & Equivalent	3.97%
Treasury Bills/Sovereign	26.11%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	32.52%
NCDs/Bonds	41.38%
Treasury Bills/ Sovereign	26.11%

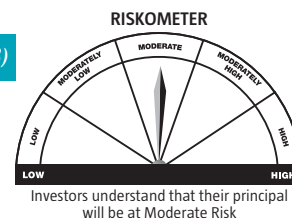
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income / capital appreciation through a low credit risk strategy
- Investment in a portfolio constituted predominantly of AA+ and above rated corporate bonds

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



## FUND INFORMATION

**CATEGORY/TYPE :** Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.

**SCHEME OBJECTIVE :** The Scheme seeks to generate income and capital appreciation through a portfolio constituted predominantly of AA+ and above rated Corporate Debt across maturities. However, there can be no assurance that the investment objective of the scheme will be realized

**Monthend AUM<sup>5</sup> :** ₹ 179.96 Crores

**Monthly AVGAUM :** ₹ 183.81 Crores

**NAV :** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 11.3824

Regular Plan - Dividend Option ₹ 11.0499

Direct Plan - Growth Option ₹ 14.8514

Regular Plan - Growth Option ₹ 14.4676

**DATE OF ALLOTMENT :** 7th February, 2014

### ASSET ALLOCATION :

AA+ and above rated Corporate Debt of varying maturities - 80% to 100% (Risk- Low to Medium)

Other Debt (including government securities) and Money Market Instruments - 0% to 20% (Risk- Low to Medium)

Reits/Invts- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

### ENTRY LOAD: Nil

### EXIT LOAD: (w.e.f. 18th June, 2018)

For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil

For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1%

For any redemption/switch out after 1 Year from the date of allotment - Nil

### EXPENSE RATIO<sup>5</sup>:

Regular Plan : 1.25%

Direct Plan : 0.54%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

**MANAGING THIS FUND:** Since 7-Feb-14

## PRODUCT POSITIONING

Canara Robeco Corporate Bond Fund endeavours to generate accrual income by investing in High quality debt papers. The fund looks to benefit from the mispriced opportunities in the markets and a possible upgrade of rating of the instruments in which investments are made. The fund is suitable for investors who have a medium to long term investment horizon & a moderate risk appetite.

## QUANTITATIVE INFORMATION<sup>5</sup>

Yield to Maturity	8.51%
Modified Duration	2.66 Years
Average Maturity	3.52 Years

## MATURITY PROFILE

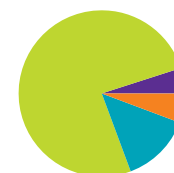
	% Allocation
Net Current Assets	2.42%
0 to 3 Months	2.43%
1 -2 years	22.11%
Greater than 2 Years	73.04%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>89.60</b>
Tata Motors Ltd	AA+(CARE)	8.41
Rural Electrification Corporation Ltd	AAA(CRISIL)	8.33
Small Industries Development Bank Of India	AAA(CARE)	8.25
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	8.15
Aditya Birla Finance Ltd	AAA(ICRA)	6.83
Housing Development Finance Corporation Ltd	AAA(CRISIL)	5.68
National Bank For Agriculture & Rural Development	AAA(CRISIL)	5.58
LIC Housing Finance Ltd	AAA(CRISIL)	5.55
L & T Finance Ltd	AA+(ICRA)	5.47
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	5.43
Reliance Industries Ltd	AAA(CRISIL)	5.31
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.89
Power Finance Corporation Ltd	AAA(CRISIL)	2.77
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.77
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.74
LIC Housing Finance Ltd	AAA(CRISIL)	2.73
Power Finance Corporation Ltd	AAA(CRISIL)	2.71
<b>Government Securities</b>		<b>5.56</b>
8.52% UTTAR PRADESH SDL UDAY 29-MAR-22	Sovereign	2.83
7.40% GOI 09-SEP-35	Sovereign	2.73
Tri-party repo		2.42
Other Current Assets		2.42
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

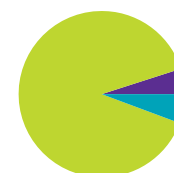
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets	4.84%
AAA & Equivalent	75.73%
AA+ & Equivalent	13.87%
Treasury Bills/Sovereign	5.56%

## ASSET ALLOCATION



Tri-party repo/REPO/Reverse Repo & Net Current Assets	4.84%
NCDs/Bonds	89.60%
Treasury Bills/ Sovereign	5.56%

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2018

● ^The expense ratios mentioned for the schemes includes GST on investment management fees.

● Please refer page no. 39 for disclaimers.

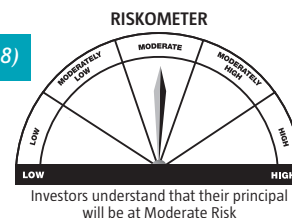
## CANARA ROBECO GILT FUND (CRGILT)

(as on December 31, 2018)

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



### FUND INFORMATION

**CATEGORY/TYPE:** Gilt Fund - An open-ended debt scheme investing in government securities across maturity

**SCHEME 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<sup>†</sup> :** ₹ 67.58 Crores

**Monthly AVGAUM :** ₹ 67.94 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 14.6476

Regular Plan - Dividend Option ₹ 14.1550

Direct Plan - Growth Option ₹ 51.2231

Regular Plan - Growth Option ₹ 49.7653

**DATE OF ALLOTMENT:** December 29, 1999

#### ASSET ALLOCATION:

Govt. Securities - 80% to 100% (Risk- Low)  
Money Market Instruments - 0% to 20% (Risk- Low to Medium)

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

#### PLANS / OPTIONS :

Regular Plan- Growth Option  
Regular Plan- Dividend Reinvestment Option/  
Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

#### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 1.25%

Direct Plan : 0.61%

**BENCHMARK:** Crisil Dynamic Gilt Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 14 Years

**MANAGING THIS FUND:** Since 24-Aug-14

### QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity 7.04%

Modified Duration 4.29 Years

Average Maturity 6.95 Years

### MATURITY PROFILE

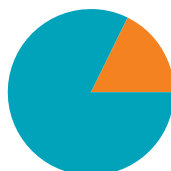
	% Allocation
Net Current Assets	6.84%
0 to 3 Months	36.86%
Greater than 2 Years	56.30%

### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>82.19</b>
7.95% GOI 28-AUG-32	Sovereign	30.58
7.17% GOI 08-JAN-28	Sovereign	25.56
5.64% GOI 02-JAN-19	Sovereign	14.80
6.05% GOI 02-FEB-19	Sovereign	11.09
8.13% GOI 22-JUN-45	Sovereign	0.16
Tri-party repo		10.98
Other Current Assets		6.83
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.82%
Treasury Bills/Sovereign	82.18%

### PRODUCT POSITIONING

Canara Robeco Gilt Fund invests in G-Secs of varying maturity issued by Reserve Bank of India (RBI). Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other bond funds.



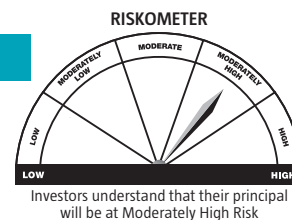
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income / Capital appreciation over medium term to long term
- Investment predominantly in debt and money market instruments and small portion in equity

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



## FUND INFORMATION

**CATEGORY/TYPE:** Conservative Hybrid Fund - An open-ended hybrid scheme investing predominantly in debt instruments

**SCHEME OBJECTIVE:** To generate income by investing in a wide range of Debt Securities and Money Market instruments of various maturities and small portion in equities and Equity Related Instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>5</sup> :** ₹ 208.36 Crores

**Monthly AVGAUM :** ₹ 208.57 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Growth Option ₹ 58.0032

Regular Plan - Growth Option ₹ 54.5317

Direct Plan - Monthly Divi. Option ₹ 14.5076

Regular Plan - Monthly Divi. Option ₹ 13.4946

Regular Plan - Quarterly Divi. Option ₹ 13.7885

Direct Plan - Quarterly Divi. Option ₹ 14.8350

**DATE OF ALLOTMENT:** April 24, 1988

### ASSET ALLOCATION:

Equity and equity related instruments- 10% - 25% (Risk- High)

Debt securities (including Securitised debt) with Money Market Instruments - 75% - 90% (Risk- Medium)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS:** Regular Plan- Growth Option

Regular Plan - Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil

For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1%

For any redemption / switch out after 1 Year from the date of allotment - Nil

**EXPENSE RATIO<sup>5</sup>:** Regular Plan : 2.35%  
Direct Plan : 1.14%

### BENCHMARK:

CRISIL Hybrid 85+15-Conservative Index

### FUND MANAGER:

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Miyush Gandhi (For Equity Portfolio)

**TOTAL EXPERIENCE:** 1) 23 Years 2) 10 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 15-June-18

## QUANTITATIVE INFORMATION<sup>5</sup>

Yield to Maturity 8.38%

Modified Duration 3.47 Years

Average Maturity 5.02 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	0.52%
6 to 12 Months	4.76%
1 -2 years	11.88%
Greater than 2 Years	50.36%

## PORTFOLIO

**Name of the Instruments** **% to NAV**

**Equities** **24.59**

**Listed** **24.54**

**Banks** **7.12**

HDFC Bank Ltd 2.68

ICICI Bank Ltd 1.28

Axis Bank Ltd 1.01

Kotak Mahindra Bank Ltd 0.92

State Bank of India 0.71

City Union Bank Ltd 0.52

**Consumer Non Durables** **3.41**

Hindustan Unilever Ltd 0.93

ITC Ltd 0.91

Britannia Industries Ltd 0.78

Marico Ltd 0.44

Kansai Nerolac Paints Ltd 0.35

**Software** **2.75**

Infosys Ltd 1.91

Tata Consultancy Services Ltd 0.84

**Finance** **2.03**

Housing Development Finance Corporation Ltd 0.91

Bajaj Finance Ltd 0.63

Bajaj Finserv Ltd 0.49

**Petroleum Products** **1.53**

Reliance Industries Ltd 1.53

**Construction Project** **1.34**

Larsen & Toubro Ltd 1.11

Ashoka Buildcon Ltd 0.23

**Cement** **1.05**

Ultratech Cement Ltd 0.52

Shree Cement Ltd 0.31

The Ramco Cements Ltd 0.22

**Auto** **1.04**

Maruti Suzuki India Ltd 1.04

**Consumer Durables** **0.94**

Titan Company Ltd 0.53

Havells India Ltd 0.41

**Pharmaceuticals** **0.71**

Divi's Laboratories Ltd 0.71

**Transportation** **0.67**

Transport Corporation of India Ltd 0.34

TCI Express Ltd 0.33

**Power** **0.58**

Tata Power Company Ltd 0.37

Cesc Ltd 0.21

**Gas** **0.45**

Petronet LNG Ltd 0.45

**Pesticides** **0.29**

UPL Ltd 0.29

**Chemicals** **0.28**  
Atul Ltd 0.28

**Auto Ancillaries** **0.19**  
Balkrishna Industries Ltd 0.19

**Industrial Products** **0.16**  
Bharat Forge Ltd 0.16

**Unlisted** **0.05**  
**Retailing** **0.03**  
RP-SG Retail Ltd 0.03

**Software** **0.02**  
RP-SG Business Process Services Ltd 0.02

**Debt Instruments** **44.70**  
Capital First Ltd 4.76

Indian Railway Finance Corporation Ltd 4.69

Aditya Birla Finance Ltd 4.68

Power Finance Corporation Ltd 4.67

Rural Electrification Corporation Ltd 4.65

Reliance Industries Ltd 4.58

Housing Development Finance Corporation Ltd 2.45

Tata Motors Ltd 2.42

Tata Motors Ltd 2.42

Power Grid Corporation of India Ltd 2.40

Capital First Ltd 2.35

Power Finance Corporation Ltd 2.33

Power Finance Corporation Ltd 2.30

**Government Securities** **22.28**

7.95% GOI 28-AUG-32 9.92

7.42% MAHARASHTRA SDL 11-MAY-22 7.13

6.84% GOI 19-DEC-22 2.38

7.50% GOI 10-AUG-34 2.38

7.40% GOI 09-SEP-35 0.47

7.72% GOI 26-OCT-55 0.00

Tri-party repo 0.52

Other Current Assets 7.91

**Grand Total ( Net Asset)** **100.00**

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2018

● ^The expense ratios mentioned for the schemes includes GST on investment management fees.

● Please refer page no. 39 for disclaimers.

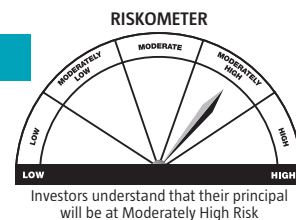
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Income/capital appreciation over long term
- Investment predominantly in equity and equity related instruments and a small portion in debt and money market instruments

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



## FUND INFORMATION

**CATEGORY/TYPE:** Aggressive Hybrid Fund - An open-ended hybrid scheme investing predominantly in equity and equity related instruments

**SCHEME OBJECTIVE:** To seek to generate long term capital appreciation and/or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). However, there can be no assurance that the investment objective of the scheme will be realized

**Monthend AUM<sup>6</sup> :** ₹ 1,882.75 Crores

**Monthly AVGAUM :** ₹ 1,841.94 Crores

**NAV:** (as on December 31, 2018)

Direct Plan - Monthly Divi. Option ₹ 82.51

Regular Plan - Monthly Divi. Option ₹ 77.09

Direct Plan - Growth Option ₹ 157.73

Regular Plan - Growth Option ₹ 150.49

**DATE OF ALLOTMENT:** February 1, 1993

**ASSET ALLOCATION:** Equity and equity related instruments- 65% - 80%. (Risk- High)  
Debt and money market instruments 20% to 35%. (Risk- Low to Medium)

REITs/ InvITs - 0%-10% (Risk- Medium to High)

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**

Regular Plan- Growth Option

Regular Plan - Monthly Dividend Option (Payout and Reinvestment)

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Option (Payout and Reinvestment)

**ENTRY LOAD:** Nil

**EXIT LOAD:** (w.e.f. 18th June, 2018)

For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil

For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1%

For any redemption / switch out after 1 Year from the date of allotment - Nil

**EXPENSE RATIO<sup>^</sup>:** Regular Plan : 2.39%  
Direct Plan : 1.13%

**BENCHMARK :**

CRISIL Hybrid 35+65 - Aggressive Index

**FUND MANAGER :**

For Equity Portfolio 1) Mr. Shridatta Bhandwadar  
2) Mr. Krishna Sanghavi

For Debt Portfolio 3) Mr. Avnish Jain

**TOTAL EXPERIENCE :** 1) 11 Years

2) 23 Years

3) 23 Years

**MANAGING THIS FUND:** 1) Since 5-July-16

2) Since 15-Oct-18

3) Since 7-Oct-13

## PRODUCT POSITIONING

Canara Robeco Equity Hybrid Fund aims to generating long term capital appreciation through a prudent mix of equity and debt portfolio, making it more suitable for the average investor as it takes away the burden of focusing on asset allocation between equity & debt. The fund invests in a careful blend of select stocks and debt securities which effectively spreads the risk.

## QUANTITATIVE INFORMATION<sup>5</sup>

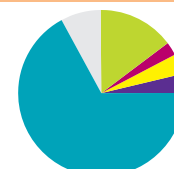
Standard Deviation	12.75
Portfolio Beta	1.16
Portfolio Turnover Ratio	3.65 times
R-Squared	0.92
Sharpe Ratio	0.26

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>67.19</b>
<b>Listed</b>	<b>67.08</b>
<b>Banks</b>	<b>19.84</b>
HDFC Bank Ltd	5.94
ICICI Bank Ltd	4.57
State Bank of India	3.25
Axis Bank Ltd	3.16
Kotak Mahindra Bank Ltd	1.82
City Union Bank Ltd	0.81
The Federal Bank Ltd	0.29
<b>Consumer Non Durables</b>	<b>7.33</b>
ITC Ltd	2.44
Asian Paints Ltd	1.38
Britannia Industries Ltd	1.34
Hindustan Unilever Ltd	1.26
Kansai Nerolac Paints Ltd	0.69
Marico Ltd	0.22
<b>Software</b>	<b>7.09</b>
Infosys Ltd	3.27
Tata Consultancy Services Ltd	2.20
Larsen & Toubro Infotech Ltd	0.96
Tech Mahindra Ltd	0.66
<b>Construction Project</b>	<b>4.47</b>
Larsen & Toubro Ltd	3.93
Ashoka Buildcon Ltd	0.54
<b>Finance</b>	<b>3.93</b>
Housing Development Finance Corporation Ltd	1.42
Bajaj Finance Ltd	0.87
ICICI Lombard General Insurance Co Ltd	0.86
LIC Housing Finance Ltd	0.78
<b>Consumer Durables</b>	<b>3.68</b>
Titan Company Ltd	1.12
Bata India Ltd	1.09
Havells India Ltd	0.75
Whirlpool Of India Ltd	0.72
<b>Petroleum Products</b>	<b>3.45</b>
Reliance Industries Ltd	3.45
<b>Gas</b>	<b>3.01</b>
Indraprastha Gas Ltd	1.07
GAIL (India) Ltd	1.00
Petronet LNG Ltd	0.94
<b>Cement</b>	<b>2.12</b>
Shree Cement Ltd	1.20
Ultratech Cement Ltd	0.92
<b>Industrial Products</b>	<b>1.77</b>
Schaeffler India Ltd	1.13
AIA Engineering Ltd	0.64
<b>Pharmaceuticals</b>	<b>1.60</b>
Divi's Laboratories Ltd	0.94
Jubilant Life Sciences Ltd	0.66
<b>Chemicals</b>	<b>1.46</b>
Atul Ltd	0.80
Navin Fluorine International Ltd	0.66
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.04</b>
The Indian Hotels Co Ltd	1.04
<b>Auto</b>	<b>1.01</b>
Maruti Suzuki India Ltd	1.01
<b>Auto Ancillaries</b>	<b>0.91</b>
Balkrishna Industries Ltd	0.91
<b>Minerals/Mining</b>	<b>0.81</b>
Coal India Ltd	0.81
<b>Industrial Capital Goods</b>	<b>0.79</b>
Honeywell Automation India Ltd	0.79
<b>Transportation</b>	<b>0.71</b>
Transport Corporation of India Ltd	0.71

<b>Ferrous Metals</b>	<b>0.68</b>
Tata Steel Ltd	0.68
<b>Power</b>	<b>0.56</b>
Cesc Ltd	0.56
<b>Construction</b>	<b>0.55</b>
Ahluwalia Contracts (India) Ltd	0.55
<b>Textile Products</b>	<b>0.27</b>
Page Industries Ltd	0.27
<b>Unlisted</b>	<b>0.11</b>
<b>Retailing</b>	<b>0.07</b>
RP-SG Retail Ltd	0.07
<b>Software</b>	<b>0.04</b>
RP-SG Business Process Services Ltd	0.04
<b>Debt Instruments</b>	<b>14.88</b>
Power Finance Corporation Ltd	1.55
Rural Electrification Corporation Ltd	1.34
Reliance Industries Ltd	1.01
Housing Development Finance Corporation Ltd	0.81
Small Industries Development Bank Of India	0.79
Power Finance Corporation Ltd	0.78
Rural Electrification Corporation Ltd	0.77
Sundaram Finance Ltd	0.65
Rural Electrification Corporation Ltd	0.54
Power Finance Corporation Ltd	0.53
Indiabulls Housing Finance Ltd	0.53
Housing Development Finance Corporation Ltd	0.53
National Bank For Agriculture & Rural Development	0.52
Tata Motors Ltd	0.52
National Bank For Agriculture & Rural Development	0.50
Rural Electrification Corporation Ltd	0.37
Power Finance Corporation Ltd	0.36
Rural Electrification Corporation Ltd	0.27
LIC Housing Finance Ltd	0.27
Tata Motors Ltd	0.27
Capital First Ltd	0.26
Power Finance Corporation Ltd	0.26
Rural Electrification Corporation Ltd	0.26
Bharat Petroleum Corporation Ltd	0.26
Tata Motors Ltd	0.26
Power Grid Corporation of India Ltd	0.26
Power Finance Corporation Ltd	0.25
Housing Development Finance Corporation Ltd	0.16
<b>Money Market Instruments</b>	<b>11.33</b>
Tri-party repo	3.68
IDFC Bank Ltd	2.65
Housing Development Finance Corporation Ltd	2.65
Axis Bank Ltd	1.31
Treasury Bills	1.04
<b>Government Securities</b>	<b>6.70</b>
7.95% GOI 28-AUG-32	1.65
6.84% GOI 19-DEC-22	1.58
6.05% GOI 02-FEB-19	1.33
7.17% GOI 08-JAN-28	0.79
7.42% MAHARASHTRA SDL 11-MAY-22	0.53
8.15% GOI 24-NOV-26	0.28
8.24% GOI 15-FEB-27	0.28
7.40% GOI 09-SEP-35	0.26
Net Current Assets	-0.10
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	3.60%
Certificate Of Deposit	3.97%
Commercial Paper	2.65%
NCDs/Bonds	14.88%
Treasury Bills/ Sovereign	7.72%
Equity	67.19%

## INVESTMENT STYLE

Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

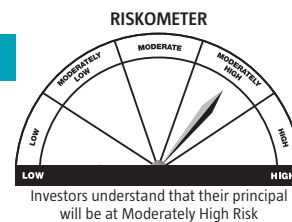
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term that are in line with the performance of gold, subject to tracking errors
- Investment predominantly in Gold bullion of 0.995 fineness

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



## FUND INFORMATION

**CATEGORY/TYPE :** ETF - An open ended scheme tracking domestic price of gold

### SCHEME OBJECTIVE :

The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved

**Monthend AUM<sup>§</sup> :** ₹ 37.42 Crores

**Monthly AVGAUM :** ₹ 37.45 Crores

**NAV :** (as on December 31, 2018) : ₹ 2,926.1177

**DATE OF ALLOTMENT :** 19th March 2012

### ASSET ALLOCATION :

Physical Gold- 95% - 100% (Risk- Medium)  
Debt & Money Market Instruments (including Cash & Cash equivalents)- 0% - 5% (Risk- Low)

### MINIMUM INVESTMENT:

#### Authorised Participants :

Application for subscription of CRGETF units directly with the Fund in Creation Unit Size at applicable NAV and applicable charges, if any, in exchange of physical gold of defined purity (fineness) and quantity and/or cash component, value of which is equivalent to Creation Unit Size. The Cash Component is to be settled with the AMC by means of RTGS/NEFT or Funds Transfer Letter of a bank where the scheme has a collection account

#### Large Investors:

Application for subscription of CRGETF Units directly with the Fund in Creation Unit Size at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT) or Funds Transfer Letter of a bank where the Scheme has a collection account.

### PLANS / OPTIONS : Nil

**Exchange Listed :** National Stock Exchange / BSE

**ENTRY LOAD:** Nil

### EXIT LOAD:

Exit Load: Nil for Creation of Unit Size by Authorised Participants or by Large Investors directly with the fund in Creation Unit Size. For other investors: The units of the Scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the Scheme through secondary market.

### EXPENSE RATIO<sup>§</sup>:

Regular Plan : 1.00%

Direct Plan : NA

**BENCHMARK :** Domestic Price of gold

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 23 Years  
2) 19 Years

**MANAGING THIS FUND:** 1) Since 24-June-14  
2) Since 14-May-18

## PRODUCT POSITIONING

Canara Robeco Gold Exchange Traded Fund is for investors who want to benefit from movement in gold prices without holding physical gold. It follows passive investment strategy and is benchmarked to price of physical gold. It endeavours to track and provide returns similar to its benchmark ie. prices of domestic gold through investment in physical gold and money market instruments

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.03%

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of December 2018 is 0.07 (Period: December 2013 to December 2018).

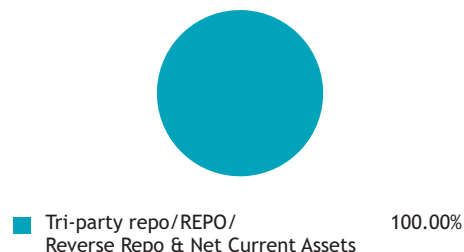
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

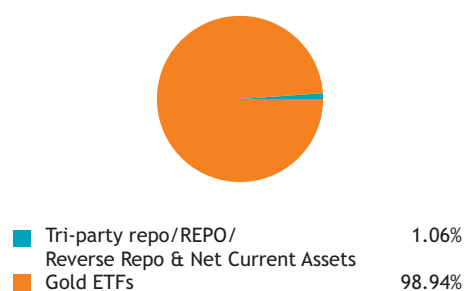
Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	98.94
Tri-party repo	1.03
Other Current Assets	0.03
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.12.2018

• <sup>^</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.  
• Please refer page no. 39 for disclaimers.

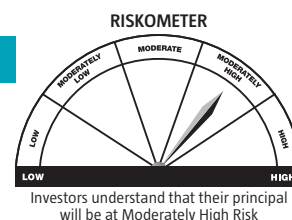
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on December 31, 2018)

This product is suitable for investors who are seeking\*:

- Capital appreciation that closely correspond to returns provided by Canara Robeco Gold Exchange Traded Fund
- Investment in units of Canara Robeco Gold Exchange Traded Fund

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



## FUND INFORMATION

**CATEGORY/TYPE :** Fund Of Funds (Domestic) - An open ended fund of fund scheme investing in Canara Robeco Gold ETF

### SCHEME OBJECTIVE :

The objective of this scheme is to provide returns that closely correspond to returns provided by Canara Robeco Gold Exchange Traded Fund ("the Underlying Scheme")

**Monthend AUM<sup>#</sup> :** ₹ 36.45 Crores

**Monthly AVG AUM :** ₹ 36.30 Crores

**NAV :** (as on December 31, 2018)

Direct Plan - Dividend Option ₹ 9.4240

Regular Plan - Dividend Option ₹ 9.3953

Direct Plan - Growth Option ₹ 9.4789

Regular Plan - Growth Option ₹ 9.3899

**DATE OF ALLOTMENT :** June 25, 2012

### ASSET ALLOCATION :

Units of Canara Robeco Gold ETF- 95% - 100% (Risk- Medium to High)

Debt and Money Market Instruments \* (Including Cash Equivalent) and Mutual fund Schemes which invests predominantly in the money market securities or Liquid Schemes- 0% - 5% (Risk- Low to Medium)

\*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

### ENTRY LOAD: Nil

### EXIT LOAD:

2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units,

Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units

### EXPENSE RATIO<sup>^</sup>:

Regular Plan : 0.58%

Direct Plan : 0.43%

**BENCHMARK :** The Scheme's performance will be benchmarked against the Domestic price of gold.

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 23 Years  
2) 19 Years

**MANAGING THIS FUND:** 1) Since 24-June-14  
2) Since 14-May-18

## PRODUCT POSITIONING

Canara Robeco Gold Savings Fund is aimed at investors who want to benefit from movements in gold prices without holding physical gold. It follows a passive investment strategy and seeks to provide returns that closely correspond to the returns provided by Canara Robeco Gold ETF.

## MATURITY PROFILE

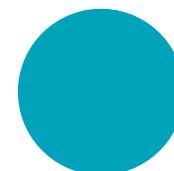
	% Allocation
Net Current Assets	-0.12%

## PORTFOLIO

Name of the Instruments	% to NAV
Mutual Fund Investments	98.73
Canara Robeco Gold ETF	98.73
Tri-party repo	1.39
Other Current Assets	-0.12
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

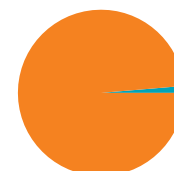
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets 100.00%

## ASSET ALLOCATION



Tri-party repo/REPO/Reverse Repo & Net Current Assets 1.27%

Gold ETFs 98.73%



## PERFORMANCE AT A GLANCE

(as on December 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwaladar / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	0.88%	0.81%	7.18%	10088	10082	10723
Last 3 Years	10.85%	12.75%	12.84%	13624	14338	14374
Last 5 Years	13.75%	14.48%	12.79%	19049	19671	18258
Since Inception (CAGR)	18.01%	16.21%	16.64%	125970	99626	105353

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Shridatta Bhandwaladar / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-19.03%	-19.80%	7.18%	8087	8010	10723
Last 3 Years	5.01%	7.96%	12.84%	11583	12587	14374
Last 5 Years	15.99%	9.88%	12.79%	21000	16025	18258
Since Inception (CAGR)	11.88%	N.A.	12.80%	43470	-	48352

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 2, 2005. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Shridatta Bhandwaladar is managing the scheme since 29-September-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	2.66%	2.61%	7.18%	10268	10262	10723
Last 3 Years	10.63%	12.82%	12.84%	13544	14364	14374
Last 5 Years	14.61%	13.57%	12.79%	19782	18902	18258
Since Inception (CAGR)	19.69%	17.06%	16.50%	61720	47673	45459

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Ms. Cheenu Gupta is managing the scheme since 12-March-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-9.24%	0.81%	7.18%	9071	10082	10723
Last 3 Years	12.24%	12.75%	12.84%	14145	14338	14374
Last 5 Years	25.66%	14.48%	12.79%	31349	19671	18258
Since Inception (CAGR)	17.15%	13.81%	14.40%	89030	59723	64184

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 11, 2005. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Miyush Gandhi is managing the scheme since 05-April-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	1.99%	2.61%	7.18%	10200	10262	10723
Last 3 Years	14.11%	12.82%	12.84%	14864	14364	14374
Last 5 Years	18.79%	13.57%	12.79%	23664	18902	18258
Since Inception (CAGR)	15.32%	8.22%	10.55%	37650	20859	25409

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 14, 2009. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Ms. Cheenu Gupta is managing the scheme since 15-June-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	3.37%	2.61%	7.18%	10339	10262	10723
Last 3 Years	11.43%	12.82%	12.84%	13838	14364	14374
Last 5 Years	13.35%	13.57%	12.79%	18716	18902	18258
Since Inception (CAGR)	10.73%	10.54%	9.94%	23470	23132	22096

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 20, 2010. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18.

#### CANARA ROBECO EQUITY HYBRID FUND

Fund Manager: Mr. Avnish Jain / Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	1.26%	2.82%	7.18%	10127	10284	10723
Last 3 Years	9.51%	11.22%	12.84%	13135	13761	14374
Last 5 Years	15.20%	12.86%	12.79%	20295	18314	18258
Since Inception (CAGR)	11.02%	N.A.	12.20%	150490	-	197606

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16, Mr. Krishna Sanghavi is managing the scheme since 16-October-18, and Mr. Avnish Jain is managing the scheme since 07-Oct-13.

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

Fund Manager: Mr. Miyush Gandhi / Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	3.20%	5.28%	6.01%	10321	10531	10605
Last 3 Years	6.01%	8.65%	6.80%	11916	12827	12184
Last 5 Years	8.58%	10.13%	8.35%	15096	16208	14935
Since Inception (CAGR)	10.37%	8.88%	6.19%	54532	39549	26403

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Miyush Gandhi is managing the scheme since 15-June-18 and Mr. Avnish Jain is managing the scheme since 7-Oct-13. 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.

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	5.63%	6.65%	6.01%	10566	10669	10605
Last 3 Years	7.20%	7.50%	6.80%	12323	12424	12184
Last 5 Years	7.10%	8.32%	8.35%	14095	14912	14935
Since Inception (CAGR)	7.22%	8.41%	6.89%	17108	18613	16689

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 25, 2011. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Ms. Suman Prasad is managing the scheme since 16-Sep-12. 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 Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	5.16%	5.91%	6.01%	10519	10595	10605
Last 3 Years	7.05%	7.79%	6.80%	12270	12526	12184
Last 5 Years	8.10%	9.23%	8.35%	14766	15554	14935
Since Inception (CAGR)	8.44%	6.87%	6.33%	37435	29515	27171

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 19, 2002. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Mr. Avnish Jain is managing the scheme since 25-June-14

#### CANARA ROBECO LIQUID FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	7.35%	7.57%	7.85%	10739	10761	10790
Last 3 Years	7.12%	7.24%	7.43%	12293	12334	12403
Last 5 Years	7.72%	7.83%	8.01%	14507	14580	14703
Since Inception (CAGR)	7.88%	7.58%	7.85%	22132	21481	22051
Last 7 Days	7.24%	7.68%	8.68%	10014	10015	10017
Last 14 Days	7.18%	7.37%	8.05%	10029	10030	10033
Last 30 Days	7.23%	7.64%	8.54%	10061	10065	10073

The past performance may or may not be sustained in the future. Returns are based on growth NAV 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: Retail Plan : January 15, 2002. Institutional Plan : May 31, 2004. Regular Plan : July 15, 2008. The face value was changed to ₹1000 w.e.f Aug 20, 2011. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 18-Mar-11

#### CANARA ROBECO ULTRA SHORT TERM FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.09%	7.57%	7.85%	10613	10761	10790
Last 3 Years	6.36%	7.24%	7.43%	12034	12334	12403
Last 5 Years	7.36%	7.83%	8.01%	14265	14580	14703
Since Inception (CAGR)	7.77%	7.58%	7.85%	27177	21486	22055

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: Retail Plan : September 16, 2003. Institutional Plan : August 21, 2007. Regular Plan : July 14, 2008. The face value was changed to ₹1000 w.e.f Aug 20, 2011. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 12-Apr-11

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	4.13%	5.91%	6.01%	10415	10595	10605
Last 3 Years	7.29%	7.79%	6.80%	12353	12526	12184
Last 5 Years	8.37%	9.23%	8.35%	14947	15554	14935
Since Inception (CAGR)	7.56%	7.61%	5.86%	20129	20223	17270

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: May 29, 2009. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Mr. Girish Hisaria is managing the scheme since 24-Aug-14

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	5.26%	5.91%	6.01%	10529	10595	10605
Last 3 Years	6.71%	7.79%	6.80%	12152	12526	12184
Since Inception (CAGR)	7.83%	9.18%	8.22%	14468	15375	14724

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 7th February, 2014. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Mr. Avnish Jain is managing the scheme since 7-Feb-14. The above scheme is in existence for less than 3 or 5 years

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

Fund Manager: Mr. Girish Hisaria / Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.89%	7.92%	7.85%	10693	10796	10790
Last 3 Years	7.37%	7.56%	7.43%	12380	12448	12403
Last 5 Years	7.90%	8.14%	8.01%	14625	14790	14703
Since Inception (CAGR)	7.89%	7.91%	7.54%	28590	28671	27331

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 4, 2005. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 12-Apr-11

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

Fund Manager: Mr. Avnish Jain / Ms. Suman Prasad

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic Price of Gold <sup>#</sup>	Scheme	Domestic Price of Gold <sup>#</sup>
Last 1 Year	7.28%	8.01%	10733	10805
Last 3 Years	7.05%	8.87%	12269	12909
Last 5 Years	2.18%	4.00%	11140	12169
Since Inception (CAGR)	0.66%	2.29%	10459	11664

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 19th March, 2012. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Avnish Jain is managing the scheme since 25-June-14 and Ms. Suman Prasad is managing the scheme since 14-May-18. Mr. Kiran Shetty managed the scheme since 1-Apr-12 till 14-May-18

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Ms. Suman Prasad

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic price of gold <sup>#</sup>	Scheme	Domestic price of gold <sup>#</sup>
Last 1 Year	6.73%	8.01%	10677	10805
Last 3 Years	6.34%	8.87%	12028	12909
Last 5 Years	0.20%	4.00%	10101	12169
Since Inception (CAGR)	-0.96%	1.30%	9390	10882

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 25th June, 2012. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Avnish Jain is managing the scheme since 7-Oct-13 and Ms. Suman Prasad is managing the scheme since 14-May-18. Mr. Kiran Shetty managed the scheme since 25-Jun-15 till 14-May-18. The above scheme is in existence for less than 3 or 5 years

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	4.87%	6.83%	6.01%	10490	10687	10605
Last 3 Years	8.41%	7.60%	6.80%	12743	12462	12184
Last 5 Years	9.59%	9.36%	8.35%	15813	15648	14935
Since Inception (CAGR)	8.80%	8.84%	N.A.	49765	50121	-

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 29, 1999. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Mr. Girish Hisaria is managing the scheme since 24-Aug-14

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.



## Scheme Performance - Fund Manager wise

(as on December 31, 2018)

### Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	0.88%	0.81%	10.85%	12.75%	13.75%	14.48%	18.01%	16.21%
CANARA ROBECO BLUE CHIP EQUITY FUND	3.37%	2.61%	11.43%	12.82%	13.35%	13.57%	10.73%	10.54%
CANARA ROBECO EQUITY HYBRID FUND	1.26%	2.82%	9.51%	11.22%	15.20%	12.86%	11.02%	N.A.
CANARA ROBECO INFRASTRUCTURE	-19.03%	-19.80%	5.01%	7.96%	15.99%	9.88%	11.88%	N.A.

Note:

- Mr. Shridatta Bhandwaldar manages 4 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.

### Fund Manager: Mr. Miyush Gandhi

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EMERGING EQUITIES	-9.24%	0.81%	12.24%	12.75%	25.66%	14.48%	17.15%	13.81%
CANARA ROBECO CONSERVATIVE HYBRID FUND	3.20%	5.28%	6.01%	8.65%	8.58%	10.13%	10.37%	8.88%

Note:

- Mr. Miyush Gandhi manages 2 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, except for Canara Robeco Conservative Hybrid Fund  
The performance details provided for Canara Robeco Conservative Hybrid Fund is of Regular Plan – Dividend Option.
- 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.

### Fund Manager: Mr. Krishna Sanghavi

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	0.88%	0.81%	10.85%	12.75%	13.75%	14.48%	18.01%	16.21%
CANARA ROBECO BLUE CHIP EQUITY FUND	3.37%	2.61%	11.43%	12.82%	13.35%	13.57%	10.73%	10.54%
CANARA ROBECO EQUITY HYBRID FUND	1.26%	2.82%	9.51%	11.22%	15.20%	12.86%	11.02%	N.A.
CANARA ROBECO INFRASTRUCTURE	-19.03%	-19.80%	5.01%	7.96%	15.99%	9.88%	11.88%	N.A.
CANARA ROBECO CONSUMER TRENDS FUND	1.99%	2.61%	14.11%	12.82%	18.79%	13.57%	15.32%	8.22%
CANARA ROBECO EMERGING EQUITIES	-9.24%	0.81%	12.24%	12.75%	25.66%	14.48%	17.15%	13.81%
CANARA ROBECO EQUITY TAX SAVER FUND	2.66%	2.61%	10.63%	12.82%	14.61%	13.57%	19.69%	17.06%

Note:

- Mr. Krishna Sanghavi manages 7 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.

### Fund Manager: Ms. Cheenu Gupta

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY TAX SAVER FUND	2.66%	2.61%	10.63%	12.82%	14.61%	13.57%	19.69%	17.06%
CANARA ROBECO CONSUMER TRENDS FUND	1.99%	2.61%	14.11%	12.82%	18.79%	13.57%	15.32%	8.22%

Note:

- Ms. Cheenu Gupta manages 2 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 for Canara Robeco Equity Tax Saver Fund is of Regular Plan – Dividend Option
- Past performance may or may not be sustained in the future.

<sup>#</sup>For scheme benchmark please refer page no 25-28 • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. • In case the number of schemes managed by a fund manager is more than six, performance data of schemes including top 3 and bottom 3 schemes managed by fund manager is provided.

## Scheme Performance - Fund Manager wise

(as on December 31, 2018)

### Fund Manager: Mr. Avnish Jain

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY HYBRID FUND*	1.26%	2.82%	9.51%	11.22%	15.20%	12.86%	11.02%	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND*	3.20%	5.28%	6.01%	8.65%	8.58%	10.13%	10.37%	8.88%
CANARA ROBECO INCOME FUND	5.16%	5.91%	7.05%	7.79%	8.10%	9.23%	8.44%	6.87%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	7.28%	8.01%	7.05%	8.87%	2.18%	4.00%	0.66%	2.29%
CANARA ROBECO GOLD SAVINGS FUND	6.73%	8.01%	6.34%	8.87%	0.20%	4.00%	-0.96%	1.30%
CANARA ROBECO CORPORATE BOND FUND	5.26%	5.91%	6.71%	7.79%	-	-	7.83%	9.18%

Note:

- Mr. Avnish 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. For Canara Robeco Conservative Hybrid Fund, returns are based on NAV of Regular Plan - Dividend 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.

### Fund Manager: Mr. Girish Hisaria

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO GILT FUND	4.87%	6.83%	8.41%	7.60%	9.59%	9.36%	8.80%	8.84%
CANARA ROBECO LIQUID FUND	7.35%	7.57%	7.12%	7.24%	7.72%	7.83%	7.88%	7.58%
CANARA ROBECO ULTRA SHORT TERM FUND	6.09%	7.57%	6.36%	7.24%	7.36%	7.83%	7.77%	7.58%
CANARA ROBECO DYNAMIC BOND FUND	4.13%	5.91%	7.29%	7.79%	8.37%	9.23%	7.56%	7.61%
CANARA ROBECO SAVINGS FUND	6.89%	7.92%	7.37%	7.56%	7.90%	8.14%	7.89%	7.91%

Note:

- Mr. Girish Hisaria 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.

### Fund Manager: Ms. Suman Prasad

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SHORT DURATION FUND	5.63%	6.65%	7.20%	7.50%	7.10%	8.32%	7.22%	8.41%
CANARA ROBECO LIQUID FUND	7.35%	7.57%	7.12%	7.24%	7.72%	7.83%	7.88%	7.58%
CANARA ROBECO ULTRA SHORT TERM FUND	6.09%	7.57%	6.36%	7.24%	7.36%	7.83%	7.77%	7.58%
CANARA ROBECO SAVINGS FUND	6.89%	7.92%	7.37%	7.56%	7.90%	8.14%	7.89%	7.91%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	7.28%	8.01%	7.05%	8.87%	2.18%	4.00%	0.66%	2.29%
CANARA ROBECO GOLD SAVINGS FUND	6.73%	8.01%	6.34%	8.87%	0.20%	4.00%	-0.96%	1.30%

Note:

- Ms. Suman Prasad 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.
- 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 Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.
- Past performance may or may not be sustained in the future.

\*For scheme benchmark please refer page no 25-28 • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. • In case the number of schemes managed by a fund manager is more than six, performance data of schemes including top 3 and bottom 3 schemes managed by fund manager is provided.

## SIP RETURNS

(as on December 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1840000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6184363	5724784	2342368	1297705	779567	424194	120578
Scheme Returns	14.44%	14.14%	12.83%	12.21%	10.41%	10.95%	0.89%
S&P BSE 200 TRI <sup>#</sup>	13.15%	12.91%	12.66%	13.12%	11.32%	11.16%	0.83%
S&P BSE SENSEX TRI <sup>##</sup>	13.06%	12.78%	11.99%	12.35%	11.09%	12.92%	4.75%
Inception Date	16-Sep-03						

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Krishna Sanghavi

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1190000	840000	600000	360000	120000
Market Value (INR)	2375245	1329631	787502	424537	122144
Scheme Returns	13.37%	12.89%	10.81%	11.01%	3.33%
S&P BSE 100 TRI <sup>#</sup>	12.14%	12.60%	11.04%	11.60%	2.33%
S&P BSE SENSEX TRI <sup>##</sup>	12.03%	12.35%	11.09%	12.92%	4.75%
Inception Date (Canara Robeco Equity Taxsaver – Reg Growth Plan)	02-Feb-09				

#### CANARA ROBECO EQUITY HYBRID FUND

Fund Manager: Mr. Avnish Jain / Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3110000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	24752612	14683043	5794651	2400376	1326205	780669	410973	121180
Scheme Returns	13.59%	15.81%	14.28%	13.29%	12.82%	10.46%	8.79%	1.83%
CRISIL Hybrid 35+65 - Aggressive Index <sup>*</sup>	NA	NA	11.39%	11.22%	11.54%	10.29%	9.71%	4.02%
S&P BSE SENSEX TRI <sup>##</sup>	13.83%	14.66%	12.78%	11.99%	12.35%	11.09%	12.92%	4.75%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Krishna Sanghavi

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1120000	840000	600000	360000	120000
Market Value	2348938	1492609	858205	436745	122275
Scheme Returns	15.25%	16.13%	14.29%	12.96%	3.53%
S&P BSE 100 TRI <sup>#</sup>	11.64%	12.60%	11.04%	11.60%	2.33%
S&P BSE SENSEX TRI <sup>##</sup>	11.43%	12.35%	11.09%	12.92%	4.75%
Inception Date	14-Sep-09				

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi / Mr. Krishna Sanghavi

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1660000	1200000	840000	600000	360000	120000
Market Value (INR)	6652075	3719244	1781508	883021	415556	114957
Scheme Returns	18.33%	21.42%	21.10%	15.45%	9.55%	-7.69%
S&P BSE 200 TRI <sup>#</sup>	12.20%	12.66%	13.12%	11.32%	11.16%	0.83%
S&P BSE Sensex TRI <sup>##</sup>	11.83%	11.99%	12.35%	11.09%	12.92%	4.75%
Inception Date	11-Mar-05					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2018 and are CAGR. 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<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on December 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1010000	840000	600000	360000	120000
Market Value	1670696	1281204	777105	420651	121337
Scheme Returns	11.63%	11.85%	10.28%	10.38%	2.07%
S&P BSE 100 TRI <sup>#</sup>	11.94%	12.60%	11.04%	11.60%	2.33%
S&P BSE SENSEX TRI <sup>##</sup>	11.71%	12.35%	11.09%	12.92%	4.75%
Inception Date	20-Aug-10				

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Krishna Sanghavi

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1560000	1190000	830000	590000	350000	110000
Market Value (INR)	3143991	2022541	1190009	688730	352358	101104
Scheme Returns	10.08%	10.17%	10.02%	6.04%	0.43%	-13.99%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	6.66%	7.16%	3.26%	-0.72%	-21.58%
S&P BSE SENSEX TRI <sup>##</sup>	11.30%	11.99%	12.35%	11.09%	12.92%	4.75%
Inception Date	02-Dec-05					

### DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2290000	1800000	1200000	840000	600000	360000	120000
Market Value	5524462	3635312	2002548	1127595	730261	394189	125121
Scheme Returns	8.50%	8.81%	9.88%	8.27%	7.79%	5.98%	8.01%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.86%	7.69%	7.95%	8.04%	7.75%	8.20%	11.34%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	6.46%	14.42%	6.94%	6.87%	6.48%	12.04%
Inception Date	29-Dec-99						

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

Fund Manager: Mr. Miyush Gandhi / Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1940000	1800000	1200000	840000	600000	360000	120000
Market Value	4378810	3745628	1817235	1097414	702796	390561	123345
Scheme Returns	9.37%	9.17%	8.04%	7.51%	6.26%	5.36%	5.21%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.54%	8.54%	8.85%	9.00%	8.47%	7.35%	8.19%
CRISIL 10 Year Gilt Index <sup>##</sup>	16.16%	6.46%	14.42%	6.94%	6.87%	5.44%	12.04%
Inception Date	24-April-88						

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.

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1960000	1800000	1200000	840000	600000	360000	120000
Market Value	4089351	3524651	1768874	1087970	711773	392117	124658
Scheme Returns	8.42%	8.44%	7.53%	7.27%	6.77%	5.63%	7.28%
Crisil Composite Bond Fund Index <sup>#</sup>	7.38%	7.56%	8.06%	8.17%	7.84%	6.59%	9.38%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.34%	6.46%	14.42%	6.94%	6.87%	5.44%	12.04%
Inception Date	19-Sep-02						

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2018 and are CAGR. 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<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on December 31, 2018)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1660000	1200000	840000	600000	360000	120000
Market Value	2981235	1818951	1109173	723920	400249	124645
Scheme Returns	8.04%	8.06%	7.81%	7.44%	7.01%	7.26%
Crisil Liquid Fund Index <sup>#</sup>	7.51%	7.80%	7.75%	7.44%	7.23%	7.72%
CRISIL Money Market Index <sup>##</sup>	7.86%	8.02%	7.94%	7.64%	7.46%	8.15%
Inception Date	04-Mar-05					

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1160000	840000	600000	360000	120000
Market Value	1711616	1098160	712290	389743	124037
Scheme Returns	7.82%	7.53%	6.79%	5.22%	6.30%
Crisil Composite Bond Fund Index <sup>#</sup>	8.11%	8.17%	7.84%	6.59%	9.38%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.75%	6.94%	6.87%	5.44%	12.04%
Inception Date	29-May-09				

#### CANARA ROBECO ULTRA SHORT TERM FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1260000	1200000	840000	600000	360000	120000
Market Value	1906038	1777040	1085726	709619	394745	124042
Scheme Returns	7.63%	7.62%	7.21%	6.64%	6.08%	6.30%
Crisil Ultra Short Term Debt Index <sup>#</sup>	8.21%	8.22%	8.08%	7.75%	7.55%	8.23%
CRISIL Money Market Index <sup>##</sup>	8.00%	8.02%	7.94%	7.64%	7.46%	8.15%
Inception Date	14-July-08					

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Ms. Suman Prasad

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	790000	600000	360000	120000
Market Value	822103	638029	376739	123574
Scheme Returns	1.19%	2.42%	2.97%	5.57%
Domestic Price of Gold (Per KG) <sup>#</sup>	3.51%	4.89%	5.11%	7.69%
Inception Date	25-Jun-12			

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	930000	840000	600000	360000	120000
Market Value	1225281	1074475	711987	396887	124176
Scheme Returns	6.98%	6.92%	6.78%	6.44%	6.52%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.09%	8.00%	7.57%	6.88%	7.97%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.98%	6.94%	6.87%	5.44%	12.04%
Inception Date	25-Apr-11				

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 Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2018 and are CAGR. 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<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on December 31, 2018)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	590000	360000	120000
Market Value	696548	393280	124229
Scheme Returns	6.69%	5.83%	6.60%
Crisil Composite Bond Fund Index <sup>#</sup>	7.78%	6.59%	9.38%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.81%	5.44%	12.04%
Inception Date	07-Feb-15		

**1.** Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2018 and are CAGR. **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<sup>#</sup>, Additional benchmark<sup>##</sup>

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.10.2016	2.70	34.26
27.10.2017	3.00	37.91
26.10.2018	3.00	33.56
<b>Direct Plan</b>		
27.10.2017	4.00	52.37
26.10.2018	4.00	46.79

### Canara Robeco Equity Hybrid Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option - Regular Plan</b>		
29.06.2018	0.69	80.26
20.07.2018	0.69	81.24
31.08.2018	0.72	83.89
28.09.2018	0.67	78.64
26.10.2018	0.63	73.98
30.11.2018	0.67	78.12
28.12.2018	0.69	77.67
<b>Monthly Dividend Option - Direct Plan</b>		
29.06.2018	0.60	84.55
20.07.2018	0.60	85.76
31.08.2018	0.60	88.81
28.09.2018	0.60	83.47
26.10.2018	0.60	78.70
30.11.2018	0.60	83.28
28.12.2018	0.60	82.98

### Canara Robeco Consumer Trends Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
31.07.2015	1.30	22.4700
29.07.2016	1.20	21.8600
28.07.2017	1.50	25.7300
23.03.2018	2.50	24.1800
27.07.2018	1.40	24.1100

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.08.2015	1.65	25.91
28.08.2016	2.04	26.79
24.08.2017	1.75	29.22
31.08.2018	1.50	27.25
<b>Direct Plan</b>		
22.08.2014	1.30	24.73
31.08.2018	2.00	35.54

### Canara Robeco Equity Tax Saver Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.02.2017	0.90	23.56
10.11.2017	1.00	26.59
23.02.2018	1.00	26.27
30.11.2018	1.00	26.10
<b>Direct Plan</b>		
10.11.2017	1.50	39.48
23.02.2018	1.50	39.08
30.11.2018	1.50	39.05

### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.11.2014	2.70	35.38
27.11.2015	2.20	37.54
25.11.2016	2.50	36.68
24.11.2017	2.50	49.33
30.11.2018	2.60	44.15
<b>Direct Plan</b>		
25.11.2016	0.75	46.04
24.11.2017	3.00	66.22
30.11.2018	3.50	60.36

### Canara Robeco Income Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option - Regular Plan</b>		
23.12.2016	0.20	14.9144
24.03.2017	0.20	14.7903
23.06.2017	0.20	15.0888
22.09.2017	0.20	14.9541
29.12.2017	0.20	14.6528
23.03.2018	0.20	14.5217
22.06.2018	0.20	14.3763
28.09.2018	0.20	14.3125
28.12.2018	0.20	14.5783
<b>Quarterly Dividend Option - Direct Plan</b>		
23.12.2016	0.20	15.3087
24.03.2017	0.20	15.2147
23.06.2017	0.20	15.5573
22.09.2017	0.20	15.4593
29.12.2017	0.20	15.1902
23.03.2018	0.20	15.0911
22.06.2018	0.20	14.9803
28.09.2018	0.20	14.9586
28.12.2018	0.20	15.2789

### Canara Robeco Conservative Hybrid Fund (Monthly Dividend Option)

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.07.2017	0.10	14.7517
24.08.2017	0.10	14.6197
29.09.2017	0.10	14.5526
27.10.2017	0.10	14.5832
24.11.2017	0.10	14.4674
29.12.2017	0.10	14.3693
25.01.2018	0.10	14.3173
23.02.2018	0.10	13.9882
23.03.2018	0.10	13.8193
27.04.2018	0.10	13.9453
25.05.2018	0.10	13.8158
29.06.2018	0.10	13.7547
20.07.2018	0.10	13.7901
31.08.2018	0.10	13.9409
28.09.2018	0.10	13.5063
26.10.2018	0.10	13.2603
30.11.2018	0.10	13.6120
28.12.2018	0.10	13.5943
<b>Direct Plan</b>		
28.07.2017	0.10	15.5344
24.08.2017	0.10	15.4130
29.09.2017	0.10	15.3637
27.10.2017	0.10	15.4129
24.11.2017	0.10	15.3087
29.12.2017	0.10	15.2263
25.01.2018	0.10	15.1926
23.02.2018	0.10	14.8582
23.03.2018	0.10	14.6956
27.04.2018	0.10	14.8462
25.05.2018	0.10	14.7254
29.06.2018	0.10	14.6807
20.07.2018	0.10	14.7341
31.08.2018	0.10	14.9074
28.09.2018	0.10	14.4585
26.10.2018	0.10	14.2106
30.11.2018	0.10	14.6064
28.12.2018	0.10	14.6060
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
22.09.2017	0.30	15.0582
29.12.2017	0.30	14.8541
23.03.2018	0.30	14.2967
22.06.2018	0.30	14.2640
28.09.2018	0.30	13.9872
28.12.2018	0.30	14.0881
<b>Direct Plan</b>		
22.09.2017	0.30	15.8960
29.12.2017	0.30	15.7403
23.03.2018	0.30	15.2024
22.06.2018	0.30	15.2201
28.09.2018	0.30	14.9712
28.12.2018	0.30	15.1334

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Ultra Short Term Fund & Canara Robeco Savings Fund Visit : [www.canararobeco.com](http://www.canararobeco.com). ● The dividend amount is before tax calculation.

Past performance may or may not be sustained in the future. 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).

## DIVIDEND HISTORY

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option</b>		
<b>Regular Plan</b>		
29.09.2017	0.06	14.5948
27.10.2017	0.06	14.5993
24.11.2017	0.06	14.5552
29.12.2017	0.06	14.5005
25.01.2018	0.06	14.4850
23.02.2018	0.06	14.4501
23.03.2018	0.06	14.4907
27.04.2018	0.06	14.4416
25.05.2018	0.06	14.3961
29.06.2018	0.06	14.4311
20.07.2018	0.06	14.4480
31.08.2018	0.06	14.4833
28.09.2018	0.06	14.4109
26.10.2018	0.06	14.4294
30.11.2018	0.06	14.5196
28.12.2018	0.06	14.5666
<b>Direct Plan</b>		
29.09.2017	0.06	15.4628
27.10.2017	0.06	15.4798
24.11.2017	0.06	15.4452
29.12.2017	0.06	15.4012
25.01.2018	0.06	15.3965
23.02.2018	0.06	15.3715
23.03.2018	0.06	15.4265
27.04.2018	0.06	15.3880
25.05.2018	0.06	15.3514
29.06.2018	0.06	15.4037
20.07.2018	0.06	15.4326
31.08.2018	0.06	15.4891
28.09.2018	0.06	15.4254
26.10.2018	0.06	15.4588
30.11.2018	0.06	15.5709
28.12.2018	0.06	15.6343
<b>Quarterly Dividend Option - Regular Plan</b>		
22.09.2017	0.18	14.9078
29.12.2017	0.18	14.8360
23.03.2018	0.18	14.8298
22.06.2018	0.18	14.7649
28.09.2018	0.18	14.7550
28.12.2018	0.18	14.9175
<b>Quarterly Dividend Option - Direct Plan</b>		
22.09.2017	0.18	15.5031
29.12.2017	0.18	15.4661
23.03.2018	0.18	15.4917
22.06.2018	0.18	15.4589
28.09.2018	0.18	15.4906
28.12.2018	0.18	15.6998

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.2913
20.06.2014	0.35	12.6800
31.12.2014	0.39	13.3433
26.06.2015	0.40	13.2629
23.12.2015	0.40	13.3071
24.06.2016	0.40	13.4407
23.12.2016	0.40	14.3270
23.06.2017	0.45	14.5633
29.12.2017	0.40	13.9791
22.06.2018	0.40	13.6557
28.12.2018	0.40	13.7272
<b>Direct Plan</b>		
20.12.2013	0.37	12.3200
20.06.2014	0.35	12.7361
31.12.2014	0.39	13.4389
26.06.2015	0.40	13.4008
23.12.2015	0.40	13.4853
24.06.2016	0.40	13.6734
23.12.2016	0.40	14.6341
23.06.2017	0.45	14.9225
29.12.2017	0.40	14.3862
22.06.2018	0.40	14.1043
28.12.2018	0.40	14.2548

### Canara Robeco Corporate Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.11.2014	0.32	10.9937
29.05.2015	0.30	11.1100
27.11.2015	0.30	11.2040
27.05.2016	0.34	11.3020
25.11.2016	0.35	11.7103
26.05.2017	0.35	11.5525
24.11.2017	0.35	11.5473
25.05.2018	0.35	11.2798
30.11.2018	0.35	11.3015
<b>Direct Plan</b>		
28.11.2014	0.32	11.0052
29.05.2015	0.30	11.1324
27.11.2015	0.30	11.2594
27.05.2016	0.34	11.4032
25.11.2016	0.35	11.8578
26.05.2017	0.35	11.7398
24.11.2017	0.35	11.7801
25.05.2018	0.35	11.5522
30.11.2018	0.35	11.6246

### Canara Robeco Gilt Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.3226
20.06.2014	0.35	12.8805
31.12.2014	0.40	13.6628
26.06.2015	0.40	13.5912
23.12.2015	0.40	13.7057
24.06.2016	0.40	13.9683
23.12.2016	0.45	15.1684
23.06.2017	0.45	15.4644
29.12.2017	0.45	14.7729
22.06.2018	0.45	14.3774
28.12.2018	0.40	14.5640
<b>Direct Plan</b>		
20.12.2013	0.37	12.3426
20.06.2014	0.35	12.9282
31.12.2014	0.40	13.7442
26.06.2015	0.40	13.7047
23.12.2015	0.40	13.8634
24.06.2016	0.40	14.1721
23.12.2016	0.45	15.4471
23.06.2017	0.45	15.7997
29.12.2017	0.45	15.1532
22.06.2018	0.45	14.8012
28.12.2018	0.40	15.0561

### Canara Robeco Blue Chip Equity Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
27.11.2015	1.25	15.81
25.11.2016	1.32	14.90
24.11.2017	1.35	17.42
30.11.2018	1.30	16.87
<b>Direct Plan</b>		
30.11.2018	1.90	24.49

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Ultra Short Term Fund & Canara Robeco Savings Fund Visit : [www.canararobeco.com](http://www.canararobeco.com). ● The dividend amount is before tax calculation.

Past performance may or may not be sustained in the future. 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).



## HOW TO READ A FACTSHEET

### Fund Manager

An employee of the asset management company who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

### Minimum Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

### Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

### Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

### Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until Maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

### SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

### NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

### Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

### Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

### Exit Load

Exit load is charged at the time an investor redeems the units of mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1% the investor will receive Rs. 99.

### Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

### Standard Deviation

Standard Deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

### Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

### Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

### AUM

AUM or assets under management refers to recent / updated cumulative market value of investments of a scheme managed by the mutual fund.

### Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

### Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

### Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

## DEFINITIONS

### **Total Expense Ratio**

Expressed as an annualized percentage, it is the ratio of all the expenses of the fund to the total assets of the fund and includes the fund management fees paid to the asset management company for managing the fund's assets.

### **Sharp Ratio**

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

### **Beta Ratio**

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

### **Portfolio Turnover Ratio**

It is a measure of how often assets within a fund are churned.

### **Modified Duration**

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

### **Average Maturity**

It is the weighted average of residual maturity of debt securities in a fund portfolio

### **Portfolio Yield**

Weighted Average valuation yield of the assets

### **Standard Deviation**

Standard Deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

### **Risk Free Return**

It represents the rate of return an investor could have earned by investing in a security which is believed to have zero investment risk over the specified period of time.

### **Tracking Error**

Tracking error is a measure of how closely is a scheme able to imitate the index to which it is benchmarked. It is the standard deviation of the difference between the scheme and index returns.

### **R-Squared:**

It is a statistical measure of how closely the portfolio returns are correlated with its 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, 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 and assume no financial liability whatsoever to the user of this document. The document is solely for the information and understanding of intended recipients only. Internal views, estimates, opinions expressed herein may or may not materialize. These views, estimates, opinions alone are not sufficient and should not be used for the development or implementation of an investment strategy. Forward looking statements are based on internal views and assumptions and subject to known and unknown risks and uncertainties which could materially impact or differ the actual results or performance from those expressed or implied under those statements.

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**<sup>5</sup>Note :**

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 6.73% (MIBOR as of December 31, 2018)

For the calculation of risk ratios monthly absolute returns calculated at monthly frequency are used

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 31.12.2018. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.12.2018.

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**Unclaimed Dividends :** Those Investors who have not received/encashed the Dividends distributed by the Schemes, may write to respective registrar, duly furnishing the Name of the Scheme, Folio No. and Details of the Dividends not received.

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

# Investing in small cap fund is like believing in the power of young potential.

## Introducing Canara Robeco Small Cap Fund.

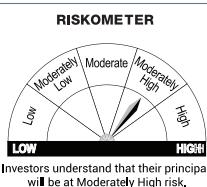
Canara Robeco Small Cap Fund aims to generate capital appreciation by investing predominantly in quality businesses with potential to grow over long term and have a sustainable business model.

### **CANARA ROBECO** Small Cap Fund

(Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks)

**This product is suitable for investors who are seeking\***

- Capital appreciation over long term
- Investing predominantly in equities and equity related instruments of small cap companies



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

NFO Opens on: 25th Jan 2019  
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Mutual Fund

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