

# FACTSHEET

January 31st, 2019



**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

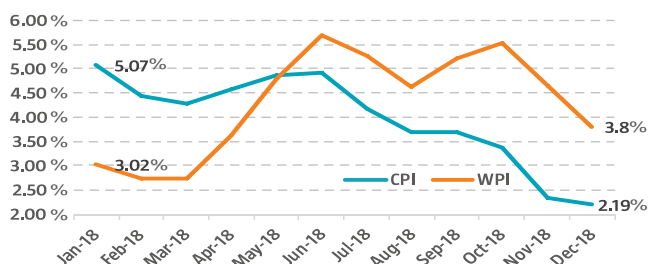
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# Economic Indicators

(as on January 31, 2019)

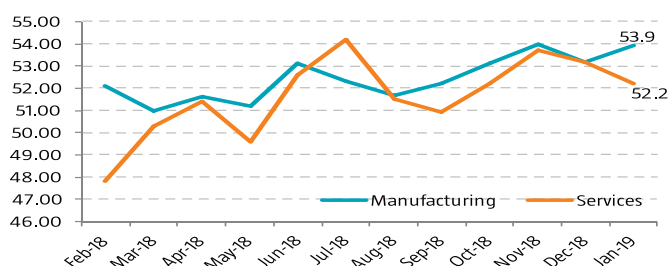
## Inflation in India

CPI declined to 2.19% Dec'18 from 2.33% Nov'18 in line with the market expectation, owing to continuous reduction in food prices. WPI in India slowed to 3.8% in Dec'18 from 4.64% Nov'18 gain in the prior month as cost increased at a softer pace for fuel, power and manufactured products while prices of food declined further.



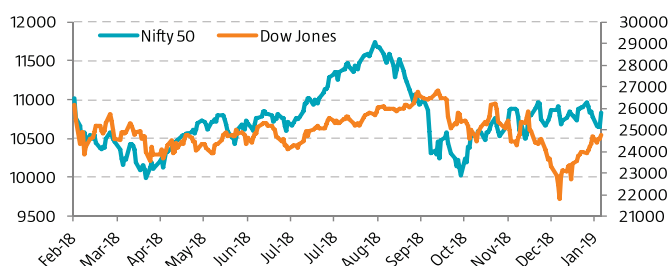
## Indian Business Indicators - PMI

The Nikkei India Manufacturing PMI increased from 53.2 in Dec'18 to 53.9 in Jan'19, it rose the most since Dec'17 due to fast rate of growth in new orders and further an increase in export orders. PMI Services dropped to 52.2 from 53.2 since prices and inflation remained low but the cost increased comparatively than in December.



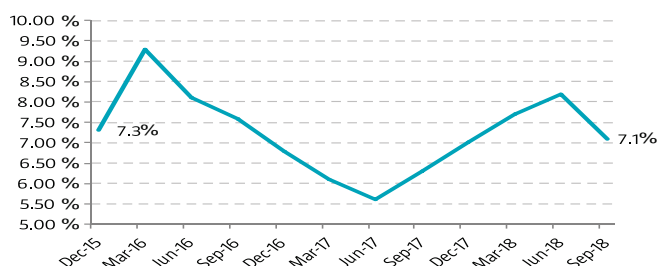
## Equity Markets - India & US

Indian Equity markets remained range bound and ended up being flattish. due to a host of positive as well negative triggers. Investors sentiments remained neutral awaiting the Union Budget announcements which helped Nifty to close at 10800 levels. US markets increased on back of positive sentiments that prevailed across markets because negotiations between US & China over trade and tariffs were making progress.



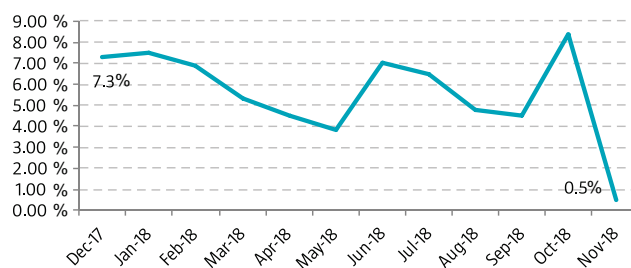
## India GDP Growth Rate

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.



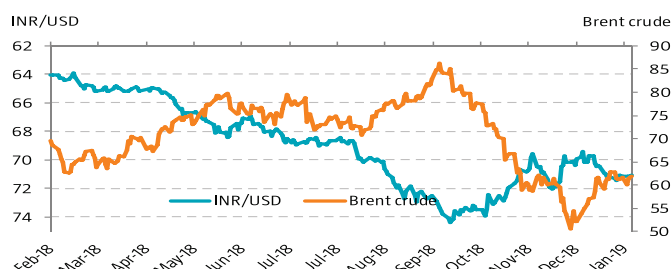
## India Industrial Production

IIP growth reduced sharply to 17month low to 0.5% in Nov'18 vis-a-vis 8.4% in Oct'18 as a result of decline in manufacturing sector post festival season and tighter financial condition. Manufacturing which constitutes major part of IIP saw a sharp decline. There was decline in production of capital goods and consumer goods.



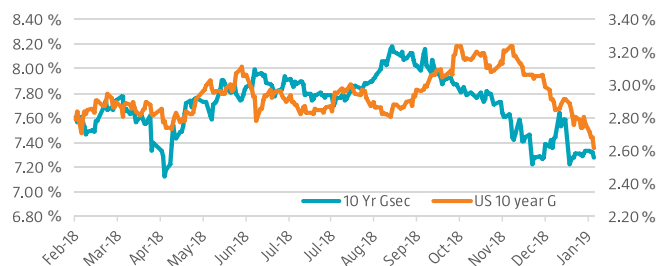
## USD INR & Brent Crude Movement

Crude Oil prices rose from 53.8 in Dec'18 to 61.89 in Jan'19 as US sanctions on Venezuelan exports which lead to tightening of global crude supply. OPEC and its non-member allies agreed to collectively cut production during the first six months of 2019 in an effort to reduce global supply. INR weakened during the month and stood at 71.085 on black of global cues and crude oil price movement.



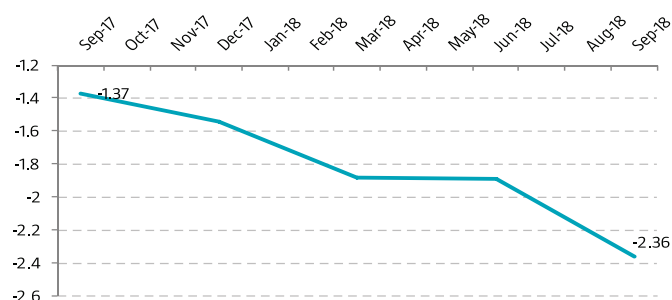
## Interest Rate Movement (%) - India & US

India 10-year G-Sec yields continued to soften due to the moderating inflation. Yields were seen closing at 7.28% in Jan'19 vs 7.37% in Dec'18. US 10-year Treasury yield dropped amid concerns over economy slowdown from 2.68% in Dec'18 to 2.63% in Jan'19.



## 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 January 31, 2019)



**Mr. Krishna Sanghavi**  
Head - Equities

### Factsheet Equity Market Update\*\*

The Indian equity markets traded volatile during the first month of the year, with S&P BSE Sensex and Nifty 50 staying in the positive and negative zone. The movement was on back of diverse global cues, volatile oil prices and weakness in the rupee. The month started with unfavorable cues from the global stocks which weighed on the local sentiments. The sentiments of domestic market participants remained muted ahead of the union budget and the corporate earning round the corner. While there was volatility in the global markets at the beginning of the month, optimism was witnessed as there was progress with US & China trade talks. This was taken in a positive manner by the global stocks which boosted sentiment of global markets. The US markets further got a boost in sentiments post the outcome of the US Federal Reserve meet that left interest rates unchanged and further supported their statement by being patient with future rate hikes.

Bellwether indices, Nifty 50 and S&P BSE Sensex were seen trading mixed during the month at -0.29% (M-o-M) and 0.52% (M-o-M) respectively whereas, S&P BSE Midcap and S&P BSE Small cap indices were down by 5.69% (M-o-M) and 5.31% (M-o-M) respectively. On the sectoral front, S&P BSE Infotech, S&P BSE India Teck, S&P BSE Consumer Durables & S&P BSE Bankex were amongst the few sectors which rose by 8.34%, 6.43%, 2.71% & 1.17% respectively during the month. The markets witnessed negative returns in S&P BSE Power, S&P BSE Metal, S&P BSE Capital Goods and S&P BSE Auto amongst the few indices, which were seen falling by -5.92%, -7.44%, -8.02% and -11.23% respectively.

### Outlook

Globally, financial markets are awaiting the outcome of negotiations on tariff war between China and USA. Over last 2-3 months, signals from Chinese economy as well as comments from some US corporates (notably Apple) regarding China have highlighted risk of a slowdown in China and this could be a worry on the global economic growth especially when USA, Euro & Japan are still struggling for sustainable growth. The US Fed in its 1st monetary policy of 2019 has indicated that Fed is almost at end of the tightening cycle, perhaps recognizing the worry on growth in USA. US Fed ending the tightening cycle is likely to provide relief to global economy and markets, mainly emerging markets.

On domestic front, Union budget (interim) and the RBI Policy in 1st week of February are expected to create news flow that could drive markets. RBI too is expected to move away from tight policy, partly in line with change in US Fed's stance and partly to accommodate the need to support growth in Indian economy. While Indian economy continues to remain on a higher growth path when compared with rest of the world (IMF estimates Indian economy amongst fastest growth in CY2019 with growth rate double that of global growth), the pressures in NBFCs post the ILFS crisis has led to worry about a slowdown as NBFCs have emerged as a strong provider of credit while majority PSU banks have been forced to stay away from lending due to capital and asset quality issues. The resolution of NBFCs borrowing needs could also provide support to growth for Indian economy and markets.

The earnings season for Q3FY19 has been generally on expected lines and management commentary too has been moderate regarding immediate near-term outlook. 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 January 31, 2019)



**Mr. Avnish Jain**  
Head - Fixed Income

### Fixed Income Market update\*\*

Jan'19 saw Indian 10-year benchmark yield trading in a volatile territory primarily due to fall in inflation numbers and cautious market participants awaiting announcement in the budget as well as the monetary policy outcome post change of Governor. During the beginning of the month yields hardened on a possibility of the government missing its fiscal deficit target of 3.3% of Gross Domestic Product (GDP) for the current fiscal and the surge in global crude oil prices. Yields stayed at elevated levels after the announcement of a higher than anticipated borrowing plan by state governments for the last Q4FY19. Yields started retracing post the release of the inflation data for Dec'18 at 2.19%, lower than the print in couple of months. The 10yr US yields showed the impact of the Fed policy of keeping the interest rates steady and ended the month at 2.63%. The global yields were volatile due to concerns related to slowdown & growth issues in US and the ongoing trade concern between US and China. Further the U.S. Federal Reserve held and stated that they would be patient in raising interest rates in 2019 in the last policy meet. Mixed macro-economic data points released for the month kept the fixed income yields volatile, marking the end of the month with a print of 7.48% (old 10Y :7.28% new 10 year).

### Outlook:

Volatile crude oil prices and other input costs may also drag down investment activity and could impact the profit margins of corporates. In addition, volatile movement in rupee and trade related conflict could impact the export growth which could lead to a further widening of India's CAD in FY19.

Market is likely to remain cautious in light of the large than expected gross borrowing numbers and would look forward to see whether continuing support is there from the RBI in terms of OMO purchases (to the extent done/to be done in FY2019). Going forward the 10Y (old) is likely to trade 7.40%-7.70% in the short term.

**Source:** \*\*ICRAMFI Explorer, Bloomberg

# Why ELSS Is A “Less Taxing” Investment Avenue

**Instead of sweating over last moment tax saving investments, opt for monthly investments through SIPs in ELSS**

**R**aj came to office on first of January in cheerful spirits after celebrating the New Year in gusto. The same day he received a mail from the HR department requesting for investment declaration proof. His joy immediately turned to worry. He wondered: “How do I arrange for ₹1.5 lakh for investments to claim tax deductions?” He had spent most of his salary and had hardly invested any amount during the year. He had declared investment of ₹1.5 lakh to claim tax deductions but could barely manage to invest ₹75,000 till the deadline. It was a sort of double whammy. First, he was cash-strapped since he had to invest all that was available. Second, due to higher tax outgo his net salary in the last two months was quite low. Despite having a similar experience in the previous year, he did more of the same.

## **Virtues of regular tax saving investments**

Raj’s scenario is quite common in offices. People generally declare the maximum investment figures at the start of the financial year and come January, they are either scurrying to collect funds for investment or their last two months’ salary takes a hit. Rather than struggling at the last minute, one can consider small and

systematic investments spread over the year. Investing a monthly amount of ₹12,500 allows one to meet his or her yearly investment targets and enjoy the complete benefit of annual tax saving of up to ₹1.5 lakh.

While tax saving is important, one should also strive to invest the amount prudently to reap maximum benefit of the savings. Thus, one gains two-fold i.e. decrease in tax liability plus potential return on investment.

## **The ELSS edge with SIP**

Under Section 80C of Income Tax Act, 1961, one can invest in PPF, NSC, bank FDs, life insurance and Equity Linked Savings Schemes (ELSS) from mutual funds, are various investment instruments eligible for tax saving and can save up to ₹46,350\*\*. Amongst them, ELSS



enjoys the shortest lock-in period of three years. Also, ELSS allows one to benefit from the long-term growth potential of equities and offers the facility to invest the amount systematically through Systematic Investment Plan (SIP). It is a strategy whereby an investor commits to invest a fixed amount at specified intervals. Here are some of its compelling advantages:

- SIPs allow one to achieve tax saving in a systematic and hassle-free manner. As a fixed amount gets invested automatically each month, the investor does not have to worry about making hasty last-minute lump sum investments for saving tax.
- Investing the same amount on a regular basis will lead to one getting more units when price is low and one getting less units in case price is high. This is called rupee cost averaging which is at work to help you.
- SIP in ELSS not only helps you save tax but also help you benefit from ups and downs in the markets.
- You can make small tax saving investments regularly with SIPs and that way you make regular progress throughout the year imparting much needed discipline for a long term investor.
- Each SIP in ELSS attracts a three year lock-in period which helps you work on your mix of investments during periodic performance reviews.

So, what is the lesson for Raj from our little story? I would say it is let bygones be bygones. He should sign up for a SIP in ELSS at the start of the year itself. That will go a long way in helping him from any last moment anxiety and grief.

\*\*Assuming highest tax bracket i.e. tax rate of 30% which includes cess of 3%. Information on tax benefits are based on prevailing taxation laws. Consult your tax advisor for actual tax implication before investment.

*The author is Mr. Mohit Bhatia - Head, Sales and Marketing, Canara Robeco Asset Management Company Ltd  
Source: Outlook Magazine 26 November 2018*

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

(as on January 31, 2019)

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₹)	922.19	158.37	4,096.85	115.01	295.59	868.67
Standard Deviation	15.77	14.71	19.03	18.29	18.14	15.35
Beta	1.02	0.97	1.13	0.83	1.14	0.99
Sharpe	0.51	0.52	0.51	0.06	0.63	0.48
R-Squared	0.93	0.94	0.93	0.81	0.85	0.89
Portfolio Turnover Ratio	0.96	0.97	0.88	0.75	1.08	1.98
Benchmark	S&P BSE 200 TRI	S&P BSE 100 TRI	NIFTY Large Midcap 250 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₹)	1,274.46	108.28	841.43	236.34	103.23	113.77	174.50	67.35
Average Maturity(Yrs)	0.07	0.37	0.72	1.42	6.82	3.63	3.39	4.33
Yield to Maturity(%)	6.92	6.95	7.80	7.98	8.38	7.54	8.41	6.83
Modified Duration(Yrs)	0.06	0.33	0.64	1.21	4.49	2.48	2.58	2.88
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₹)	205.50	1,895.73	38.77	38.14
Standard Deviation	5.31	12.00	–	–
Beta	1.05	1.10	–	–
Sharpe	0.09	0.47	–	–
R-Squared	0.86	0.90	–	–
Annualised Tracking Error	–	–	0.07	–
Portfolio Turnover Ratio	–	3.67	–	–
Average Maturity(Yrs)	3.91	–	0.00	0.00
Yield to Maturity(%)	8.11	–	–	–
Modified Duration(Yrs)	2.70	–	–	–
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

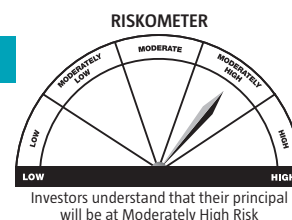
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on January 31, 2019)

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> :** ₹ 922.19 Crores

**Monthly AVGAUM :** ₹ 911.55 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 47.01

Regular Plan - Dividend Option ₹ 33.53

Direct Plan - Growth Option ₹ 131.04

Regular Plan - Growth Option ₹ 126.47

**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 : 1.76%

**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	15.77
Portfolio Beta	1.02
Portfolio Turnover Ratio	0.96 times
R-Squared	0.93
Sharpe Ratio	0.51

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.31</b>
<b>Listed</b>	<b>95.31</b>
<b>Banks</b>	<b>31.09</b>
HDFC Bank Ltd	8.76
ICICI Bank Ltd	7.20
Axis Bank Ltd	5.26
Kotak Mahindra Bank Ltd	4.56
State Bank of India	4.15
City Union Bank Ltd	1.16
<b>Software</b>	<b>13.11</b>
Infosys Ltd	5.25
Tata Consultancy Services Ltd	3.80
Larsen & Toubro Infotech Ltd	1.59
Tech Mahindra Ltd	1.21
L&T Technology Services Ltd	1.17
CESC Ventures Ltd	0.09
<b>Consumer Non Durables</b>	<b>9.89</b>
ITC Ltd	2.77
Asian Paints Ltd	2.51
Britannia Industries Ltd	2.26
Hindustan Unilever Ltd	1.57
Kansai Nerolac Paints Ltd	0.78
<b>Construction Project</b>	<b>5.80</b>
Larsen & Toubro Ltd	4.91
Ashoka Buildcon Ltd	0.89
<b>Petroleum Products</b>	<b>5.55</b>
Reliance Industries Ltd	5.55
<b>Consumer Durables</b>	<b>5.01</b>
Titan Company Ltd	1.59
Bata India Ltd	1.51

## INVESTMENT STYLE

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

Whirlpool Of India Ltd	1.05
Havells India Ltd	0.86
<b>Gas</b>	<b>3.50</b>
GAIL (India) Ltd	1.23
Petronet LNG Ltd	1.18
Indraprastha Gas Ltd	1.09
<b>Finance</b>	<b>2.68</b>
Housing Development Finance Corporation Ltd	1.84
ICICI Lombard General Insurance Co Ltd	0.84
<b>Cement</b>	<b>2.57</b>
Shree Cement Ltd	0.96
Ultratech Cement Ltd	0.82
The Ramco Cements Ltd	0.79
<b>Pharmaceuticals</b>	<b>2.44</b>
Divi's Laboratories Ltd	1.58
Jubilant Life Sciences Ltd	0.86
<b>Industrial Products</b>	<b>2.26</b>
Schaeffler India Ltd	1.44
AIA Engineering Ltd	0.82
<b>Chemicals</b>	<b>2.16</b>
Atul Ltd	1.17
Solar Industries India Ltd	0.99
<b>Transportation</b>	<b>1.98</b>
Transport Corporation of India Ltd	1.11
TCI Express Ltd	0.87
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.39</b>
The Indian Hotels Co Ltd	1.39
<b>Auto Ancillaries</b>	<b>1.36</b>
Balkrishna Industries Ltd	1.36
<b>Industrial Capital Goods</b>	<b>1.33</b>
Honeywell Automation India Ltd	1.33
<b>Power</b>	<b>0.97</b>
Cesc Ltd	0.97
<b>Auto</b>	<b>0.84</b>
Maruti Suzuki India Ltd	0.84
<b>Ferrous Metals</b>	<b>0.81</b>
Tata Steel Ltd	0.81
<b>Textile Products</b>	<b>0.46</b>
Page Industries Ltd	0.46
<b>Retailing</b>	<b>0.11</b>
Spencers Retail Ltd	0.11
<b>Money Market Instruments</b>	<b>4.36</b>
Tri-party repo	4.36
Net Current Assets	0.33
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

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



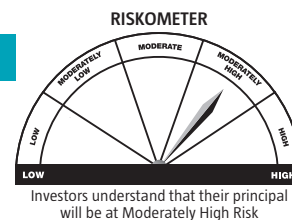
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on January 31, 2019)

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> :** ₹ 158.37 Crores

**Monthly AVGAUM :** ₹ 155.05 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 22.71

Regular Plan - Dividend Option ₹ 15.62

Direct Plan - Growth Option ₹ 24.83

Regular Plan - Growth Option ₹ 23.45

**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/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 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 : 2.98%

Direct Plan : 1.65%

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

**FUND MANAGER :** 1) Mr. Shridatta Bhandwalder  
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	14.71
Portfolio Beta	0.97
Portfolio Turnover Ratio	0.97 times
R-Squared	0.94
Sharpe Ratio	0.52

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.64</b>
<b>Listed</b>	<b>95.64</b>
<b>Banks</b>	<b>31.02</b>
HDFC Bank Ltd	9.11
ICICI Bank Ltd	6.96
Axis Bank Ltd	5.70
State Bank of India	4.63
Kotak Mahindra Bank Ltd	4.62
<b>Consumer Non Durables</b>	<b>12.33</b>
ITC Ltd	3.58
Asian Paints Ltd	2.71
Britannia Industries Ltd	2.24
Hindustan Unilever Ltd	1.81
Dabur India Ltd	1.34
Kansai Nerolac Paints Ltd	0.65
<b>Software</b>	<b>12.03</b>
Infosys Ltd	5.14
Tata Consultancy Services Ltd	4.48
L&T Technology Services Ltd	1.27
Tech Mahindra Ltd	1.14
<b>Petroleum Products</b>	<b>5.85</b>
Reliance Industries Ltd	5.85

<b>Consumer Durables</b>	<b>5.67</b>
Titan Company Ltd	1.85
Whirlpool Of India Ltd	1.43
Havells India Ltd	1.20
Bata India Ltd	1.19

<b>Construction Project</b>	<b>4.98</b>
Larsen & Toubro Ltd	4.98

<b>Finance</b>	<b>4.67</b>
Housing Development Finance Corporation Ltd	3.22
ICICI Lombard General Insurance Co Ltd	1.45

<b>Gas</b>	<b>4.53</b>
Petronet LNG Ltd	1.58
Indraprastha Gas Ltd	1.52
GAIL (India) Ltd	1.43

<b>Auto Ancillaries</b>	<b>3.09</b>
MRF Ltd	1.65
Exide Industries Ltd	1.44

<b>Pharmaceuticals</b>	<b>2.92</b>
Divi's Laboratories Ltd	1.65
Abbott India Ltd	1.27

<b>Auto</b>	<b>2.51</b>
Mahindra & Mahindra Ltd	1.76
Maruti Suzuki India Ltd	0.75

<b>Textile Products</b>	<b>1.93</b>
Page Industries Ltd	1.93

<b>Cement</b>	<b>1.87</b>
Ambuja Cements Ltd	1.01
Ultratech Cement Ltd	0.86

<b>Minerals/Mining</b>	<b>1.13</b>
Coal India Ltd	1.13

<b>Ferrous Metals</b>	<b>1.11</b>
Tata Steel Ltd	1.11

<b>Money Market Instruments</b>	<b>6.32</b>
Tri-party repo	6.32

Net Current Assets	-1.96
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<b>Grand Total ( Net Asset)</b>	<b>100.00</b>
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## INVESTMENT STYLE

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



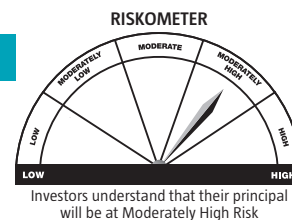
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on January 31, 2019)

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> :** ₹ 4,096.85 Crores

**Monthly AVGAUM :** ₹ 4,081.45 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 56.63

Regular Plan - Dividend Option ₹ 41.30

Direct Plan - Growth Option ₹ 93.43

Regular Plan - Growth Option ₹ 87.78

**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 : 2.01%

Direct Plan : 0.95%

**BENCHMARK:** NIFTY Large Midcap 250 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 19.03

Portfolio Beta 1.13

Portfolio Turnover Ratio 0.88 times

R-Squared 0.93

Sharpe Ratio 0.51

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 96.27**

**Listed 96.27**

**Banks 28.58**

ICICI Bank Ltd 6.44

HDFC Bank Ltd 6.04

Axis Bank Ltd 4.17

State Bank of India 3.50

Kotak Mahindra Bank Ltd 2.94

The Federal Bank Ltd 1.75

RBL Bank Ltd 1.69

City Union Bank Ltd 1.18

AU Small Finance Bank Ltd 0.87

**Software 10.51**

Infosys Ltd 3.61

Tata Consultancy Services Ltd 2.56

Tech Mahindra Ltd 1.62

Larsen & Toubro Infotech Ltd 1.52

L&T Technology Services Ltd 1.04

CESC Ventures Ltd 0.16

**Consumer Non Durables 5.69**

ITC Ltd 2.59

Britannia Industries Ltd 2.06

Dabur India Ltd 1.04

**Pharmaceuticals 5.16**

Divi's Laboratories Ltd 2.03

Jubilant Life Sciences Ltd 1.03

IPCA Laboratories Ltd 0.83

Syngene International Ltd 0.78

Hikal Ltd 0.49

**Construction Project 5.01**

Larsen & Toubro Ltd 2.95

Voltas Ltd 1.15

Ashoka Buildcon Ltd 0.91

**Auto Ancillaries 4.60**

Balkrishna Industries Ltd 1.66

Exide Industries Ltd 1.10

## INVESTMENT STYLE

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

Minda Industries Ltd 0.95  
Sundram Fasteners Ltd 0.89

**Finance 4.49**

Mahindra & Mahindra Financial Services Ltd 1.66

LIC Housing Finance Ltd 1.08

ICICI Lombard General Insurance Co Ltd 1.01

Creditaccess Grameen Ltd 0.74

**Petroleum Products 4.19**

Reliance Industries Ltd 4.19

**Industrial Products 3.96**

AIA Engineering Ltd 1.59

Schaeffler India Ltd 1.44

Bharat Forge Ltd 0.93

**Chemicals 3.80**

Atul Ltd 2.03

Navin Fluorine International Ltd 0.94

Solar Industries India Ltd 0.83

**Consumer Durables 3.23**

Whirlpool Of India Ltd 1.76

Bata India Ltd 1.47

**Gas 3.22**

Indraprastha Gas Ltd 2.34

GAIL (India) Ltd 0.88

**Cement 3.11**

Grasim Industries Ltd 1.23

The Ramco Cements Ltd 0.97

Century Textiles & Industries Ltd 0.91

**Hotels, Resorts And Other Recreational Activities 1.86**

The Indian Hotels Co Ltd 1.86

**Auto 1.69**

Maruti Suzuki India Ltd 0.86

Mahindra & Mahindra Ltd 0.83

**Power 1.56**

Cesc Ltd 1.56

**Services 1.50**

Odisha Cement Ltd 1.50

**Transportation 1.29**

Transport Corporation of India Ltd 0.67

TCI Express Ltd 0.62

**Textile Products 0.37**

Arvind Ltd 0.37

**Fertilisers 0.99**

Coromandel International Ltd 0.99

**Industrial Capital Goods 0.78**

Honeywell Automation India Ltd 0.78

**Non - Ferrous Metals 0.48**

Vedanta Ltd 0.48

**Retailing 0.20**

Spencers Retail Ltd 0.20

**Unlisted 0.85**

Textile Products 0.85

Arvind Fashions Ltd 0.58

Anveshan Heavy Engineering Ltd 0.27

**Money Market Instruments 2.99**

Tri-party repo 2.99

Net Current Assets -0.11

**Grand Total ( Net Asset) 100.00**

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

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

• Please refer page no. 39 for disclaimers.

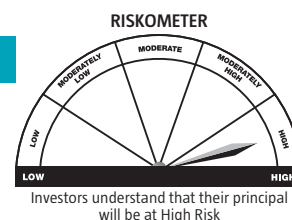
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on January 31, 2019)

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 \* : ₹ 115.01 Crores

Monthly AVGAUM : ₹ 117.83 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 29.74

Regular Plan - Dividend Option ₹ 22.76

Direct Plan - Growth Option ₹ 43.86

Regular Plan - Growth Option ₹ 41.88

**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/Invits- 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 : 1.86%

## 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>§</sup>

Standard Deviation 18.29

Portfolio Beta 0.83

Portfolio Turnover Ratio 0.75 times

R-Squared 0.81

Sharpe Ratio 0.06

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.95</b>
<b>Listed</b>	<b>95.95</b>
<b>Banks</b>	<b>19.13</b>
ICICI Bank Ltd	8.18
State Bank of India	5.72
Axis Bank Ltd	5.23
Construction Project	17.94
Larsen & Toubro Ltd	9.29
Ashoka Buildcon Ltd	4.08
KEC International Ltd	3.08
Sadbhav Engineering Ltd	1.49
<b>Power</b>	<b>14.11</b>
NTPC Ltd	4.47
Power Grid Corporation Of India Ltd	4.09
Tata Power Company Ltd	3.14
Cesc Ltd	2.41
<b>Transportation</b>	<b>11.11</b>
Transport Corporation of India Ltd	4.39
Container Corporation Of India Ltd	3.98
TCI Express Ltd	2.74
<b>Gas</b>	<b>10.89</b>
Petronet LNG Ltd	3.35
GAIL (India) Ltd	3.23
Indraprastha Gas Ltd	2.29
Gujarat State Petronet Ltd	2.02
<b>Industrial Products</b>	<b>6.30</b>
Cummins India Ltd	2.75
Schaeffler India Ltd	2.29

## INVESTMENT STYLE

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

AIA Engineering Ltd	1.26
<b>Cement</b>	<b>5.76</b>
Ambuja Cements Ltd	2.01
ITD Cementation India Ltd	1.98
Ultratech Cement Ltd	1.77
<b>Construction</b>	<b>3.46</b>
Ahluwalia Contracts (India) Ltd	1.88
PNC Infratech Ltd	1.58
<b>Petroleum Products</b>	<b>2.80</b>
Reliance Industries Ltd	2.80
<b>Telecom - Services</b>	<b>2.02</b>
Bharti Airtel Ltd	2.02
<b>Services</b>	<b>2.01</b>
Odisha Cement Ltd	2.01
<b>Retailing</b>	<b>0.23</b>
Spencers Retail Ltd	0.23
<b>Software</b>	<b>0.19</b>
CESC Ventures Ltd	0.19
<b>Money Market Instruments</b>	<b>3.43</b>
Tri-party repo	3.43
Net Current Assets	0.62
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

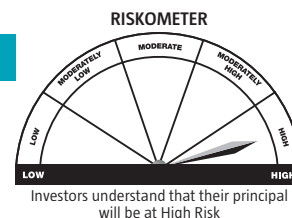
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on January 31, 2019)

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> :** ₹ 295.59 Crores

**Monthly AVGAUM :** ₹ 292.92 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 36.80

Direct Plan - Growth Option ₹ 39.63

Regular Plan - Dividend Option ₹ 21.92

Regular Plan - Growth Option ₹ 37.47

**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>5</sup>:

Regular Plan : 2.87%

Direct Plan : 1.44%

**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	18.14
Portfolio Beta	1.14
Portfolio Turnover Ratio	1.08 times
R-Squared	0.85
Sharpe Ratio	0.63

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.66</b>
<b>Listed</b>	<b>97.66</b>
<b>Consumer Non Durables</b>	<b>38.78</b>
Hindustan Unilever Ltd	7.50
Britannia Industries Ltd	4.97
Asian Paints Ltd	4.70
Jubilant Foodworks Ltd	3.59
Dabur India Ltd	3.43
Nestle India Ltd	3.40
ITC Ltd	3.30
Kansai Nerolac Paints Ltd	2.72
Berger Paints India Ltd	2.61
Colgate Palmolive (India) Ltd	2.56
<b>Banks</b>	<b>26.01</b>
HDFC Bank Ltd	8.09
ICICI Bank Ltd	6.39
Axis Bank Ltd	4.40
State Bank of India	3.99
Kotak Mahindra Bank Ltd	3.14
<b>Consumer Durables</b>	<b>15.75</b>
VIP Industries Ltd	4.17
Titan Company Ltd	3.45
Bata India Ltd	3.25
Whirlpool Of India Ltd	2.86
Havells India Ltd	2.02
<b>Textile Products</b>	<b>3.48</b>
Page Industries Ltd	2.84
Siyaram Silk Mills Ltd	0.64
<b>Construction Project</b>	<b>3.30</b>
Voltas Ltd	3.30

## INVESTMENT STYLE

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

<b>Finance</b>	<b>3.04</b>
Mahindra & Mahindra Financial Services Ltd	1.79
Housing Development Finance Corporation Ltd	1.25
<b>Chemicals</b>	<b>2.89</b>
Pidilite Industries Ltd	2.89
<b>Petroleum Products</b>	<b>2.45</b>
Reliance Industries Ltd	2.45
<b>Auto Ancillaries</b>	<b>1.17</b>
Exide Industries Ltd	1.17
<b>Retailing</b>	<b>0.79</b>
Avenue Supermarts Ltd	0.79
<b>Money Market Instruments</b>	<b>4.04</b>
Tri-party repo	4.04
Net Current Assets	-1.70
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.01.2019

● ^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 January 31, 2019)

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> :** ₹ 868.67 Crores

**Monthly AVGAUM :** ₹ 865.38 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 37.92

Regular Plan - Dividend Option ₹ 25.30

Direct Plan - Growth Option ₹ 63.86

Regular Plan - Growth Option ₹ 61.59

**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 : 2.43%

Direct Plan : 1.52%

**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	15.35
Portfolio Beta	0.99
Portfolio Turnover Ratio	1.98 times
R-Squared	0.89
Sharpe Ratio	0.48

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>98.19</b>
<b>Listed</b>	<b>98.19</b>
<b>Banks</b>	<b>32.61</b>
HDFC Bank Ltd	8.07
ICICI Bank Ltd	8.05
Axis Bank Ltd	5.58
Kotak Mahindra Bank Ltd	5.07
State Bank of India	5.04
The Federal Bank Ltd	0.80
<b>Consumer Non Durables</b>	<b>11.46</b>
Asian Paints Ltd	3.41
Hindustan Unilever Ltd	2.78
Britannia Industries Ltd	2.27
Berger Paints India Ltd	1.50
Dabur India Ltd	1.00
Nestle India Ltd	0.50
<b>Software</b>	<b>10.83</b>
Infosys Ltd	5.30
Tata Consultancy Services Ltd	3.08
Larsen & Toubro Infotech Ltd	1.48
L&T Technology Services Ltd	0.97
<b>Consumer Durables</b>	<b>9.85</b>
VIP Industries Ltd	3.09
Titan Company Ltd	2.48
Whirlpool Of India Ltd	1.76
Havells India Ltd	1.34
Bata India Ltd	1.18
<b>Construction Project</b>	<b>8.44</b>
Larsen & Toubro Ltd	5.00
Voltas Ltd	2.37
KEC International Ltd	1.07
<b>Petroleum Products</b>	<b>6.28</b>
Reliance Industries Ltd	6.28

## INVESTMENT STYLE

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

<b>Industrial Products</b>	<b>5.29</b>
Schaeffler India Ltd	2.50
AIA Engineering Ltd	1.76
KEI Industries Ltd	1.03
<b>Construction</b>	<b>2.85</b>
Ahluwalia Contracts (India) Ltd	1.32
KNR Constructions Ltd	0.94
PNC Infratech Ltd	0.59
<b>Industrial Capital Goods</b>	<b>2.62</b>
Honeywell Automation India Ltd	2.12
Siemens Ltd	0.50
<b>Transportation</b>	<b>2.27</b>
Transport Corporation of India Ltd	2.27
<b>Finance</b>	<b>1.80</b>
Mahindra & Mahindra Financial Services Ltd	1.80
<b>Pharmaceuticals</b>	<b>1.13</b>
Divi's Laboratories Ltd	1.13
<b>Textile Products</b>	<b>0.96</b>
Page Industries Ltd	0.96
<b>Auto Ancillaries</b>	<b>0.93</b>
Exide Industries Ltd	0.93
<b>Chemicals</b>	<b>0.87</b>
Solar Industries India Ltd	0.87
<b>Money Market Instruments</b>	<b>2.54</b>
Tri-party repo	2.54
Net Current Assets	-0.73
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



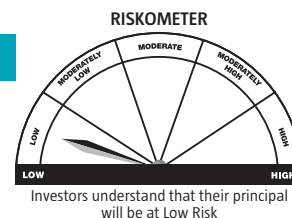
# CANARA ROBECO LIQUID FUND (CRL)

(as on January 31, 2019)

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> :** ₹ 1,274.46 Crores

**Monthly AVGAUM :** ₹ 1,199.43 Crores

**NAV:** (as on January 31, 2019)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,598.1422

Direct Plan - Growth Option ₹ 2,232.2692

Unclaimed Redmp & Dividend Plan-Direct Growth ₹ 1,213.2655

Direct Plan - Monthly Dividend Option ₹ 1,000.2281

Regular Plan - Daily Dividend Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,226.4915

Regular Plan - Monthly Dividend Option ₹ 1,000.2275

Regular Plan - Weekly Dividend Option ₹ 1,000.2274

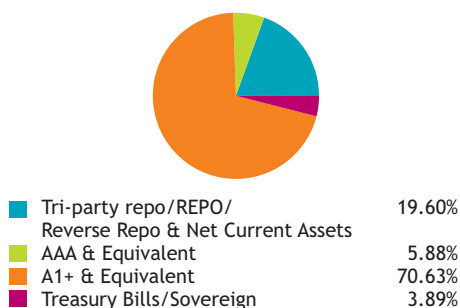
Direct Plan - Weekly Dividend Option ₹ 1,000.2279

## 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)



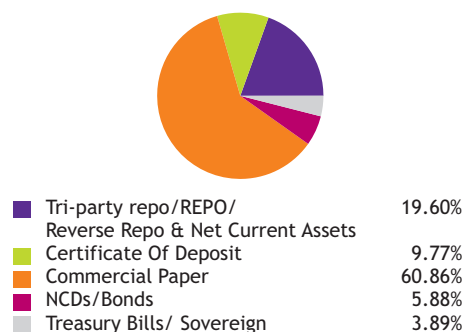
## QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity	6.92%
Modified Duration	0.06 Years
Average Maturity	0.07 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	-3.61%
0 to 3 Months	103.61%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>70.63</b>
Ashok Leyland Ltd	A1+(ICRA)	7.83
The Ramco Cements Ltd	A1+(ICRA)	4.68
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.92
RBL Bank Ltd	A1+(ICRA)	3.92
Adani Ports And Special Economic Zone Ltd	A1+(ICRA)	3.91
National Bank For Agriculture & Rural Development	A1+(ICRA)	3.90
IndusInd Bank Ltd	A1+(CRISIL)	3.90
National Fertilizers Ltd	A1+(ICRA)	3.90
Reliance Jio Infocomm Ltd	A1+(CRISIL)	3.90
Hinduja Leyland Finance Ltd	A1+(CRISIL)	3.89
Century Textiles & Industries Ltd	A1+(CRISIL)	3.89
Blue Star Ltd	A1+(CARE)	3.89
Manappuram Finance Ltd	A1+(CRISIL)	1.96
Manappuram Finance Ltd	A1+(CRISIL)	1.96
Aditya Birla Finance Ltd	A1+(ICRA)	1.96
Power Grid Corporation of India Ltd	A1+(ICRA)	1.96
Aditya Birla Finance Ltd	A1+(ICRA)	1.95
IndusInd Bank Ltd	A1+(CRISIL)	1.95
Century Textiles & Industries Ltd	A1+(CARE)	1.94
Bajaj Finance Ltd	A1+(CRISIL)	1.93
Manappuram Finance Ltd	A1+(CRISIL)	1.92
Tata Capital Financial Services Ltd	A1+(ICRA)	1.57
<b>Debt Instruments</b>		<b>5.88</b>
L & T Finance Ltd	AAA(ICRA)	3.92
HDB Financial Services Ltd	AAA(CARE)	1.96
Tri-party repo		23.20
Treasury Bills		3.89
Other Current Assets		-3.60
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

- ^The expense ratios mentioned for the schemes includes GST on investment management fees.
- Please refer page no. 39 for disclaimers.

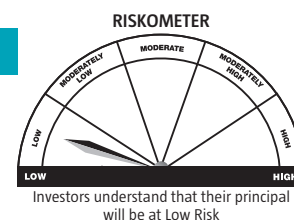
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on January 31, 2019)

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> :** ₹ 108.28 Crores

**Monthly AVGAUM :** ₹ 105.74 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,607.6705
Direct Plan - Growth Option	₹ 2,807.3214
Direct Plan - Monthly Dividend Option	₹ 1,001.3542
Regular Plan - Dividend Payout Option	₹ 1,122.9509
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,733.4421
Regular Plan - Monthly Dividend Option	₹ 1,001.3470
Regular Plan - Weekly Dividend Option	₹ 1,240.9304
Direct Plan - Weekly Dividend Option	₹ 1,240.9390

### 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 - 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 : 0.69%

**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>

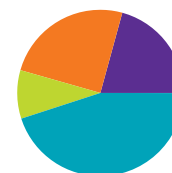
Yield to Maturity	6.95%
Modified Duration	0.33 Years
Average Maturity	0.37 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>9.20</b>
GIC Housing Finance Ltd	A1+(ICRA)	4.61
Housing Development Finance Corporation Ltd	A1+(ICRA)	4.59
<b>Debt Instruments</b>		<b>24.85</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.62
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.62
Sundaram Finance Ltd	AAA(CRISIL)	4.62
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.58
LIC Housing Finance Ltd	AAA(CRISIL)	4.55
L&T Housing Finance Ltd	AAA(ICRA)	1.86
Treasury Bills		45.09
Tri-party repo		19.77
Other Current Assets		1.09
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets	20.87%
AAA & Equivalent	24.84%
A1+ & Equivalent	9.20%
Treasury Bills/Sovereign	45.10%

## ASSET ALLOCATION



Tri-party repo/REPO/Reverse Repo & Net Current Assets	20.87%
Commercial Paper	9.20%
NCDs/Bonds	24.84%
Treasury Bills/ Sovereign	45.10%

## MATURITY PROFILE

	% Allocation
Net Current Assets	1.08%
0 to 3 Months	47.37%
3 to 6 Months	31.70%
6 to 12 Months	8.86%
1 -2 years	9.12%
Greater than 2 Years	1.86%

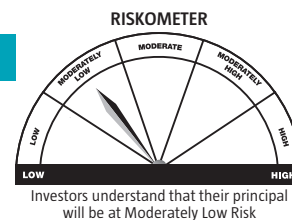
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on January 31, 2019)

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> :** ₹ 841.43 Crores

**Monthly AVGAUM :** ₹ 849.64 Crores

**NAV :** (as on January 31, 2019)

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 26.0900

Regular Plan - Dividend Option ₹ 25.8115

Direct Plan - Growth Option ₹ 29.1168

Regular Plan - Growth Option ₹ 28.8164

Direct Plan - Monthly Dividend Option ₹ 10.2624

Regular Plan - Monthly Dividend Option ₹ 10.2623

Regular Plan - Weekly Dividend Option ₹ 10.2623

Direct Plan - Weekly Dividend Option ₹ 10.2624

**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 7.80%

Modified Duration 0.64 Years

Average Maturity 0.72 Years

## MATURITY PROFILE

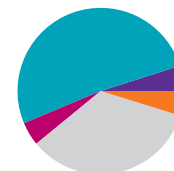
	% Allocation
Net Current Assets	2.35%
0 to 3 Months	33.56%
3 to 6 Months	14.70%
6 to 12 Months	20.98%
1 -2 years	19.63%
Greater than 2 Years	8.78%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>34.44</b>
Aditya Birla Fashion and Retail Ltd	A1+(CRISIL)	5.90
Manappuram Finance Ltd	A1+(CRISIL)	2.96
ICICI Bank Ltd	A1+(ICRA)	2.95
REC Ltd	A1+(ICRA)	2.92
IndusInd Bank Ltd	A1+(CRISIL)	2.90
Small Industries Development Bank Of India	A1+(CARE)	2.89
Axis Bank Ltd	A1+(CRISIL)	2.79
Axis Bank Ltd	A1+(CRISIL)	2.79
Axis Bank Ltd	A1+(CRISIL)	2.78
IndusInd Bank Ltd	A1+(CRISIL)	2.78
Kotak Mahindra Bank Ltd	A1+(CRISIL)	2.78
<b>Debt Instruments</b>		<b>56.09</b>
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	5.95
Reliance Jio Infocomm Ltd	AAA(CRISIL)	5.94
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.36
Power Finance Corporation Ltd	AAA(CRISIL)	3.58
Indiabulls Housing Finance Ltd	AAA(CRISIL)	2.97
Gruh Finance Ltd	AAA(CRISIL)	2.97
IDFC Bank Ltd	AA+(CARE)	2.95
IDFC Bank Ltd	AAA(BWR)	2.95
Sundaram Finance Ltd	AAA(CRISIL)	2.94
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.91
Reliance Industries Ltd	AAA(CRISIL)	2.29
Indiabulls Housing Finance Ltd	AAA(CARE)	2.14
Indiabulls Housing Finance Ltd	AAA(CARE)	1.78
Tata Motors Ltd	AA+(CARE)	1.71
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.19
Power Finance Corporation Ltd	AAA(CRISIL)	1.19
Indiabulls Housing Finance Ltd	AAA(CARE)	1.19
LIC Housing Finance Ltd	AAA(CRISIL)	1.19
REC Ltd	AAA(CRISIL)	1.17
Reliance Industries Ltd	AAA(CRISIL)	1.17
Bajaj Finance Ltd	AAA(IND)	0.60
REC Ltd	AAA(CRISIL)	0.59
Power Finance Corporation Ltd	AAA(CRISIL)	0.59
Indiabulls Housing Finance Ltd	AAA(CARE)	0.59
Housing Development Finance Corporation Ltd	AAA(CRISIL)	0.59
Housing Development Finance Corporation Ltd	AAA(CRISIL)	0.59
Treasury Bills		4.66
Tri-party repo		2.45
Other Current Assets		2.36
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

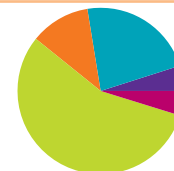
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	4.81%
AAA & Equivalent	51.43%
AA+ & Equivalent	4.67%
A1+ & Equivalent	34.44%
Treasury Bills/Sovereign	4.66%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	4.81%
Certificate Of Deposit	22.66%
Commercial Paper	11.78%
NCDs/Bonds	56.10%
Treasury Bills/ Sovereign	4.66%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

• <sup>5</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.

• Please refer page no. 39 for disclaimers.

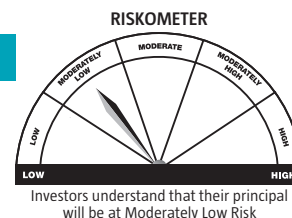
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on January 31, 2019)

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> :** ₹ 236.34 Crores

**Monthly AVGAUM :** ₹ 242.76 Crores

**NAV :** (as on January 31, 2019)

Direct Plan - Growth Option ₹ 18.0551

Regular Plan - Growth Option ₹ 17.2286

Direct Plan -

Monthly Dividend Option ₹ 15.6443

Regular Plan -

Monthly Dividend Option ₹ 14.5580

Regular Plan -

Quarterly Dividend Option ₹ 14.8507

Direct Plan -

Quarterly Dividend Option ₹ 15.6494

**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 : 0.56%

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 19 Years

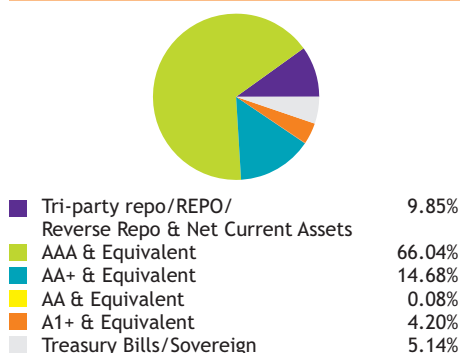
**MANAGING THIS FUND :** Since 16-Sep-12

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

Yield to Maturity	7.98%
Modified Duration	1.21 Years
Average Maturity	1.42 Years

## RATING PROFILE

(% to net assets)



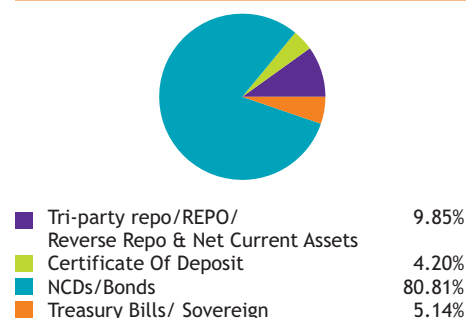
## PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>4.20</b>
HDFC Bank Ltd	A1+(IND)	4.20
<b>Debt Instruments</b>		<b>80.79</b>
LIC Housing Finance Ltd	AAA(CRISIL)	6.27
Aditya Birla Finance Ltd	AA+(ICRA)	6.22
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.25
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.24
Sundaram Finance Ltd	AAA(CRISIL)	4.23
IDFC Bank Ltd	AA+(CARE)	4.22
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.16
Reliance Industries Ltd	AAA(CRISIL)	4.15
REC Ltd	AAA(CRISIL)	4.13
UltraTech Cement Ltd	AAA(CRISIL)	4.10
Reliance Industries Ltd	AAA(CRISIL)	4.07
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.99
Indiabulls Housing Finance Ltd	AAA(CARE)	2.96
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.14
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.13
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.13
NHPC Ltd	AAA(CARE)	2.13
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.13
Tata Motors Ltd	AA+(CARE)	2.13
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.12
NTPC Ltd	AAA(CRISIL)	2.12
Indiabulls Housing Finance Ltd	AAA(CARE)	2.11
IDFC Bank Ltd	AA+(CARE)	2.10
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.10
LIC Housing Finance Ltd	AAA(CRISIL)	0.83
ICICI Home Finance Company Ltd	AAA(CARE)	0.55
Blue Dart Express Ltd	AA(ICRA)	0.08
<b>Government Securities</b>		<b>3.03</b>
8.27% GOI 09-JUN-20	Sovereign	2.15
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.76
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.12
Tri-party repo		6.88
Treasury Bills		2.10
Other Current Assets		3.00
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.98%
0 to 3 Months	26.73%
3 to 6 Months	2.12%
6 to 12 Months	11.23%
1 -2 years	33.57%
Greater than 2 Years	23.38%

## ASSET ALLOCATION



## 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.



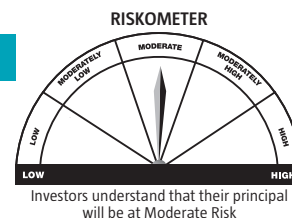
# CANARA ROBECO INCOME FUND (CRINC)

(as on January 31, 2019)

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>5</sup> : ₹ 103.23 Crores

Monthly AVGAUM : ₹ 106.56 Crores

NAV: (as on January 31, 2019)

Direct Plan - Quarterly Divi. Option ₹ 15.1369

Regular Plan - Quarterly Divi. Option ₹ 14.4219

Direct Plan - Growth Option ₹ 39.2059

Regular Plan - Growth Option ₹ 37.5490

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

### 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.

**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>5</sup>

Yield to Maturity 8.38%

Modified Duration 4.49 Years

Average Maturity 6.82 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.91%
0 to 3 Months	4.40%
1 -2 years	9.62%
Greater than 2 year	83.06%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>77.85</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	9.85
NTPC Ltd	AAA(CRISIL)	9.67
IDFC Bank Ltd	AA+(CARE)	9.62
Power Finance Corporation Ltd	AAA(CRISIL)	9.41
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	8.76
LIC Housing Finance Ltd	AAA(CRISIL)	4.84
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.82
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.76
Tata Motors Ltd	AA+(CARE)	4.76
National Highways Authority Of India	AAA(CRISIL)	4.74
REC Ltd	AAA(CRISIL)	4.67
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.95
<b>Government Securities</b>		<b>14.83</b>
7.50% GOI 10-AUG-34	Sovereign	6.68
7.95% GOI 28-AUG-32	Sovereign	4.97
7.26% GOI 14-JAN-29	Sovereign	2.90
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.28
Tri-party repo		4.40
Other Current Assets		2.92
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

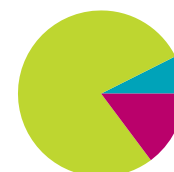
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	7.31%
AAA & Equivalent	63.47%
AA+ & Equivalent	14.39%
Treasury Bills/Sovereign	14.83%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	7.31%
NCDs/Bonds	77.85%
Treasury Bills/ Sovereign	14.83%

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.01.2019

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

● Please refer page no. 39 for disclaimers.

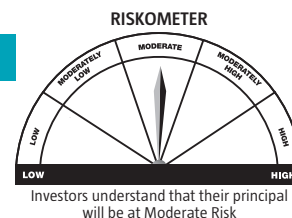
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on January 31, 2019)

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> : ₹ 113.77 Crores

Monthly AVGAUM : ₹ 119.91 Crores

NAV: (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 13.8975

Direct Plan - Growth Option ₹ 20.8605

Regular Plan - Dividend Option ₹ 13.3571

Regular Plan - Growth Option ₹ 20.1722

**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%

-If 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 7.54%

Modified Duration 2.48 Years

Average Maturity 3.63 Years

## MATURITY PROFILE

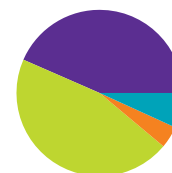
	% Allocation
Net Current Assets	1.73%
0 to 3 Months	44.03%
6 to 12 Months	0.44%
1 -2 years	13.09%
Greater than 2 Years	40.72%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>49.75</b>
Small Industries Development Bank Of India	AAA(CARE)	8.96
Reliance Industries Ltd	AAA(CRISIL)	8.87
National Bank For Agriculture & Rural Development	AAA(CRISIL)	8.75
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	8.72
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.41
IDFC Bank Ltd	AA+(CARE)	4.37
REC Ltd	AAA(CRISIL)	4.35
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	0.88
Power Finance Corporation Ltd	AAA(CRISIL)	0.44
<b>Government Securities</b>		<b>6.70</b>
7.17% GOI 08-JAN-28	Sovereign	4.31
6.05% GOI 02-FEB-19	Sovereign	2.20
6.68% GOI 17-SEP-31	Sovereign	0.19
Tri-party repo		41.82
Other Current Assets		1.73
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

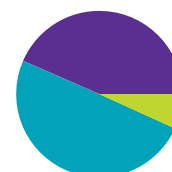
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	43.56%
AAA & Equivalent	45.38%
AA+ & Equivalent	4.37%
Treasury Bills/Sovereign	6.69%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	43.56%
NCDs/Bonds	49.75%
Treasury Bills/ Sovereign	6.69%

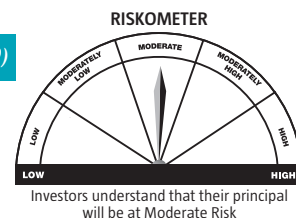
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on January 31, 2019)

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> :** ₹ 174.50 Crores

**Monthly AVGAUM :** ₹ 175.56 Crores

**NAV :** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 11.4649

Regular Plan - Dividend Option ₹ 11.1237

Direct Plan - Growth Option ₹ 14.9597

Regular Plan - Growth Option ₹ 14.5642

**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/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:

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 : 0.53%

**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	8.41%
Modified Duration	2.58 Years
Average Maturity	3.39 Years

## MATURITY PROFILE

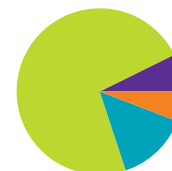
	% Allocation
Net Current Assets	3.89%
0 to 3 Months	3.29%
1 -2 years	22.85%
Greater than 2 Years	69.97%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>87.10</b>
Tata Motors Ltd	AA+(CARE)	8.67
Small Industries Development Bank Of India	AAA(CARE)	8.52
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	8.43
Aditya Birla Finance Ltd	AAA(ICRA)	7.12
Housing Development Finance Corporation Ltd	AAA(CRISIL)	5.83
National Bank For Agriculture & Rural Development	AAA(CRISIL)	5.76
LIC Housing Finance Ltd	AAA(CRISIL)	5.74
REC Ltd	AAA(CRISIL)	5.72
L & T Finance Ltd	AA+(ICRA)	5.66
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	5.63
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.99
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.87
Power Finance Corporation Ltd	AAA(CRISIL)	2.86
NTPC Ltd	AAA(CRISIL)	2.86
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.84
LIC Housing Finance Ltd	AAA(CRISIL)	2.82
Power Finance Corporation Ltd	AAA(CRISIL)	2.78
<b>Government Securities</b>		<b>5.73</b>
8.52% UTTAR PRADESH SDL UDAY 29-MAR-22	Sovereign	2.92
7.17% GOI 08-JAN-28	Sovereign	2.81
Tri-party repo		3.29
Other Current Assets		3.88
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

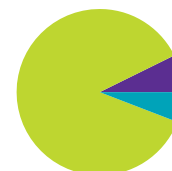
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets	7.19%
AAA & Equivalent	72.75%
AA+ & Equivalent	14.33%
Treasury Bills/Sovereign	5.73%

## ASSET ALLOCATION



Tri-party repo/REPO/Reverse Repo & Net Current Assets	7.19%
NCDs/Bonds	87.08%
Treasury Bills/ Sovereign	5.73%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

• <sup>5</sup>The expense ratios mentioned for the schemes includes GST on investment management fees.

• Please refer page no. 39 for disclaimers.

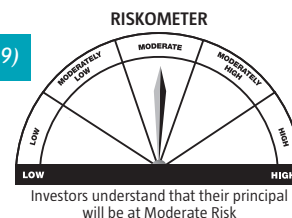
# CANARA ROBECO GILT FUND (CRGILT)

(as on January 31, 2019)

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> :** ₹ 67.35 Crores

**Monthly AVGAUM :** ₹ 67.20 Crores

**NAV:** (as on January 31, 2019)  
 Direct Plan - Dividend Option ₹ 14.6635  
 Regular Plan - Dividend Option ₹ 14.1627  
 Direct Plan - Growth Option ₹ 51.2791  
 Regular Plan - Growth Option ₹ 49.7924

**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 : 0.59%

**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	6.83%
Modified Duration	2.88 Years
Average Maturity	4.33 Years

## MATURITY PROFILE

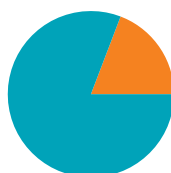
	% Allocation
Net Current Assets	2.69%
0 to 3 Months	50.02%
Greater than 2 Years	47.29%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>80.71</b>
6.05% GOI 02-FEB-19	Sovereign	33.41
7.17% GOI 08-JAN-28	Sovereign	17.07
7.95% GOI 28-AUG-32	Sovereign	15.25
7.37% GOI 16-APR-23	Sovereign	7.47
6.84% GOI 19-DEC-22	Sovereign	7.35
8.13% GOI 22-JUN-45	Sovereign	0.16
Tri-party repo		16.61
Other Current Assets		2.68
<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	19.30%
Treasury Bills/Sovereign	80.70%

## 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.



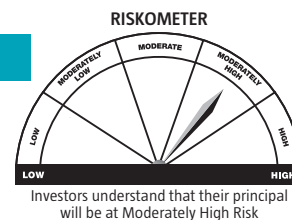
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on January 31, 2019)

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\*** : ₹ 205.50 Crores

**Monthly AVGAUM** : ₹ 207.07 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Growth Option ₹ 58.2555

Regular Plan - Growth Option ₹ 54.7142

Direct Plan - Monthly Divi. Option ₹ 14.4680

Regular Plan - Monthly Divi. Option ₹ 13.4396

Regular Plan - Quarterly Divi. Option ₹ 13.8346

Direct Plan - Quarterly Divi. Option ₹ 14.8971

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

### ASSET ALLOCATION:

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

Debt securities (including Securitized 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^:** Regular Plan : 2.35%  
Direct Plan : 1.24%

### 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 8.11%

Modified Duration 2.70 Years

Average Maturity 3.91 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	12.92%
6 to 12 Months	4.85%
1 -2 years	12.10%
Greater than 2 Years	39.83%

## PORTFOLIO

**Name of the Instruments** % to NAV

**Equities** 23.56

**Listed** 23.56

**Banks** 7.34

HDFC Bank Ltd 2.66

ICICI Bank Ltd 1.32

Axis Bank Ltd 1.20

Kotak Mahindra Bank Ltd 0.93

State Bank of India 0.71

City Union Bank Ltd 0.52

**Consumer Non Durables** 3.39

ITC Ltd 0.91

Hindustan Unilever Ltd 0.91

Britannia Industries Ltd 0.81

Marico Ltd 0.44

Kansai Nerolac Paints Ltd 0.32

**Software** 2.60

Infosys Ltd 1.66

Tata Consultancy Services Ltd 0.91

CESC Ventures Ltd 0.03

**Petroleum Products** 1.70

Reliance Industries Ltd 1.70

**Finance** 1.64

Housing Development Finance Corporation Ltd 0.90

Bajaj Finserv Ltd 0.43

Bajaj Finance Ltd 0.31

**Construction Project** 1.26

Larsen & Toubro Ltd 1.03

Ashoka Buildcon Ltd 0.23

**Cement** 1.06

Grasim Industries Ltd 0.56

Shree Cement Ltd 0.29

The Ramco Cements Ltd 0.21

**Auto** 0.94

Maruti Suzuki India Ltd 0.94

**Pharmaceuticals** 0.73

Divi's Laboratories Ltd 0.73

**Transportation** 0.66

Transport Corporation of India Ltd 0.33

TCI Express Ltd 0.33

**Power** 0.57

Tata Power Company Ltd 0.35

Cesc Ltd 0.22

**Consumer Durables** 0.57

Titan Company Ltd 0.57

**Gas** 0.46

Petronet LNG Ltd 0.46

**Chemicals** 0.29

Atul Ltd 0.29

**Auto Ancillaries** 0.17

Balkrishna Industries Ltd 0.17

**Industrial Products** 0.15

Bharat Forge Ltd 0.15

**Retailing** 0.03

Spencers Retail Ltd 0.03

**Debt Instruments** 47.84

IDFC Bank Ltd 4.85

Aditya Birla Finance Ltd 4.77

Indian Railway Finance Corporation Ltd 4.77

Power Finance Corporation Ltd 4.73

REC Ltd 4.68

Reliance Industries Ltd 4.66

Housing Development Finance Corporation Ltd 2.47

Reliance Industries Ltd 2.46

Tata Motors Ltd 2.45

Tata Motors Ltd 2.45

Power Grid Corporation of India Ltd 2.44

IDFC Bank Ltd 2.42

Power Finance Corporation Ltd 2.36

Power Finance Corporation Ltd 2.33

**Government Securities** 8.94

7.95% GOI 28-AUG-32 7.50

7.50% GOI 10-AUG-34 1.44

7.72% GOI 26-OCT-55 0.00

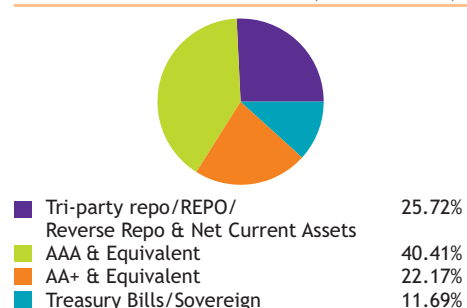
Tri-party repo 12.92

Other Current Assets 6.74

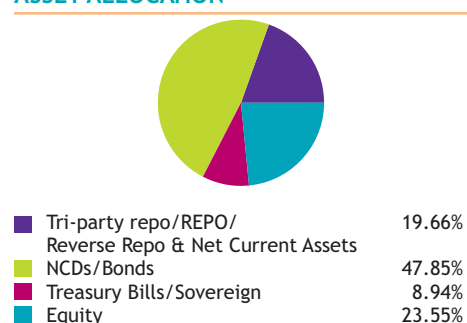
**Grand Total ( Net Asset)** 100.00

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PRODUCT POSITIONING

Canara Robeco Conservative Hybrid Fund is an open-ended hybrid scheme investing predominantly in debt instruments. Fund also takes small exposure in equity markets which endeavours to boost portfolio returns.

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.01.2019

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

● Please refer page no. 39 for disclaimers.

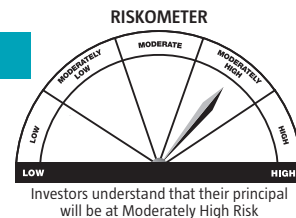
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on January 31, 2019)

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> :** ₹ 1,895.73 Crores

**Monthly AVGAUM :** ₹ 1,903.88 Crores

**NAV:** (as on January 31, 2019)

Direct Plan - Monthly Divi. Option ₹ 82.09

Regular Plan - Monthly Divi. Option ₹ 76.49

Direct Plan - Growth Option ₹ 158.09

Regular Plan - Growth Option ₹ 150.65

**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>

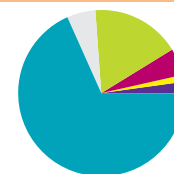
Standard Deviation	12.00
Portfolio Beta	1.10
Portfolio Turnover Ratio	3.67 times
R-Squared	0.90
Sharpe Ratio	0.47

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>68.40</b>
<b>Listed</b>	<b>68.40</b>
<b>Banks</b>	<b>21.00</b>
HDFC Bank Ltd	5.79
ICICI Bank Ltd	4.88
Axis Bank Ltd	3.29
State Bank of India	3.20
Kotak Mahindra Bank Ltd	3.00
City Union Bank Ltd	0.84
<b>Software</b>	<b>8.84</b>
Infosys Ltd	3.95
Tata Consultancy Services Ltd	2.32
Larsen & Toubro Infotech Ltd	1.11
L&T Technology Services Ltd	0.73
Tech Mahindra Ltd	0.67
CESC Ventures Ltd	0.06
<b>Consumer Non Durables</b>	<b>6.86</b>
ITC Ltd	2.11
Asian Paints Ltd	1.76
Britannia Industries Ltd	1.36
Hindustan Unilever Ltd	1.09
Kansai Nerolac Paints Ltd	0.54
<b>Construction Project</b>	<b>4.35</b>
Larsen & Toubro Ltd	3.68
Ashoka Buildcon Ltd	0.67
<b>Petroleum Products</b>	<b>4.20</b>
Reliance Industries Ltd	4.20
<b>Consumer Durables</b>	<b>3.87</b>
Titan Company Ltd	1.19
Bata India Ltd	1.07
Whirlpool Of India Ltd	0.84
Havells India Ltd	0.77
<b>Finance</b>	<b>2.96</b>
Housing Development Finance Corporation Ltd	1.38
ICICI Lombard General Insurance Co Ltd	0.87
LIC Housing Finance Ltd	0.71
<b>Gas</b>	<b>2.85</b>
GAIL (India) Ltd	0.99
Petronet LNG Ltd	0.95
Indraprastha Gas Ltd	0.91
<b>Cement</b>	<b>1.75</b>
Shree Cement Ltd	0.99
Ultratech Cement Ltd	0.76
<b>Industrial Products</b>	<b>1.71</b>
Schaeffler India Ltd	1.03
AIA Engineering Ltd	0.68
<b>Pharmaceuticals</b>	<b>1.59</b>
Divi's Laboratories Ltd	0.94
Jubilant Life Sciences Ltd	0.65
<b>Chemicals</b>	<b>1.39</b>
Atul Ltd	0.80
Navin Fluorine International Ltd	0.59
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.07</b>
The Indian Hotels Co Ltd	1.07
<b>Auto Ancillaries</b>	<b>0.79</b>
Balkrishna Industries Ltd	0.79
<b>Industrial Capital Goods</b>	<b>0.76</b>
Honeywell Automation India Ltd	0.76
<b>Minerals/Mining</b>	<b>0.75</b>
Coal India Ltd	0.75
<b>Power</b>	<b>0.71</b>
Cesc Ltd	0.71
<b>Transportation</b>	<b>0.68</b>
Transport Corporation of India Ltd	0.68

<b>Auto</b>	<b>0.68</b>
Maruti Suzuki India Ltd	0.68
<b>Ferrous Metals</b>	<b>0.62</b>
Tata Steel Ltd	0.62
<b>Construction</b>	<b>0.47</b>
Ahluwalia Contracts (India) Ltd	0.47
<b>Textile Products</b>	<b>0.42</b>
Page Industries Ltd	0.42
<b>Retailing</b>	<b>0.08</b>
Spencers Retail Ltd	0.08
<b>Debt Instruments</b>	<b>17.39</b>
Power Finance Corporation Ltd	1.53
REC Ltd	1.33
Housing Development Finance Corporation Ltd	0.80
Indian Railway Finance Corporation Ltd	0.79
Small Industries Development Bank Of India	0.78
Power Finance Corporation Ltd	0.77
National Bank For Agriculture & Rural Development	0.76
REC Ltd	0.76
Reliance Industries Ltd	0.76
Sundaram Finance Ltd	0.66
LIC Housing Finance Ltd	0.53
Power Finance Corporation Ltd	0.53
Indiabulls Housing Finance Ltd	0.53
Housing Development Finance Corporation Ltd	0.53
NTPC Ltd	0.53
REC Ltd	0.52
National Bank For Agriculture & Rural Development	0.52
Reliance Industries Ltd	0.52
Tata Motors Ltd	0.52
REC Ltd	0.36
Power Finance Corporation Ltd	0.35
LIC Housing Finance Ltd	0.27
Tata Motors Ltd	0.27
Indian Railway Finance Corporation Ltd	0.26
IDFC Bank Ltd	0.26
REC Ltd	0.26
Power Finance Corporation Ltd	0.26
REC Ltd	0.26
Bharat Petroleum Corporation Ltd	0.26
Power Grid Corporation of India Ltd	0.26
Power Finance Corporation Ltd	0.25
Tata Motors Ltd	0.25
Housing Development Finance Corporation Ltd	0.15
<b>Money Market Instruments</b>	<b>8.99</b>
Muthoot Finance Ltd	5.28
Tri-party repo	1.36
Axis Bank Ltd	1.31
Treasury Bills	1.04
<b>Government Securities</b>	<b>4.46</b>
7.95% GOI 28-AUG-32	1.35
6.05% GOI 02-FEB-19	1.32
7.50% GOI 10-AUG-34	0.78
7.26% GOI 14-JAN-29	0.37
8.15% GOI 24-NOV-26	0.27
8.24% GOI 15-FEB-27	0.27
7.42% MAHARASHTRA SDL 11-MAY-22	0.10
Net Current Assets	0.76
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	2.12%
Certificate Of Deposit	1.31%
Commercial Paper	5.28%
NCDs/Bonds	17.40%
Treasury Bills/ Sovereign	5.51%
Equity	68.38%

## INVESTMENT STYLE

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

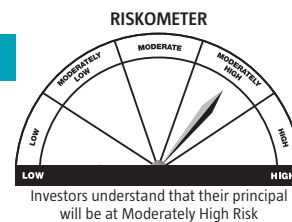
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on January 31, 2019)

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> :** ₹ 38.77 Crores

**Monthly AVGAUM :** ₹ 38.07 Crores

**NAV :** (as on January 31, 2019) : ₹ 3,055.3151

**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	0.02%

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of January 2019 is 0.07 (Period: January 2013 to January 2019).

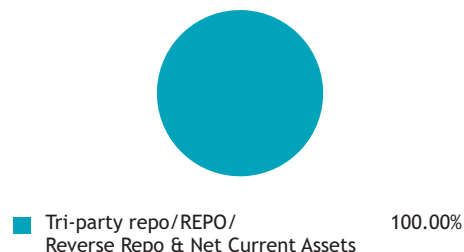
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

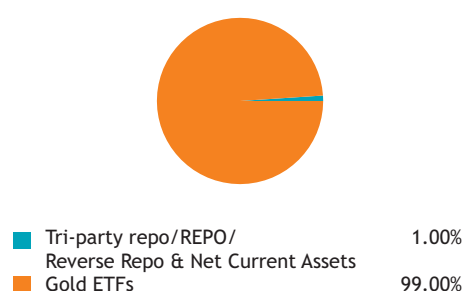
Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	99.00
Tri-party repo	0.98
Other Current Assets	0.02
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.01.2019

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

• Please refer page no. 39 for disclaimers.

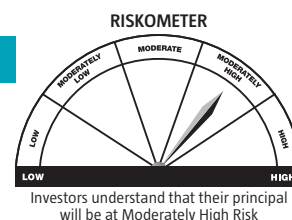
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on January 31, 2019)

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> :** ₹ 38.14 Crores

**Monthly AVG AUM :** ₹ 37.09 Crores

**NAV :** (as on January 31, 2019)

Direct Plan - Dividend Option ₹ 9.9673

Regular Plan - Dividend Option ₹ 9.9367

Direct Plan - Growth Option ₹ 10.0263

Regular Plan - Growth Option ₹ 9.9310

**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 : 0.44%

**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

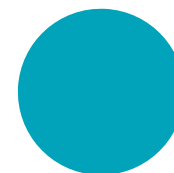
	% Allocation
Net Current Assets	-0.08%

## PORTFOLIO

Name of the Instruments	% to NAV
Mutual Fund Investments	99.48
Canara Robeco Gold ETF	99.48
Tri-party repo	0.60
Other Current Assets	-0.08
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

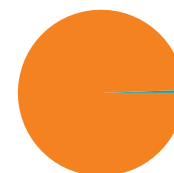
## RATING PROFILE

(% 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 0.52%

■ Gold ETFs 99.48%



## PERFORMANCE AT A GLANCE

(as on January 31, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwadar / 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	-0.28%	-3.38%	2.06%	9972	9662	10206
Last 3 Years	13.42%	14.32%	14.86%	14606	14957	15171
Last 5 Years	14.86%	15.11%	13.60%	19995	20216	18929
Since Inception (CAGR)	17.93%	16.01%	17.68%	126470	98223	122430

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 Bhandwadar 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 Bhandwadar / 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	-19.68%	-23.65%	2.06%	8032	7635	10206
Last 3 Years	5.49%	8.88%	14.86%	11744	12916	15171
Last 5 Years	16.21%	10.64%	13.60%	21205	16585	18929
Since Inception (CAGR)	11.49%	-	14.34%	41880	-	58400

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 Bhandwadar 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	1.00%	-1.83%	2.06%	10100	9817	10206
Last 3 Years	12.88%	14.56%	14.86%	14397	15054	15171
Last 5 Years	15.59%	14.28%	13.60%	20640	19498	18929
Since Inception (CAGR)	19.48%	16.80%	16.42%	59278	47225	45702

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	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-8.71%	-8.23%	2.06%	9129	9177	10206
Last 3 Years	14.87%	14.41%	14.86%	15176	14994	15171
Last 5 Years	26.59%	17.94%	13.60%	32535	22827	18929
Since Inception (CAGR)	16.91%	N.A.	15.75%	87780	-	76361

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	0.59%	-1.83%	2.06%	10059	9817	10206
Last 3 Years	16.83%	14.56%	14.86%	15965	15054	15171
Last 5 Years	20.19%	14.28%	13.60%	25097	19498	18929
Since Inception (CAGR)	15.11%	8.04%	0.13%	37470	20663	32278

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 January 31, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwaladar / 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	0.47%	-1.83%	2.06%	10047	9817	10206
Last 3 Years	13.15%	14.56%	14.86%	14502	15054	15171
Last 5 Years	14.25%	14.28%	13.60%	19477	19498	18929
Since Inception (CAGR)	10.61%	10.30%	13.16%	23450	22915	28441

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 Bhandwaladar 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 Bhandwaladar / 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	0.46%	0.19%	2.06%	10046	10019	10206
Last 3 Years	11.76%	12.17%	14.86%	13972	14126	15171
Last 5 Years	16.04%	13.21%	13.60%	21052	18601	18929
Since Inception (CAGR)	10.99%	0.00%	12.18%	150650	-	198661

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 Bhandwaladar 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	3.58%	5.03%	7.16%	10358	10503	10716
Last 3 Years	6.89%	8.76%	6.58%	12218	12875	12113
Last 5 Years	8.70%	10.11%	8.10%	15181	16191	14764
Since Inception (CAGR)	10.33%	8.83%	6.15%	49426	39527	26374

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	6.07%	7.10%	7.16%	10607	10710	10716
Last 3 Years	7.27%	7.53%	6.58%	12351	12441	12113
Last 5 Years	7.21%	8.30%	8.10%	14165	14902	14764
Since Inception (CAGR)	7.23%	8.40%	6.79%	17229	18727	16671

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 January 31, 2019)

### 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	5.69%	6.42%	7.16%	10569	10642	10716
Last 3 Years	7.24%	7.67%	6.58%	12341	12490	12113
Last 5 Years	8.03%	9.10%	8.10%	14717	15461	14764
Since Inception (CAGR)	8.41%	6.84%	6.29%	37549	29569	27141

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	7.41%	7.68%	8.06%	10741	10768	10806
Last 3 Years	7.11%	7.27%	7.50%	12295	12351	12432
Last 5 Years	7.69%	7.81%	8.02%	14486	14571	14707
Since Inception (CAGR)	7.88%	7.58%	7.85%	22265	21616	22205
Last 7 Days	6.86%	7.32%	8.04%	10013	10014	10015
Last 14 Days	7.00%	7.32%	7.90%	10029	10030	10032
Last 30 Days	7.07%	7.43%	8.23%	10060	10063	10070

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	6.22%	7.68%	8.06%	10622	10768	10806
Last 3 Years	6.38%	7.27%	7.50%	12044	12351	12432
Last 5 Years	7.35%	7.81%	8.02%	14257	14571	14707
Since Inception (CAGR)	7.76%	7.58%	7.85%	27334	21622	22209

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	5.10%	6.42%	7.16%	10510	10642	10716
Last 3 Years	7.63%	7.67%	6.58%	12475	12490	12113
Last 5 Years	8.27%	9.10%	8.10%	14879	15461	14764
Since Inception (CAGR)	7.52%	7.57%	5.79%	20172	20260	17251

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	5.75%	6.42%	7.16%	10575	10642	10716
Last 3 Years	6.75%	7.67%	6.58%	12172	12490	12113
Since Inception (CAGR)	7.84%	9.06%	8.05%	14564	15403	14708

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 January 31, 2019)

### 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	7.27%	8.14%	8.06%	10727	10814	10806
Last 3 Years	7.45%	7.65%	7.50%	12413	12481	12432
Last 5 Years	7.94%	8.15%	8.02%	14658	14797	14707
Since Inception (CAGR)	7.90%	7.92%	7.54%	28816	28875	27523

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	9.09%	9.67%	10909	10967
Last 3 Years	6.47%	8.07%	12075	12630
Last 5 Years	1.18%	4.18%	10606	12273
Since Inception (CAGR)	1.29%	2.97%	10921	12232

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	11.36%	9.67%	11136	10967
Last 3 Years	6.29%	8.07%	12015	12630
Last 5 Years	0.94%	4.18%	10477	12273
Since Inception (CAGR)	-0.10%	2.02%	9931	11411

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	6.01%	7.82%	7.16%	10601	10782	10716
Last 3 Years	8.75%	7.49%	6.58%	12871	12428	12113
Last 5 Years	9.40%	9.21%	8.10%	15677	15541	14764
Since Inception (CAGR)	8.77%	8.81%	N.A.	49792	50206	-

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 January 31, 2019)

### 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	-0.28%	-3.38%	13.42%	14.32%	14.86%	15.11%	17.93%	16.01%
CANARA ROBECO BLUE CHIP EQUITY FUND	0.47%	-1.83%	13.15%	14.56%	14.25%	14.28%	10.61%	10.30%
CANARA ROBECO EQUITY HYBRID FUND	0.46%	0.19%	11.76%	12.17%	16.04%	13.21%	10.99%	0.00%
CANARA ROBECO INFRASTRUCTURE	-19.68%	-23.65%	5.49%	8.88%	16.21%	10.64%	11.49%	-

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	-8.71%	-8.23%	14.87%	14.41%	26.59%	17.94%	16.91%	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND	3.58%	5.03%	6.89%	8.76%	8.70%	10.11%	10.33%	8.83%

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	-0.28%	-3.38%	13.42%	14.32%	14.86%	15.11%	17.93%	16.01%
CANARA ROBECO BLUE CHIP EQUITY FUND	0.47%	-1.83%	13.15%	14.56%	14.25%	14.28%	10.61%	10.30%
CANARA ROBECO EQUITY HYBRID FUND	0.46%	0.19%	11.76%	12.17%	16.04%	13.21%	10.99%	0.00%
CANARA ROBECO INFRASTRUCTURE	-19.68%	-23.65%	5.49%	8.88%	16.21%	10.64%	11.49%	-
CANARA ROBECO CONSUMER TRENDS FUND	0.59%	-1.83%	16.83%	14.56%	20.19%	14.28%	15.11%	8.04%
CANARA ROBECO EMERGING EQUITIES	-8.71%	-8.23%	14.87%	14.41%	26.59%	17.94%	16.91%	N.A.
CANARA ROBECO EQUITY TAX SAVER FUND	1.00%	-1.83%	12.88%	14.56%	15.59%	14.28%	19.48%	16.80%

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	1.00%	-1.83%	12.88%	14.56%	15.59%	14.28%	19.48%	16.80%
CANARA ROBECO CONSUMER TRENDS FUND	0.59%	-1.83%	16.83%	14.56%	20.19%	14.28%	15.11%	8.04%

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 January 31, 2019)

### 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*	0.46%	0.19%	11.76%	12.17%	16.04%	13.21%	10.99%	0.00%
CANARA ROBECO CONSERVATIVE HYBRID FUND*	3.58%	5.03%	6.89%	8.76%	8.70%	10.11%	10.33%	8.83%
CANARA ROBECO INCOME FUND	5.69%	6.42%	7.24%	7.67%	8.03%	9.10%	8.41%	6.84%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	9.09%	9.67%	6.47%	8.07%	1.18%	4.18%	1.29%	2.97%
CANARA ROBECO GOLD SAVINGS FUND	11.36%	9.67%	6.29%	8.07%	0.94%	4.18%	-0.10%	2.02%
CANARA ROBECO CORPORATE BOND FUND	5.75%	6.42%	6.75%	7.67%	-	-	7.84%	9.06%

- 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	6.01%	7.82%	8.75%	7.49%	9.40%	9.21%	8.77%	8.81%
CANARA ROBECO LIQUID FUND	7.41%	7.68%	7.11%	7.27%	7.69%	7.81%	7.88%	7.58%
CANARA ROBECO ULTRA SHORT TERM FUND	6.22%	7.68%	6.38%	7.27%	7.35%	7.81%	7.76%	7.58%
CANARA ROBECO DYNAMIC BOND FUND	5.10%	6.42%	7.63%	7.67%	8.27%	9.10%	7.52%	7.57%
CANARA ROBECO SAVINGS FUND	7.27%	8.14%	7.45%	7.65%	7.94%	8.15%	7.90%	7.92%

- 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	6.07%	7.10%	7.27%	7.53%	7.21%	8.30%	7.23%	8.40%
CANARA ROBECO LIQUID FUND	7.41%	7.68%	7.11%	7.27%	7.69%	7.81%	7.88%	7.58%
CANARA ROBECO ULTRA SHORT TERM FUND	6.22%	7.68%	6.38%	7.27%	7.35%	7.81%	7.76%	7.58%
CANARA ROBECO SAVINGS FUND	7.27%	8.14%	7.45%	7.65%	7.94%	8.15%	7.90%	7.92%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	9.09%	9.67%	6.47%	8.07%	1.18%	4.18%	1.29%	2.97%
CANARA ROBECO GOLD SAVINGS FUND	11.36%	9.67%	6.29%	8.07%	0.94%	4.18%	-0.10%	2.02%

- 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 January 31, 2019)

### 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)	1850000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6218914	5671242	2311464	1286660	773522	422297	120879
Scheme Returns	14.35%	14.03%	12.58%	11.96%	10.09%	10.64%	1.36%
S&P BSE 200 TRI <sup>#</sup>	12.87%	12.61%	12.10%	12.35%	10.25%	9.49%	-2.04%
S&P BSE SENSEX TRI <sup>##</sup>	13.01%	12.69%	11.82%	12.15%	10.88%	12.58%	4.42%
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)	1200000	840000	600000	360000	120000
Market Value (INR)	2380202	1309753	776056	420175	121534
Scheme Returns	13.13%	12.46%	10.22%	10.29%	2.37%
S&P BSE 100 TRI <sup>#</sup>	11.78%	11.97%	10.20%	10.24%	0.00%
S&P BSE SENSEX TRI <sup>##</sup>	11.95%	12.15%	10.88%	12.58%	4.42%
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	3120000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	24788920	14560075	5716764	2368110	1310886	771206	408331	121122
Scheme Returns	13.54%	15.74%	14.12%	13.03%	12.49%	9.97%	8.35%	1.73%
CRISIL Hybrid 35+65 - Aggressive Index <sup>*</sup>	NA	NA	11.17%	10.83%	10.98%	9.51%	8.51%	1.87%
S&P BSE SENSEX TRI <sup>##</sup>	13.79%	14.61%	12.69%	11.82%	12.15%	10.88%	12.58%	4.42%
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	1130000	840000	600000	360000	120000
Market Value	2347660	1461485	840517	429869	121449
Scheme Returns	14.92%	15.53%	13.44%	11.86%	2.24%
S&P BSE 100 TRI <sup>#</sup>	11.27%	11.97%	10.20%	10.24%	0.00%
S&P BSE SENSEX TRI <sup>##</sup>	11.35%	12.15%	10.88%	12.58%	4.42%
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)	1670000	1200000	840000	600000	360000	120000
Market Value (INR)	6568516	3578344	1718833	849629	405707	114214
Scheme Returns	17.97%	20.70%	20.08%	13.87%	7.91%	-8.79%
Nifty Large Midcap 250 TRI <sup>#</sup>	N.A	13.60%	13.89%	10.81%	7.95%	-7.39%
S&P BSE Sensex TRI <sup>##</sup>	11.78%	11.82%	12.15%	10.88%	12.58%	4.42%
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-January-2019 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 January 31, 2019)

### 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	1020000	840000	600000	360000	120000
Market Value	1679234	1264859	767704	416509	120791
Scheme Returns	11.40%	11.48%	9.79%	9.69%	1.22%
S&P BSE 100 TRI <sup>#</sup>	11.51%	11.97%	10.20%	10.24%	0.00%
S&P BSE SENSEX TRI <sup>##</sup>	11.61%	12.15%	10.88%	12.58%	4.42%
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)	1580000	1200000	840000	600000	360000	120000
Market Value (INR)	3048599	1931106	1143498	663076	348025	109229
Scheme Returns	9.46%	9.19%	8.66%	3.95%	-2.18%	-16.15%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	6.21%	6.40%	2.28%	-2.19%	-21.35%
S&P BSE SENSEX TRI <sup>##</sup>	11.25%	11.82%	12.15%	10.88%	12.58%	4.42%
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	2300000	1800000	1200000	840000	600000	360000	120000
Market Value	5537496	3618178	1994978	1120029	724857	391688	124734
Scheme Returns	8.44%	8.75%	9.81%	8.08%	7.49%	5.55%	7.37%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.82%	7.65%	7.89%	7.89%	7.50%	7.49%	10.61%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	6.39%	14.43%	6.74%	6.54%	6.18%	10.86%
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	1950000	1800000	1200000	840000	600000	360000	120000
Market Value	4403495	3727544	1807379	1093057	700042	389962	123423
Scheme Returns	9.33%	9.11%	7.94%	7.40%	6.10%	5.26%	5.32%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.46%	8.46%	8.71%	8.76%	8.11%	6.84%	7.23%
CRISIL 10 Year Gilt Index <sup>##</sup>	16.17%	6.39%	14.43%	6.74%	6.54%	5.00%	10.86%
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	1970000	1800000	1200000	840000	600000	360000	120000
Market Value	4111843	3511744	1763587	1084199	709170	391066	124540
Scheme Returns	8.38%	8.39%	7.47%	7.17%	6.62%	5.45%	7.07%
Crisil Composite Bond Fund Index <sup>#</sup>	7.34%	7.52%	7.99%	8.02%	7.61%	6.29%	8.82%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.27%	6.39%	14.43%	6.74%	6.54%	5.00%	10.86%
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-January-2019 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 January 31, 2019)

### 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	1670000	1200000	840000	600000	360000	120000
Market Value	3014972	1821814	1110389	725009	401027	124941
Scheme Returns	8.06%	8.09%	7.84%	7.50%	7.13%	7.70%
Crisil Liquid Fund Index <sup>#</sup>	7.52%	7.80%	7.74%	7.43%	7.26%	7.74%
CRISIL Money Market Index <sup>##</sup>	7.86%	8.04%	7.94%	7.65%	7.52%	8.26%
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	1170000	840000	600000	360000	120000
Market Value	1725344	1092930	708878	388252	123915
Scheme Returns	7.74%	7.40%	6.60%	4.96%	6.09%
Crisil Composite Bond Fund Index <sup>#</sup>	8.02%	8.02%	7.61%	6.29%	8.82%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.62%	6.74%	6.54%	5.00%	10.86%
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	1270000	1200000	840000	600000	360000	120000
Market Value	1927103	1776347	1084854	709434	394980	124145
Scheme Returns	7.62%	7.61%	7.19%	6.63%	6.11%	6.45%
Crisil Ultra Short Term Debt Index <sup>#</sup>	8.22%	8.23%	8.08%	7.77%	7.61%	8.35%
CRISIL Money Market Index <sup>##</sup>	8.01%	8.04%	7.94%	7.65%	7.52%	8.26%
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	800000	600000	360000	120000
Market Value	880022	674750	396281	130023
Scheme Returns	2.82%	4.64%	6.33%	15.80%
Domestic Price of Gold (Per KG) <sup>#</sup>	4.82%	6.65%	7.79%	15.95%
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	940000	840000	600000	360000	120000
Market Value	1243988	1075663	712882	397349	124489
Scheme Returns	7.01%	6.95%	6.82%	6.51%	6.99%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.08%	7.97%	7.54%	6.88%	8.11%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.81%	6.74%	6.54%	5.00%	10.86%
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-January-2019 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 January 31, 2019)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	600000	360000	120000
Market Value	711268	393747	124536
Scheme Returns	6.73%	5.90%	7.06%
Crisil Composite Bond Fund Index <sup>#</sup>	7.60%	6.29%	8.82%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.54%	5.00%	10.86%
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-January-2019 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>		
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
25.01.2019	0.68	76.63
<b>Monthly Dividend Option - Direct Plan</b>		
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
25.01.2019	0.60	82.09

### 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>		
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
25.01.2019	0.10	13.5129
<b>Direct Plan</b>		
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
25.01.2019	0.10	14.5372
<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>		
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
25.01.2019	0.06	14.6041
<b>Direct Plan</b>		
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
25.01.2019	0.06	15.6875
<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.

## DISCLAIMERS

(as on January 31, 2019)

**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 : 6.50% (MIBOR as of January 31, 2019)

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 31.01.2019. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.01.2019.

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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 Equity Diversified Fund is like living in a joint family.

## You may have several reasons to celebrate.

The Canara Robeco Equity Diversified Fund endeavours to invest in Indian Companies that present opportunities for growth across diverse industries. Thus, empowering your portfolio with investment opportunities spread across a wider base. It's one of our leading funds that has the potential for a smarter tomorrow.

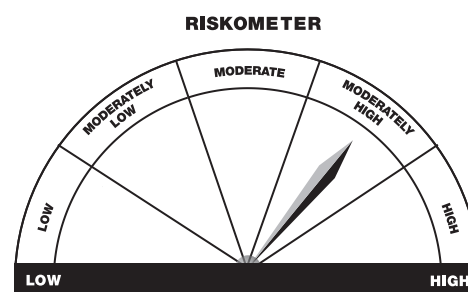
## CANARA ROBECO Equity Diversified Fund

(Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks)



### 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 understand that their principal will be at Moderately High Risk

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

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**CANARA ROBECO**  
Mutual Fund

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