

# FACTSHEET

March 31st, 2017



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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The last month of FY17 saw some stability returning in most global markets. Consequently, domestic markets also saw improved performance in March'17. Fixed income markets witnessed softening of yields while equity markets saw some positive momentum. The appreciation in Indian Rupee and positive FII flows in both equity and in debt markets for the month could be attributed as the main reasons for the positive performance of the Indian markets, despite the interest rate hike by the US Fed around the mid of March'17. The historic Goods and Services Tax (GST) regime came a step closer to meet its July 1st target of rollout with the Lok Sabha approving four supplementary legislations in the month gone by. All macro-economic indicators including CPI inflation have painted a healthy picture in the month gone by. All eyes may now shift to RBI's view on interest rates in the month of April 2017.

## Market Performance\*:

March'17 saw Indian Equity markets closing in green, with the domestic equity markets represented by the benchmarks Nifty 50 and S&P BSE Sensex gaining by 3.31% and 3.05% respectively. The recovery in crude oil & commodity prices, and the dovish tone of US Fed fueled inflows in domestic markets were the major drivers boosting market sentiments. The comprehensive tax reform of GST getting a nod of the lower house also propelled the sentiments.

## Inflation^^:

Retail inflation represented by CPI (Consumer Price Index) for February'17 increased to 3.65% after hitting a record low of 3.16% in Jan'17. Firmer food and fuel prices drove India's overall inflation higher in February, well below RBI's target of 5% for FY17. However, with RBI now focusing more on core CPI, any possibility of a near term cut in interest rate by the Reserve Bank of India is low. India's wholesale inflation firming up to a 39-month high of 6.55% in Feb'17 from 5.25% in Jan'17, highest in 39 months. The key reasons for the high WPI print were rise in fuel inflation and lower base in the previous year's index (February 2016 at -0.85%).

## IIP^:

Data released by the Central Statistics Office showed the index of industrial production (IIP) rose 2.7% in Jan'17 after contracting by 0.4% in Dec'16, negating the impact of demonetization. While mining output grew 5.3%, manufacturing rose 2.3% and electricity generation gained 3.9%. On use based classification, capital goods production grew by 10.7% while consumer goods production contracted by 1%.

## Fiscal deficit\*\*:

India's fiscal deficit in the April-February period of the current fiscal touched Rs. 6.06 lakh crore or 113.4% of Budget estimates for 2016-17 - as against 107.1% of Budget in the same period of last year. The deficit, or the gap between expenditure and revenue for the entire current fiscal, has been pegged at Rs. 5.34 lakh crore, as compared to the deficit of Rs. 5.35 lakh crore in the last fiscal as per revised estimates of 2015-16. Tax revenue during the period in question yielded Rs. 8.85 lakh crore, or 81.3% of the estimates, while total receipts, from revenue and non-debt capital, during the fiscal's first eleven months, were 11.47 lakh crore, or 77.5% of the estimates for the current year. The deficit figure tends to exceed the budgeted target nearer to the end of fiscal year, but gets adjusted against hefty tax inflows in March, when the fiscal year ends.

## Triggers

- Though global markets are showing signs of stability, volatility may continue to prevail in emerging economies on back of political uncertainty in Europe and pace of US rate hikes. Market participants may continue to be driven by global sentiments. USD/INR is likely to be continue to be driven by global news and the market participants are expected to closely monitor the movement of the crude oil prices amongst other commodities across the globe.
- With the GST regime set to be implemented by July 1st 2017, the focus shifts to Monetary Policy announcement by RBI in April'17. Though the market participants do not expect a change in interest rates, liquidity management steps and the tone of the RBI governor may be keenly watched. Monsoons may continue to play a key factor in monetary policy as good monsoons may keep inflation under check and open room for further action.
- Market participants may likely track the 4th quarter corporate earnings season
- The volatility in oil & other commodity prices has given some shift in market sentiments and the direction of oil price is crucial factor determining stability of global markets. The extension of production cuts by OPEC post June may be key driver for oil prices
- Measures such as implementation of budget announcements, further reduction in bank lending rates, implementation of GST, policy reforms in infrastructure and core sectors hold the key for growth in India

## Source:

\* Bloomberg

^ mospi.nic.in

^^ ICRA

\*\* Economic Times



**Mr. Ravi  
Gopalakrishnan**  
Head - Equities

During the month of March'17, Indian equity indices recorded impressive gains for the third month in a row supported by strong macros, domestic currency appreciation and robust FPI inflows. IIP, PMI and other macro-economic indicators improved and inflation, though higher than the previous reading, was under RBI's target. Globally, there was growing ambiguity regarding monetary policy in Japan and Europe. The Eurozone is also facing political uncertainty with the clearance of referendum of Brexit added to the global anxiety and anti-European sentiment in particular. Despite the US Fed increasing the interest rates, the dovish tone of the US Fed chairperson took the market participants by surprise. US Fed's gradual approach towards increasing the interest rates in future augurs well for emerging markets and India in particular, which is well poised for a massive leap when the global uncertainty fades.

## Market Performance\*\*

As in the previous few months, the Indian Equity markets rose in the month of March'17 as well. On net basis India's bellwether indices viz. S&P BSE Sensex & Nifty 50 gained by 3.05% and 3.31% respectively while S&P BSE Mid- cap index & S&P BSE Small-cap index saw an increase of 4.02% & 5.43% respectively. On the sector front, most of the sectoral indices were in green. S&P BSE Consumer Durables was the top gainer, rising by 10.73% followed by S&P BSE Consumer Goods and S&P BSE Realty, which rose by 7.26% and 7.02%, respectively. However, S&P Metal, HealthCare and IT fell by 0.75%, 0.47% and 0.10% respectively.

## Growth`

The seasonally adjusted Nikkei India Manufacturing Purchasing Managers' Index (PMI) remained unchanged for the month of February'16 as compared to January'16 at 51.10, pointed to a second consecutive monthly improvement in business conditions across the sector. Meanwhile, the Nikkei services PMI fell from 54.30 in January'16 which had marked a 19-month high, to 51.40 in February'16. Despite the fall, the indicator rests in expansionary territory as the output in four of the six broad sectors surveyed showed healthy increase. The pace in which new orders rose was at the weakest since November'15.

## IIP^

The index of industrial production for the month of Jan'17 witnessed a growth rate of 2.7% due to better performance by the capital goods segment, a barometer of investment activity. In all, 9 out of the 22 industry groups in the manufacturing sector have shown positive growth during January 2017 on annual basis. Mining, manufacturing and electricity sectors posted growth rates of 5.3%, 2.3% and 3.9% respectively. The capital goods segment grew by 10.7%, basic goods category expanded by 5.3% while intermediate goods category contracted by 2.3% in Jan'17.

## FPI Inflows \*\*

Mar'17 was yet another month which witnessed positive FPI (Foreign Portfolio Investor) flows. Due to strong domestic variables, FPIs invested ~ Rs. 31,326 Crs into the Indian equities in the month gone by. Not only by the FPIs, the domestic investors also invested in the equity markets to the tune of ~ Rs. 2,371 Crs.

## INR strengthened on back of FII inflows

The Indian Rupee continues to outperform its Asian peers over the past three months and has touched 17-months high against the US Dollar. Rupee's performance has been an outcome of improvement in macroeconomic factors like decline in current account deficit (CAD), higher levels of foreign reserves and lower inflation. A part of the appreciation-level was also added by PM Narendra Modi's BJP government win in State Elections 2017 and US Federal Reserve 25 basis point rate hike which weakened dollar index. The rupee closed at 64.85 as on 31st March'17 compared to 66.69 as on 28th February'17.

## Outlook

Equity markets rallied towards the month end on the back of strong FII flows and strengthening currency. The near term market movements are likely to be driven by 4Q corporate results as well the global trend.

While global risk appetite is high, expectations of a recovery in corporate earnings will be the near-term trigger for Indian markets

The increased political stability and more likely transmission of rate in near future has already re-rated the price multiple in Indian equity markets; which might sustain given the outlook of higher earnings growth in FY18 -19.

Even though the current recovery is slow, going forward markets are likely to remain volatile in the short term and recovery expected to gather momentum on a longer term owing to inherent structural strengths of the economy, bottoming of corporate profitability and prospects of domestic flows. Such opportunities can be utilized to increase allocation toward equity assets. Seeing an opportunity, investors may adopt a staggered approach to investing in equities in order to even out market volatility.

## Source :

^MOSPI, ICRA

`Markit

\*\*ICRAMFI Explorer, Data as on 31st March, 2016.

\*Mutual fund net inflow data is as of 29th March, 2016





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

## Factsheet Debt Market Commentary\*\*

During the month of Mar'17, the fixed income markets saw reduction in 10 Year G-sec yields on the back of continuous flow of funds from the foreign investors over the ambiguity over the various reforms by the U.S. government. Yields of Indian 10 Yr G-Sec plummeted 19 bps during the month of Mar'17 ending at 6.68% as compared to 6.87% on 28th Feb'17. Despite increase in inflation, improved domestic macros such as improving IIP and PMI along with positive FII flows led to the appreciation of Rupee during the month of Mar'17 (INR/USD 64.85 on 31st Mar'17 from INR/USD 66.69 on 28th Feb'17). On the global front, the US Federal Reserve raised its interest rates by 25 bps as widely expected by the markets due to the rising confidence that the economy is poised for robust growth; however, the dovish tone surprised the investors. Conditions in the European region continue to remain politically uncertain with the clearance of referendum of Brexit fueling the anti-European sentiment. The strong macro-economic factors as well as the greater political stability have strengthened the faith of the foreign players in the Indian market which has led to the infusion of funds to the tune of -Rs. 25,617 crs by FPIs during the month of Mar'17. Domestic participants continued to show conviction in the Indian Fixed income markets as Mutual Funds invested -Rs. 34,895 crs in the month.

## Government borrowing in the H1FY2018 increased\*\*

With the expectation of pick up in spending, the government has planned to borrow Rs. 3.72 lac crs from the market in the first half of FY2018. The borrowing for the first half will represent 64% of the full year borrowing target. The gross market borrowing budgeted in the Union Budget 2018 pegged at Rs. 5.8 lac crs and the net borrowing at Rs. 4.25 lac crs. As highlighted by the government, the G-secs which are going to be auctioned will have higher maturity as it is focusing on the open market borrowing to extend the maturity profile.

## Balance of Payments Q3 FY17^

Current Account Deficit (CAD) widened to USD 7.9 bn in Q3FY2016-17 in comparison to USD 7.1 bn during the same period previous year and USD 3.4 bn (0.6% of GDP) in the preceding quarter. CAD widened despite a slightly lower trade deficit YoY, primarily on account of a decline in net invisibles receipts. Net services receipts moderated YoY, which can be attributed to the fall in earnings from software, financial services, and charges for intellectual property rights. However, CAD during the period Apr-Dec'17 narrowed to 0.7% of GDP from 1.4% of GDP in the corresponding period of the previous fiscal due to the narrowing of trade deficit during the same period.

## Retail as well as the Wholesale Inflation increases\*

The Consumer Price Index (CPI) based inflation accelerated to 3.65% during Feb'17 from 3.17% in the previous month, majorly contributed by food prices. Consumer Food Price Index rose at a faster pace to 2.01% in Feb'17 from 0.61% in Jan'17. For the month of Feb'17, the WPI based inflation rose at a faster pace to 6.55% in comparison with 5.25% in the previous month with food prices increasing by 2.69% as against 0.56% contraction in Jan'17. Increase in oil prices was also a major contributor to WPI increase.

## Outlook:

Post the hike in Mar'17, market participants expect the Federal Reserve to announce another two hikes depending on the inflation and employment data. The dovish tone of US Fed may help continue the flow to EMs and India in particular due to relatively better macro conditions.

With Government of India undertaking major reforms such as GST and FDI deregulation and RBI being stringent in implementing its policies, the Indian subcontinent continues to remain a favourable investment destination and with the strengthening macroeconomic indicators foreign investors have preferred the Indian fixed income market.

With the Feb'17 RBI policy signalling a "neutral" stance on back of global geo-political uncertainty, domestic strong macroeconomic factor might compel the RBI to relook at the interest rate in the country. However, inflation undershooting RBI's target and a relatively stronger INR are likely to keep RBI in a dovish mode in near term.

Going ahead inflation trajectory may remain uncertain on back of volatility in international crude prices and exchange rate, on the back of global financial market developments, uncertainty on monsoon and the impact of implementation of 7th CPC. While bond yields have drifted downwards in March on back of FII flows and currency appreciation, the market may remain range-bound in the short term on developing global and local events and neutral RBI policy stance. However, over longer term, strong macro-economic factors are likely to push yields down. In a scenario of global volatility creating local uncertainty in the near to medium term provides another opportunity to long term investors to make fresh allocations, in a phased manner, with a 1 - 3 years' timeframe.

**Source:** \*MOSPI, ^RBI, \*MFI Explorer, ®Bloomberg

## Overview

It was an eventful month for global markets with gold prices returning strongly back from below \$1200 per troy ounce levels to close flat at \$1249.2 per troy ounce as it was supported by uncertainties on the impact of Britain's exit from European union, French elections and U.S. policy under President Trump. The Fed rate hike announcement kept gold prices under pressure during the first half of the month, but politics remained a key catalyst for the rebound in prices as the failure of the Trump government to pass the health care reform dented his image as the deal-maker. Historic mandate in US elections and muted impact of demonetization helped strengthen Indian rupee as it closed at its highest monthly close since July 2015. The domestic currency ended the month at 64.85 against the dollar, up 2.8% on a m-o-m basis. Gold prices in rupee terms as a result fell by 3.6% to close at Rs. 28,527 per 10 grams which came as a blessing in disguise for Indian buyers.

The Federal Reserve raised its key interest rate by 0.25% to a range of 0.75% - 1.00% in its March FOMC meeting which was just the third time that the Fed has increased rates since the financial crisis. It however, dampened expectations of a more hawkish stance as it maintained that it expects a total of three rate hikes in 2017. U.S. non-farm payrolls expanded by 235,000 in February 2016 against expectation of 200,000, with the private sector adding 227,000 jobs and the government sector adding 8,000 jobs. The Labor markets continued to register positive growth as unemployment rate dropped to 4.7% and wages rose by 2.8% on a y-o-y basis. The PCE Deflator which is the Fed's primary measure to gauge inflation crossed the 2.0% target for February 2016 which further complimented the rate hike decision in the FOMC meeting. The housing sector delivered mixed growth while confidence indicators hinted at strong positive momentum in March 2016.

Tim Barrow, the UK's EU ambassador, delivered a letter to Donald Tusk, president of the European Council in Brussels, invoking Article 50 of the Lisbon Treaty, nine months after Britain voted in a referendum to leave the European Union. Prime Minister Theresa May had to obtain a Parliamentary approval before formally submitting the request which opens the door for 2 years of negotiation to get the best possible deal for trading with the EU countries before it exits in April 2019. The Dutch general elections results came in line with expectations as the Dutch Prime Minister managed to lead his party to another election victory. The poor performance by the populist party (anti-euro) helped alleviate some of the uncertainty within the Euro region as markets shifted focus towards the upcoming French elections.

## Outlook:

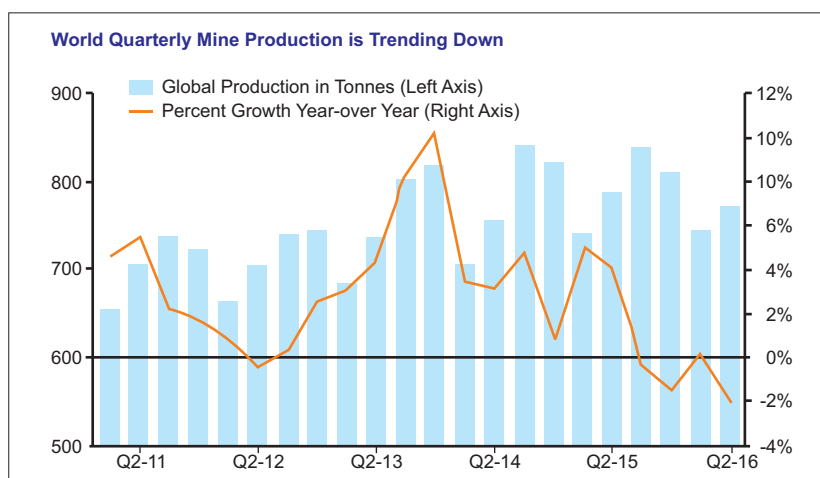
The recent failure of the Trump government to pass healthcare legislation and simultaneously replace the Obama Healthcare Act has raised doubts whether he would be able to get other legislations passed which includes the tax reform. This has further added to uncertainty on the trajectory of his policies and impacts the chances of future hikes by the Fed. Any build-up in pessimistic outlook towards the fiscal stimulus plans could provide short term support for gold prices as a result of the weaker dollar and low interest rates.

With the Brexit ticker officially switched on, the fallout risk could be an important factor which could propel demand for gold as a crisis asset. Gold prices could benefit from a hardened stance by the EU during the negotiations with the United Kingdom that could result in a hard exit from the EU-block. The French elections will see the first round of voting happening on 23rd April which is expected to see a euro-skeptic party emerge as one of the top two parties that will go into the second round of voting in May 2017. While the markets are allocating a lower probability of the anti-euro party winning the second round, we could see gold prices benefitting in the event of an upset result outcome.

Correlations in the market have been in a disarray with Gold prices have risen by 8.4% for the first quarter of 2017 while US dollar index have been stable during the period. The condition reflects the mismatch between fiscal and monetary policy stance in US and the uncertainty around President Trump's actions. An aggressive pace of Fed tightening could present some downside risks for gold prices, but the uncertainty around political developments in Europe could provide some support in the medium to long term.

Source: Bloomberg

## Chart of the Month:



Source: GFMS, Thomson Reuters, U.S. Global Investors

## 'AU'some Fact of the Month:

The Xiling mine in Shandong province, China has found 382.58 tons of gold reserves. The Xiling gold seam in eastern China is estimated to be more than 2,000 meters long and 67 meters wide. The mine is estimated to have the equivalent of 20% of the country's 1,843 tons of gold reserves.

Source: [www.zerohedge.com](http://www.zerohedge.com)

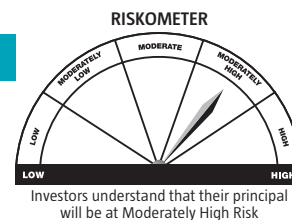
# CANARA ROBECO EQUITY DIVERSIFIED (CRED)

(as on March 31, 2017)

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

- Capital appreciation over long term
- Investment predominantly in equity and equity related securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**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>^</sup> :** ₹ 760.38 Crores

**Monthly AVGAUM :** ₹ 744.04 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 45.54

Regular Plan - Dividend Option ₹ 33.09

Direct Plan - Growth Option ₹ 107.15

Regular Plan - Growth Option ₹ 104.68

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

## ASSET ALLOCATION:

Equity and equity related instruments:  
85% - 100%.

Money Market instruments : 0% - 15%

## MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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 : 2.45%

Direct Plan : 1.80%

**BENCHMARK:** S&P BSE 200

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Shridatta Bhandwadar

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

**MANAGING THIS FUND:** 1) Since 16-Sep-12  
2) Since 5-July-16

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

Standard Deviation 17.20

Portfolio Beta 1.11

Portfolio Turnover Ratio 0.88 times

R-Squared 0.93

Sharpe Ratio 0.45

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 97.46**

**Listed 97.46**

**Banks 23.37**

HDFC Bank Ltd 5.88

ICICI Bank Ltd 4.08

State Bank of India 3.67

Yes Bank Ltd 3.28

IndusInd Bank Ltd 2.33

Punjab National Bank 1.5

Kotak Mahindra Bank Ltd 1.45

RBL Bank Ltd 1.13

**Consumer Non Durables 8.35**

I T C Ltd 3.11

Britannia Industries Ltd 2.45

Asian Paints Ltd 1.40

Emami Ltd 1.39

**Auto 8.00**

Maruti Suzuki India Ltd 3.01

Tata Motors Ltd 1.97

Escorts Ltd 1.72

Eicher Motors Ltd 1.30

**Finance 7.48**

Bajaj Finserv Ltd 1.57

Bajaj Finance Ltd 1.56

L&T Finance Holdings Ltd 1.42

Max Financial Services Ltd 1.33

Rural Electrification Corporation Ltd 1.02

IIFL Holdings Ltd 0.58

**Pharmaceuticals 5.20**

Sun Pharmaceutical Industries Ltd 3.42

Aurobindo Pharma Ltd 1.78

**Construction Project 4.98**

Larsen & Toubro Ltd 2.38

Engineers India Ltd 1.45

Ashoka Buildcon Ltd 1.15

**Petroleum Products 4.82**

Indian Oil Corporation Ltd 2.00

Reliance Industries Ltd 1.51

Hindustan Petroleum Corporation Ltd 1.31

**Software 4.32**

Infosys Ltd 4.32

**Chemicals 3.91**

Atul Ltd 1.91

Solar Industries India Ltd 1.46

Pidilite Industries Ltd 0.54

**Industrial Capital Goods 3.63**

Bharat Electronics Ltd 1.42

Praj Industries Ltd 1.38

Texmaco Rail & Engineering Ltd 0.83

**Cement 3.59**

Ultratech Cement Ltd 1.80

The Ramco Cements Ltd 1.01

Dalmia Bharat Ltd 0.78

**Pesticides 3.11**

UPL Ltd 2.19

PI Industries Ltd 0.92

**Auto Ancillaries 2.96**

Exide Industries Ltd 1.36

Motherson Sumi Systems Ltd 1.22

WABCO India Ltd 0.38

**Industrial Products 2.58**

Bharat Forge Ltd 1.33

Timken India Ltd 1.25

**Transportation 2.02**

Blue Dart Express Ltd 0.74

Transport Corporation of India Ltd 0.69

TCI Express Ltd 0.59

**Construction 1.95**

PNC Infratech Ltd 1.40

Kajaria Ceramics Ltd 0.55

**Media & Entertainment 1.81**

Zee Entertainment Enterprises Ltd 1.81

**Gas 1.79**

Petronet LNG Ltd 1.79

**Textile Products 1.69**

K.P.R. Mill Ltd 1.69

**Power 0.99**

Cesc Ltd 0.99

**Engineering Services 0.80**

VA Tech Wabag Ltd 0.80

**Ferrous Metals 0.11**

Kudremukh Iron Ore Co Ltd 0.11

**Money Market Instruments 2.36**

Reverse Repo (for India) 2.36

Net Current Assets 0.18

**Grand Total ( Net Asset) 100.00**

## PRODUCT POSITIONING

Canara Robeco Equity Diversified 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 has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.

## INVESTMENT STYLE

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

<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) • # Monthend AUM as on 31.03.2017

• <sup>^</sup>The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

• Please refer page no. 39 for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER (CRETS)

(as on March 31, 2017)

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

- Capital appreciation over long term
- Investment in equity and equity related securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Linked Tax Saving Scheme

### SCHEME OBJECTIVE:

(ELSS Scheme) Seeking to provide long term capital appreciation by predominantly investing in equities and 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> :** ₹ 840.66 Crores

**Monthly AVGAUM :** ₹ 823.37 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 34.81

Regular Plan - Dividend Option ₹ 23.56

Direct Plan - Growth Option ₹ 52.15

Regular Plan - Growth Option ₹ 51.06

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

### ASSET ALLOCATION:

Equity and equity related instruments: 80%-100%.

Money Market instruments : 0% - 20%.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 500 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 Payout Option

Direct Plan- Growth Option  
Direct Plan- Dividend Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 2.51%

Direct Plan : 1.72%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Yogesh Patil

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 1-Apr-16

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

Standard Deviation 16.30

Portfolio Beta 1.02

Portfolio Turnover Ratio 0.59 times

R-Squared 0.90

Sharpe Ratio 0.54

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 95.81**

**Listed 95.81**

**Banks 18.35**

HDFC Bank Ltd 7.41

Kotak Mahindra Bank Ltd 4.25

ICICI Bank Ltd 2.90

State Bank of India 2.11

Indusind Bank Ltd 1.68

**Consumer Non Durables 14.70**

Hindustan Unilever Ltd 3.50

Britannia Industries Ltd 3.38

Glaxosmithkline Consumer Healthcare Ltd 2.80

Parag Milk Foods Ltd 1.55

Emami Ltd 0.95

Dabur India Ltd 0.82

I T C Ltd 0.78

Marico Ltd 0.52

Nestle India Ltd 0.40

**Transportation 9.09**

Container Corporation Of India Ltd 4.81

Transport Corporation of India Ltd 1.33

Blue Dart Express Ltd 1.26

Gateway Distriparks Ltd 0.87

TCI Express Ltd 0.82

**Software 8.25**

Infosys Ltd 4.99

Oracle Financial Services Software Ltd 2.58

L&T Technology Services Ltd 0.68

**Pharmaceuticals 6.29**

Sanofi India Ltd 2.17

Sun Pharmaceutical Industries Ltd 2.08

Hikal Ltd 1.08

Aurobindo Pharma Ltd 0.96

**Petroleum Products 5.91**

Indian Oil Corporation Ltd 3.66

Bharat Petroleum Corporation Ltd 1.47

Hindustan Petroleum Corporation Ltd 0.78

**Auto 4.12**

Tata Motors Ltd A (DVR) 2.67

Mahindra & Mahindra Ltd 1.45

**Construction Project 3.90**

Ashoka Buildcon Ltd 2.14

Sadbhav Engineering Ltd 1.76

**Pesticides 3.18**

Bayer Cropscience Ltd 3.18

**Cement 3.07**

Ultratech Cement Ltd 2.93

Ambuja Cements Ltd 0.14

**Industrial Products 2.99**

Bharat Forge Ltd 1.80

Timken India Ltd 1.19

**Gas 2.72**

Indraprastha Gas Ltd 1.55

Petronet LNG Ltd 1.17

**Industrial Capital Goods 2.58**

Texmaco Rail & Engineering Ltd 1.05

Honeywell Automation India Ltd 0.91

Praj Industries Ltd 0.62

**Auto Ancillaries 2.47**

MRF Ltd 0.73

WABCO India Ltd 0.69

Minda Industries Ltd 0.62

Precision Camshafts Ltd 0.43

**Finance 1.81**

Max Financial Services Ltd 0.93

Mahindra & Mahindra Financial Services Ltd 0.88

**Construction 1.54**

Ahluwalia Contracts (India) Ltd 0.91

PNC Infratech Ltd 0.63

**Fertilisers 1.38**

Coromandel International Ltd 1.38

**Engineering Services 1.18**

VA Tech Wabag Ltd 1.18

**Chemicals 1.01**

Atul Ltd 1.01

**Media & Entertainment 0.80**

Zee Entertainment Enterprises Ltd 0.80

**Hotels, Resorts And Other 0.47**

**Recreational Activities 0.47**

The Indian Hotels Co Ltd 0.47

**Money Market Instruments 3.66**

Reverse Repo (for India) 3.66

**Net Current Assets 0.53**

**Grand Total ( Net Asset) 100.00**

## PRODUCT POSITIONING

Canara Robeco Equity Tax Saver is an 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. The portfolio consists of both large and mid cap stocks with a 'Growth' style of investing.

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



# CANARA ROBECO LARGE CAP+ FUND (CRLCF)

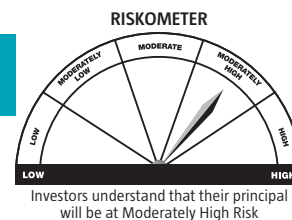
(as on March 31, 2017)

The sign (+) in the name of the fund has been used in terms of asset allocation and not in terms of return/yield.

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

- Capital appreciation over long term
- Investing in companies having a large market capitalization

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



## FUND INFORMATION

**CATEGORY :** Open Ended Equity Scheme

### 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> :** ₹ 113.98 Crores

**Monthly AVG AUM :** ₹ 111.12 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 20.43

Regular Plan - Dividend Option ₹ 15.49

Direct Plan - Growth Option ₹ 20.55

Regular Plan - Growth Option ₹ 19.81

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

### ASSET ALLOCATION :

Large Cap equity and equity related Instruments<sup>§</sup>: 65% - 100%. Domestic Debt and Money Market Instruments (including securitized debt up to 10% of Avg AUM): 0% - 35%.

<sup>§</sup>For the purpose of this Fund, Large Cap Companies are defined as those which are ranked from 1 to 150 on the basis of market capitalization at the time of investment. The ranking will be reviewed on the basis of market capitalisation of companies at the end of every calendar quarter.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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% for all amounts 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 : 2.79%

Direct Plan : 1.75%

### BENCHMARK : S&P BSE 100

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Shridatta Bhandwadar

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

**MANAGING THIS FUND :** 1) Since 16-Sep-12  
2) Since 5-July-16

## PRODUCT POSITIONING

Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. 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. The fund will also utilize the inputs from the internal quant model which will act as an idea generator

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

Standard Deviation	15.58
Portfolio Beta	1.00
Portfolio Turnover Ratio	0.9 times
R-Squared	0.94
Sharpe Ratio	0.48

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.85</b>
<b>Listed</b>	<b>96.85</b>
<b>Banks</b>	<b>24.42</b>
HDFC Bank Ltd	6.54
Yes Bank Ltd	3.98
State Bank of India	3.50
ICICI Bank Ltd	3.21
IndusInd Bank Ltd	2.57
Kotak Mahindra Bank Ltd	1.95
Punjab National Bank	1.58
RBL Bank Ltd	1.09
<b>Consumer Non Durables</b>	<b>11.95</b>
I T C Ltd	3.54
Britannia Industries Ltd	3.06
Asian Paints Ltd	2.70
Emami Ltd	2.65
<b>Auto</b>	<b>10.90</b>
Maruti Suzuki India Ltd	4.62
Eicher Motors Ltd	2.85
Tata Motors Ltd A (DVR)	1.87
Mahindra & Mahindra Ltd	1.56
<b>Software</b>	<b>8.47</b>
Infosys Ltd	5.41
Oracle Financial Services Software Ltd	1.80
HCL Technologies Ltd	1.26
<b>Finance</b>	<b>7.32</b>
Housing Development Finance Corporation Ltd	3.26

Bajaj Finserv Ltd	2.41
Max Financial Services Ltd	1.65
<b>Petroleum Products</b>	<b>6.75</b>
Indian Oil Corporation Ltd	2.92
Reliance Industries Ltd	2.64
Hindustan Petroleum Corporation Ltd	1.19
<b>Pharmaceuticals</b>	<b>6.08</b>
Sun Pharmaceutical Industries Ltd	4.13
Aurobindo Pharma Ltd	1.95
<b>Auto Ancillaries</b>	<b>5.20</b>
Motherson Sumi Systems Ltd	2.85
Exide Industries Ltd	2.35
<b>Construction Project</b>	<b>3.89</b>
Larsen & Toubro Ltd	3.89
<b>Cement</b>	<b>3.62</b>
Ultratech Cement Ltd	3.62
<b>Pesticides</b>	<b>2.87</b>
UPL Ltd	2.87
<b>Media &amp; Entertainment</b>	<b>2.75</b>
Zee Entertainment Enterprises Ltd	2.75
<b>Gas</b>	<b>2.63</b>
Petronet LNG Ltd	2.63
<b>Money Market Instruments</b>	<b>5.70</b>
Reverse Repo (for India)	5.70
Net Current Assets	-2.55
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## INVESTMENT STYLE

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

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

## CANARA ROBECO F.O.R.C.E FUND (CRFC)

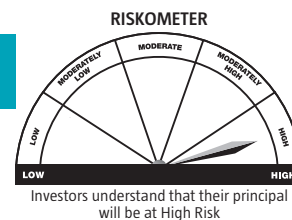
(Financial Opportunities, Retail Consumption & Entertainment Fund)

(as on March 31, 2017)

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

- Capital appreciation over long term
- Investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors

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



### FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>§</sup> :** ₹ 139.58 Crores

**Monthly AVGAUM :** ₹ 135.33 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 30.00

Direct Plan - Growth Option ₹ 32.28

Regular Plan - Dividend Option ₹ 22.99

Regular Plan - Growth Option ₹ 31.23

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

**ASSET ALLOCATION:** Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector<sup>§</sup> : 65% - 100%. Other Equity and equity related instruments : 0%-35%. Domestic Debt and Money Market instruments (Including securitised debt up to 10% of net assets) : 0% - 35%

<sup>§</sup>The scheme shall invest minimum 40% and maximum 65% in Finance Sector, minimum 15% and maximum 35% in Entertainment sector and minimum 10% and maximum 25% in Retail sector.

#### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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>^</sup>:

Regular Plan : 2.80%

Direct Plan : 1.86%

**BENCHMARK :** Nifty 50

**FUND MANAGER:** Mr. Hemang Kapasi

**TOTAL EXPERIENCE:** 10 Years

**MANAGING THIS FUND:** Since 13-May-16  
(As Fund Manager)  
Since 12-Jun-14  
(As Co-Fund Manager)

### PRODUCT POSITIONING

Canara Robeco FORCE Fund is an open ended thematic fund predominantly investing in 3 sectors benefitting from the rising domestic demand i.e. Financial Services, Retail Consumption and Media & Entertainment. The fund will also look for opportunity to invest in few other companies which benefit from this theme not covered in the sectors mentioned above. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.

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

Standard Deviation	18.07
Portfolio Beta	1.10
Portfolio Turnover Ratio	0.62 times
R-Squared	0.82
Sharpe Ratio	0.82

### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.53</b>
<b>Listed</b>	<b>96.53</b>
<b>Banks</b>	<b>36.14</b>
HDFC Bank Ltd	8.58
State Bank of India	5.85
Yes Bank Ltd	5.25
ICICI Bank Ltd	5.18
Kotak Mahindra Bank Ltd	4.99
IndusInd Bank Ltd	3.42
DCB Bank Ltd	1.46
Canara Bank	1.41
<b>Consumer Non Durables</b>	<b>18.40</b>
I T C Ltd	6.46
Britannia Industries Ltd	2.18
Kansai Nerolac Paints Ltd	2.02
Glaxosmithkline Consumer Healthcare Ltd	1.98
Colgate Palmolive (India) Ltd	1.93
Emami Ltd	1.65
Jubilant Foodworks Ltd	1.35
Parag Milk Foods Ltd	0.83
<b>Media &amp; Entertainment</b>	<b>16.52</b>
Zee Entertainment Enterprises Ltd	7.32
PVR Ltd	2.15
Dish TV India Ltd	2.03
Sun TV Network Ltd	1.98
D B Corp Ltd	1.68
Jagran Prakashan Ltd	1.36
<b>Finance</b>	<b>12.47</b>
Bajaj Finserv Ltd	2.64

Housing Development Finance Corporation Ltd	2.42
Bajaj Finance Ltd	2.27
L&T Finance Holdings Ltd	1.91
Max Financial Services Ltd	1.65
Mahindra & Mahindra Financial Services Ltd	1.58
<b>Consumer Durables</b>	<b>4.09</b>
Whirlpool Of India Ltd	2.23
Century Plyboards (India) Ltd	1.86
<b>Textile Products</b>	<b>3.89</b>
Siyaram Silk Mills Ltd	1.39
Arvind Ltd	1.27
Raymond Ltd	1.23
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>2.09</b>
The Indian Hotels Co Ltd	2.09
<b>Retailing</b>	<b>1.60</b>
Aditya Birla Fashion and Retail Ltd	1.60
<b>Auto</b>	<b>1.33</b>
Tata Motors Ltd	1.33
<b>Money Market Instruments</b>	<b>4.58</b>
Reverse Repo (for India)	4.58
Net Current Assets	-1.11
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### INVESTMENT STYLE

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

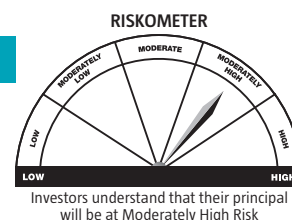
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on March 31, 2017)

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

- Capital appreciation over long term
- Investing in diversified mid-cap stocks

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme.

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

**Monthend AUM<sup>#</sup> :** ₹ 1,642.66 Crores

**Monthly AVGAUM :** ₹ 1,554.28 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 54.94

Regular Plan - Dividend Option ₹ 41.29

Direct Plan - Growth Option ₹ 81.53

Regular Plan - Growth Option ₹ 78.39

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

**ASSET ALLOCATION:** (w.e.f. 16th March, 2017)

Midcap equity & equity related instruments falling within the market capitalization range of the underlying benchmark<sup>#</sup>: 65% - 100% (Risk-High)

Equity & equity related instruments of Companies other than the above: 0% - 35% (Risk- High)

Domestic Debt and Money Market Instruments : 0% - 35% (Risk- Low)

\*These companies forming part of the portfolio, would have market capitalization between the highest and the lowest components of the underlying benchmark, and may or may not be a constituent of the underlying benchmark.

<sup>#</sup>'Nifty Free Float Midcap 100' which is the current benchmark of the fund continues to remain the benchmark of the fund going forward as well.

## MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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 : 2.38%

Direct Plan : 1.11%

**BENCHMARK :** Nifty Free Float Midcap 100

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Kartik Mehta

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

**MANAGING THIS FUND:** Since 13-May-16  
Since 11-Aug-16

## PRODUCT POSITIONING

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

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

Standard Deviation	20.82
Portfolio Beta	1.15
Portfolio Turnover Ratio	0.83 times
R-Squared	0.89
Sharpe Ratio	1.25

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities Listed</b>	<b>98.73</b>
<b>Finance</b>	<b>11.79</b>
Credit Analysis and Research Ltd	2.49
IIFL Holdings Ltd	1.98
Can Fin Homes Ltd	1.66
Bajaj Finance Ltd	1.55
Rural Electrification Corporation Ltd	1.49
Mahindra & Mahindra Financial Services Ltd	1.48
Max Financial Services Ltd	1.14
<b>Banks</b>	<b>10.41</b>
State Bank of India	1.96
Punjab National Bank	1.91
RBL Bank Ltd	1.81
IndusInd Bank Ltd	1.65
Yes Bank Ltd	1.56
ICICI Bank Ltd	1.52
<b>Chemicals</b>	<b>7.77</b>
Atul Ltd	3.07
Navin Fluorine International Ltd	1.95
Solar Industries India Ltd	1.30
Vinati Organics Ltd	0.76
Sudarshan Chemical Industries Ltd	0.65
Camlin Fine Sciences Ltd	0.04
<b>Auto Ancillaries</b>	<b>7.18</b>
Minda Industries Ltd	3.11
Sundram Fasteners Ltd	1.75
TVS Srichakra Ltd	1.37
Precision Camshafts Ltd	0.63
WABCO India Ltd	0.32
<b>Industrial Products</b>	<b>6.62</b>
Bharat Forge Ltd	2.00
Timken India Ltd	1.53
FAG Bearings India Ltd	1.49
Finolex Industries Ltd	0.90
Cummins India Ltd	0.70
<b>Consumer Non Durables</b>	<b>6.20</b>
CCL Products (India) Ltd	2.38

## INVESTMENT STYLE

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

Akzo Nobel India Ltd	1.71
Britannia Industries Ltd	1.25
S.H. Kelkar & Co Ltd	0.86
<b>Construction Project</b>	<b>5.86</b>
Engineers India Ltd	2.33
Ashoka Buildcon Ltd	1.51
Techno Electric & Engineering Co Ltd	1.15
Sadbhav Engineering Ltd	0.87
<b>Industrial Capital Goods</b>	<b>5.75</b>
V-Guard Industries Ltd	2.09
Praj Industries Ltd	1.11
Honeywell Automation India Ltd	1.08
Texmaco Rail & Engineering Ltd	0.98
ABB India Ltd	0.49
<b>Pesticides</b>	<b>3.79</b>
PI Industries Ltd	1.88
UPL Ltd	1.00
Monsanto India Ltd	0.91
<b>Cement</b>	<b>3.51</b>
The Ramco Cements Ltd	1.29
JK Lakshmi Cement Ltd	1.26
Dalmia Bharat Ltd	0.96
<b>Auto</b>	<b>3.44</b>
Escorts Ltd	1.77
Force Motors Ltd	1.67
<b>Textile Products</b>	<b>3.02</b>
Raymond Ltd	1.69
K.P.R. Mill Ltd	1.33
<b>Consumer Durables</b>	<b>2.98</b>
Whirlpool Of India Ltd	1.76
Century Plyboards (India) Ltd	1.22
<b>Pharmaceuticals</b>	<b>2.81</b>
Hikal Ltd	1.31
Aurobindo Pharma Ltd	0.92
Piramal Enterprises Ltd	0.58
<b>Petroleum Products</b>	<b>2.54</b>
Indian Oil Corporation Ltd	1.75
Gulf Oil Lubricants India Ltd	0.79
<b>Construction</b>	<b>2.51</b>
Kajaria Ceramics Ltd	0.91
Ahluwalia Contracts (India) Ltd	0.91
KNR Constructions Ltd	0.69
<b>Retailing</b>	<b>2.25</b>
Future Retail Ltd	2.25
<b>Media &amp; Entertainment</b>	<b>2.09</b>
PVR Ltd	2.09
<b>Transportation</b>	<b>2.01</b>
TCI Express Ltd	1.10
Transport Corporation of India Ltd	0.91
<b>Gas</b>	<b>1.89</b>
Mahanagar Gas Ltd	1.89
<b>Power</b>	<b>1.25</b>
Cesc Ltd	1.25
<b>Healthcare Services</b>	<b>1.20</b>
Thyrocare Technologies Ltd	1.20
<b>Engineering Services</b>	<b>1.16</b>
VA Tech Wabag Ltd	1.16
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.70</b>
The Indian Hotels Co Ltd	0.70
<b>Money Market Instruments</b>	<b>1.68</b>
Reverse Repo (for India)	1.68
Net Current Assets	-0.41
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

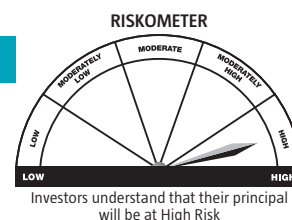
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on March 31, 2017)

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

- Capital appreciation over long term
- Investing in equities and equity related instruments of companies in the infrastructure sector

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**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 \*** : ₹ 140.58 Crores

**Monthly AVGAUM** : ₹ 136.11 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 32.75

Regular Plan - Dividend Option ₹ 27.09

Direct Plan - Growth Option ₹ 45.52

Regular Plan - Growth Option ₹ 44.28

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

**ASSET ALLOCATION:** Equity and equity related instruments of companies in the Infrastructure sector including derivatives of such companies : 75% - 100%. Domestic Debt and Money Market instruments : 0% - 25%.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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^:

Regular Plan : 2.76%

Direct Plan : 1.88%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Yogesh Patil

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 29-May-15 (As Fund Manager)  
Since 1- Dec-11 (As Co-Fund Manager)

## PRODUCT POSITIONING

Canara Robeco Infrastructure endeavours to capture opportunities in the infrastructure space, through a predominantly large-cap oriented portfolio. 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	20.01
Portfolio Beta	1.21
Portfolio Turnover Ratio	0.32 times
R-Squared	0.83
Sharpe Ratio	0.83

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.12</b>
<b>Listed</b>	<b>95.12</b>
<b>Transportation</b>	<b>19.55</b>
Container Corporation Of India Ltd	8.14
Blue Dart Express Ltd	3.58
Transport Corporation of India Ltd	3.06
Gateway Distriparks Ltd	2.45
TCI Express Ltd	2.32
<b>Petroleum Products</b>	<b>17.21</b>
Indian Oil Corporation Ltd	7.72
Hindustan Petroleum Corporation Ltd	5.05
Bharat Petroleum Corporation Ltd	4.44
<b>Cement</b>	<b>12.28</b>
Ultratech Cement Ltd	5.67
Grasim Industries Ltd	3.06
Orient Cement Ltd	2.22
Ambuja Cements Ltd	1.33
<b>Construction Project</b>	<b>12.05</b>
Sadbhav Engineering Ltd	4.94
Ashoka Buildcon Ltd	4.85
Techno Electric & Engineering Co Ltd	1.48
Larsen & Toubro Ltd	0.78
<b>Power</b>	<b>8.40</b>
Power Grid Corporation Of India Ltd	8.40
<b>Gas</b>	<b>6.64</b>
Indraprastha Gas Ltd	3.40
Petronet LNG Ltd	3.24

## INVESTMENT STYLE

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

<b>Construction</b>	<b>6.09</b>
PNC Infratech Ltd	3.61
Ahluwalia Contracts (India) Ltd	1.80
Simplex Infrastructures Ltd	0.68
<b>Industrial Capital Goods</b>	<b>5.78</b>
Texmaco Rail & Engineering Ltd	3.01
Praj Industries Ltd	2.77
<b>Engineering Services</b>	<b>4.35</b>
VA Tech Wabag Ltd	4.35
<b>Industrial Products</b>	<b>2.77</b>
Bharat Forge Ltd	1.85
Timken India Ltd	0.92
<b>Money Market Instruments</b>	<b>5.02</b>
Reverse Repo (for India)	5.02
Net Current Assets	-0.14
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



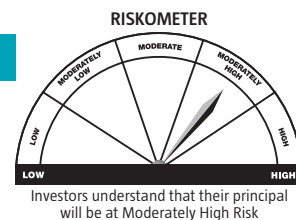
## CANARA ROBECO BALANCE (CRB)

(as on March 31, 2017)

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

- Income/capital appreciation over long term
- Investing in equity and equity related securities as well as fixed income securities (debt and money market securities)

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



### FUND INFORMATION

**CATEGORY:** Open Ended Balance Scheme

**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>#</sup> :** ₹ 944.64 Crores

**Monthly AVG AUM :** ₹ 898.99 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Monthly Divi. Option ₹ 82.13

Regular Plan - Monthly Divi. Option ₹ 80.10

Direct Plan - Growth Option ₹ 134.21

Regular Plan - Growth Option ₹ 131.05

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

#### ASSET ALLOCATION:

Equity and equity related instruments : 40% - 75%.  
Debt securities including Securitized debt having rating above AA or equivalent, Money Market Instruments & Govt. Securities : 25% - 60%.

#### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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:

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 : 2.56%

Direct Plan : 1.27%

#### BENCHMARK:

CRISIL Balanced Fund - Aggressive Index

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Avnish Jain  
3) Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE:** 1) 23 Years 2) 22 Years  
3) 10 Years

**MANAGING THIS FUND:** 1) Since 13-May-16  
2) Since 7-Oct-13  
3) Since 5-July-16

### PRODUCT POSITIONING

Canara Robeco Balance 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>§</sup>

Standard Deviation	14.31
Portfolio Beta	1.35
Portfolio Turnover Ratio	3.55 times
R-Squared	0.87
Sharpe Ratio	0.82

### PORTFOLIO

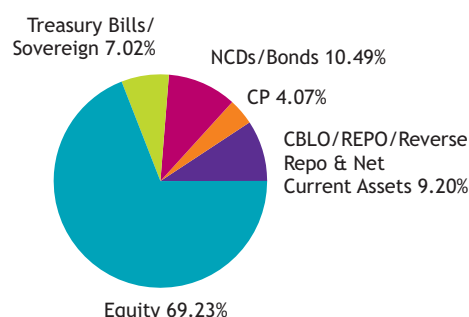
Name of the Instruments	% to NAV
<b>Equities</b>	<b>69.23</b>
<b>Listed</b>	<b>69.23</b>
<b>Banks</b>	<b>15.33</b>
ICICI Bank Ltd	2.51
State Bank of India	2.40
HDFC Bank Ltd	2.34
IndusInd Bank Ltd	1.74
RBL Bank Ltd	1.68
Kotak Mahindra Bank Ltd	1.59
Yes Bank Ltd	1.54
Punjab National Bank	1.53
<b>Finance</b>	<b>6.34</b>
Credit Analysis and Research Ltd	1.38
Bajaj Finance Ltd	1.29
L&T Finance Holdings Ltd	1.03
Max Financial Services Ltd	1.01
Rural Electrification Corporation Ltd	0.99
IIFL Holdings Ltd	0.64
<b>Consumer Non Durables</b>	<b>6.12</b>
I T C Ltd	1.77
Britannia Industries Ltd	1.25
CCL Products (India) Ltd	0.95
Colgate Palmolive (India) Ltd	0.90
Emami Ltd	0.64
Akzo Nobel India Ltd	0.61
<b>Auto</b>	<b>5.88</b>
Maruti Suzuki India Ltd	1.91
Eicher Motors Ltd	1.30
Force Motors Ltd	0.96
Mahindra & Mahindra Ltd	0.91
Tata Motors Ltd A (DVR)	0.80
<b>Petroleum Products</b>	<b>4.55</b>
Reliance Industries Ltd	1.92
Indian Oil Corporation Ltd	1.02
Gulf Oil Lubricants India Ltd	0.82
Hindustan Petroleum Corporation Ltd	0.79
<b>Construction Project</b>	<b>4.46</b>
Larsen & Toubro Ltd	1.44
Engineers India Ltd	1.21
Techno Electric & Engineering Co Ltd	1.02
Ashoka Buildcon Ltd	0.79
<b>Software</b>	<b>3.89</b>
Infosys Ltd	2.34
HCL Technologies Ltd	1.55
<b>Pharmaceuticals</b>	<b>3.76</b>
Sun Pharmaceutical Industries Ltd	2.48
Aurobindo Pharma Ltd	1.28
<b>Pesticides</b>	<b>2.77</b>
UPL Ltd	1.90
PI Industries Ltd	0.87
<b>Cement</b>	<b>2.52</b>
Ultratech Cement Ltd	1.05
Dalmia Bharat Ltd	0.87
JK Lakshmi Cement Ltd	0.60
<b>Industrial Products</b>	<b>2.42</b>
Bharat Forge Ltd	1.42
Mold Tek Packaging Ltd	0.51
Timken India Ltd	0.49

### INVESTMENT STYLE

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

<b>Textile Products</b>	<b>2.02</b>
K.P.R. Mill Ltd	0.93
Raymond Ltd	0.62
Siyaram Silk Mills Ltd	0.47
<b>Auto Ancillaries</b>	<b>1.87</b>
Exide Industries Ltd	0.71
Minda Industries Ltd	0.66
Precision Camshafts Ltd	0.50
<b>Gas</b>	<b>1.55</b>
Petronet LNG Ltd	1.55
<b>Chemicals</b>	<b>1.38</b>
Navin Fluorine International Ltd	1.38
<b>Industrial Capital Goods</b>	<b>1.15</b>
Honeywell Automation India Ltd	0.77
Texmaco Rail & Engineering Ltd	0.38
<b>Media &amp; Entertainment</b>	<b>1.00</b>
Zee Entertainment Enterprises Ltd	1.00
<b>Power</b>	<b>0.70</b>
Cesc Ltd	0.70
<b>Transportation</b>	<b>0.70</b>
Transport Corporation of India Ltd	0.38
TCI Express Ltd	0.32
<b>Construction</b>	<b>0.52</b>
Ahluwalia Contracts (India) Ltd	0.52
<b>Textiles - Synthetic</b>	<b>0.30</b>
Sarla Performance Fibers Ltd	0.30
<b>Debt Instruments</b>	<b>10.50</b>
Housing Development Finance Corporation Ltd	2.18
Rural Electrification Corporation Ltd	1.64
Indiabulls Housing Finance Ltd	1.07
Power Finance Corporation Ltd	1.06
Bharat Petroleum Corporation Ltd	1.06
Power Finance Corporation Ltd	0.77
Power Finance Corporation Ltd	0.55
LIC Housing Finance Ltd	0.55
Power Grid Corporation of India Ltd	0.55
Housing Development Finance Corporation Ltd	0.54
Power Finance Corporation Ltd	0.53
<b>Money Market Instruments</b>	<b>13.41</b>
Reverse Repo (for India)	8.82
Piramal Enterprises Ltd	2.59
Indiabulls Housing Finance Ltd	1.48
Treasury Bills	0.52
<b>Government Securities</b>	<b>6.49</b>
8.24% GOI 15-FEB-27	1.70
7.80% GOI 11-APR-21	1.65
8.13% GOI 22-JUN-45	0.91
8.15% GOI 24-NOV-26	0.56
8.12% GOI 10-DEC-20	0.55
8.21% RAJASTHAN SDL 31-MAR-26	0.55
6.79% GOI 26-DEC-29	0.52
7.8% GOI 03-MAY-20	0.05
<b>Net Current Assets</b>	<b>0.37</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

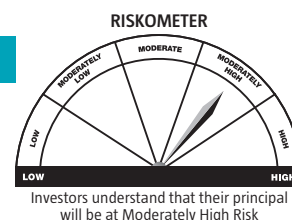
# CANARA ROBECO MONTHLY INCOME PLAN (CRMIP)

(as on March 31, 2017)

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

- Income / Capital appreciation over medium term to long term
- Investment in Debt instruments, MMI 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:** Open Ended Debt Scheme

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

**Monthend AUM<sup>6</sup> :** ₹ 263.15 Crores

**Monthly AVGAUM :** ₹ 262.00 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Growth Option ₹ 52.6691

Regular Plan - Growth Option ₹ 50.4629

Direct Plan - Monthly Divi. Option ₹ 15.3041

Regular Plan - Monthly Divi. Option ₹ 14.5997

Regular Plan - Quarterly Divi. Option ₹ 14.7684

Direct Plan - Quarterly Divi. Option ₹ 15.4982

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

**ASSET ALLOCATION:**

Equity and equity related instruments : 10%-25%.  
Debt securities (including Securitized debt) with Money Market Instruments : 75% - 90%.

**MINIMUM INVESTMENT:**

**Lumpsum:** ₹ 5000 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 - 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:** 1% - if redeemed/switched out within 1 year from the date of allotment.

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

**EXPENSE RATIO<sup>6</sup>:** Regular Plan : 2.36%  
Direct Plan : 1.21%

**BENCHMARK:** Crisil MIP Blended Index

**FUND MANAGER :** 1) Mr. Avnish Jain  
(for debt allocation)

2) Mr. Ravi Gopalakrishnan  
(for equity allocation)

**TOTAL EXPERIENCE :** 1) 22 Years 2) 23 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 16-Sep-12

## PRODUCT POSITIONING

Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate regular income predominantly through exposure in debt instruments. Also a small participation in equity markets endeavours to boost portfolio returns.

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

Yield to Maturity 6.95%

Modified Duration 2.74 Years

Average Maturity 4.36 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	21.13%
3 to 6 Months	1.91%
6 to 12 Months	3.83%
1 -2 years	4.22%
Greater than 2 Years	36.88%

## PORTFOLIO

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

**Equities** 24.45  
**Listed** 24.45

**Banks** 5.61  
HDFC Bank Ltd 1.33  
IndusInd Bank Ltd 1.30  
RBL Bank Ltd 0.69  
ICICI Bank Ltd 0.53  
Yes Bank Ltd 0.52  
Punjab National Bank 0.48  
State Bank of India 0.47  
Kotak Mahindra Bank Ltd 0.29

**Auto** 2.71  
Force Motors Ltd 0.79  
Eicher Motors Ltd 0.68  
Escorts Ltd 0.51  
Tvs Motor Company Ltd 0.38  
Tata Motors Ltd 0.35

**Petroleum Products** 1.87  
Hindustan Petroleum Corporation Ltd 0.74  
Reliance Industries Ltd 0.45  
Castrol India Ltd 0.35  
Gulf Oil Lubricants India Ltd 0.33

**Software** 1.63  
Infosys Ltd 1.02  
Oracle Financial Services Software Ltd 0.61

**Construction Project** 1.63  
KEC International Ltd 0.58  
Ashoka Buildcon Ltd 0.57  
Larsen & Toubro Ltd 0.48

**Industrial Products** 1.40  
Bharat Forge Ltd 0.58  
Mold Tek Packaging Ltd 0.53  
Timken India Ltd 0.29

**Finance** 1.37  
Can Fin Homes Ltd 0.48  
Housing Development Finance Corporation Ltd 0.43  
Max Financial Services Ltd 0.36  
Cholamandalam Investment & Finance Co Ltd 0.10

**Auto Ancillaries** 1.26  
Z.F. Steering Gear (India) Ltd 0.58  
Exide Industries Ltd 0.35  
Motherson Sumi Systems Ltd 0.33

**Chemicals** 1.24  
Navin Fluorine International Ltd 0.88  
Atul Ltd 0.36

**Pharmaceuticals** 1.23  
Sun Pharmaceutical Industries Ltd 0.88  
Aurobindo Pharma Ltd 0.35

**Cement** 1.06  
Ultratech Cement Ltd 1.06

**Construction** 0.70  
Ahluwalia Contracts (India) Ltd 0.35  
PNC Infratech Ltd 0.35

**Media & Entertainment** 0.63  
Zee Entertainment Enterprises Ltd 0.63

**Gas** 0.60  
Indraprastha Gas Ltd 0.31  
Petronet LNG Ltd 0.29

**Consumer Non Durables** 0.47  
CCL Products (India) Ltd 0.47

**Industrial Capital Goods** 0.45  
Texmaco Rail & Engineering Ltd 0.25

GE T&D India Ltd 0.20

**Engineering Services** 0.34  
VA Tech Wabag Ltd 0.34

**Hotels, Resorts And Other Recreational Activities** 0.25  
The Indian Hotels Co Ltd 0.25

**Debt Instruments** 28.79  
Power Finance Corporation Ltd 5.69  
Indiabulls Housing Finance Ltd 3.83  
Indiabulls Housing Finance Ltd 3.83  
Bharat Petroleum Corporation Ltd 3.82  
Capital First Ltd 2.29  
Power Grid Corporation of India Ltd 1.99  
Housing Development Finance Corporation Ltd 1.96

Power Grid Corporation of India Ltd 1.95  
Housing Development Finance Corporation Ltd 1.91  
L&T Infrastructure Finance Ltd 1.14  
Housing Development Finance Corporation Ltd 0.38

**Government Securities** 19.18  
7.80% GOI 11-APR-21 9.86  
8.24% GOI 15-FEB-27 4.07  
8.13% GOI 22-JUN-45 3.28  
8.39% RAJASTHAN SDL 15-MAR-21 1.97  
7.72% GOI 26-OCT-55 0.00

**Mutual Fund Investments** 0.43  
Canara Robeco Saving Plus 0.43

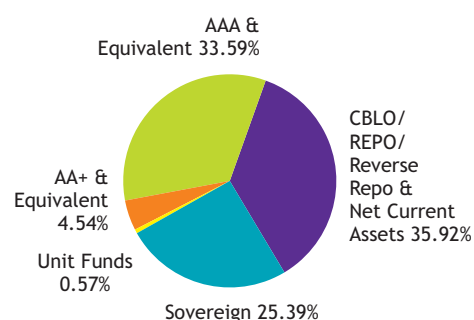
Reverse REPO 19.99

Other Current Assets 7.16

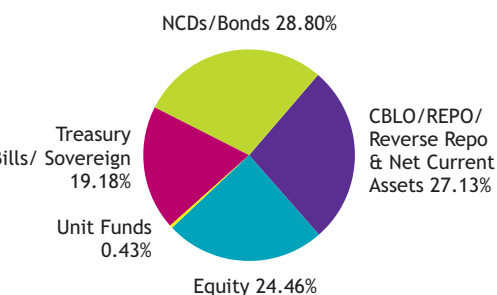
**Grand Total ( Net Asset)** 100.00

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

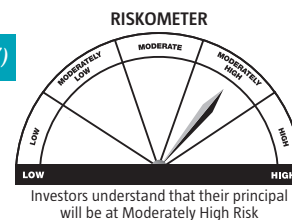


# CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF) (as on March 31, 2017)

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

- Income / Capital appreciation over medium term to short term
- Investment in debt & money market securities along with investments in Gold ETFs

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 48.54 Crores

**Monthly AVG AUM :** ₹ 49.63 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Growth Option ₹ 14.9929

Regular Plan - Growth Option ₹ 14.5781

Regular Plan - Quarterly Divi. Option ₹ 10.4689

Direct Plan - Quarterly Divi. Option ₹ 11.1292

**DATE OF ALLOTMENT:** July 9, 2010

### ASSET ALLOCATION:

Indian Debt & Money Market Instruments : 65-90%  
Gold ETFs: 10-35%

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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 Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment 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 : 2.48%

Direct Plan : 1.82%

**BENCHMARK:** Canara Robeco Blended Gold Index<sup>ss</sup>

**FUND MANAGER:** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

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

## PRODUCT POSITIONING

The fund provides a unique combination of Debt and Gold (through Gold ETFs) in one fund. The fund aims to generate alpha through moderate duration play & by capturing the seasonal patterns in Gold. The fund acts as a portfolio diversifier and also provides a blend of accrual & capital appreciation to its investors. The fund through its Gold investment aims to generate additional yield without taking additional credit risk on the fixed income portfolio.

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

Yield to Maturity	6.11%
Modified Duration	0.16 Years
Average Maturity	0.18 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	9.02%
0 to 3 Months	50.79%
3 to 6 Months	6.24%
Greater than 2 Years	3.23%

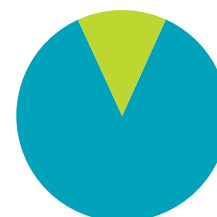
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Debt Instruments</b>	<b>9.47</b>
LIC Housing Finance Ltd	6.24
Power Finance Corporation Ltd	3.23
<b>Mutual Fund Investments</b>	<b>30.71</b>
Reliance Mutual Fund	14.80
Canara Robeco Gold ETF	14.42
Kotak Gold ETF	1.49
Reverse REPO	50.79
Other Current Assets	9.03
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)

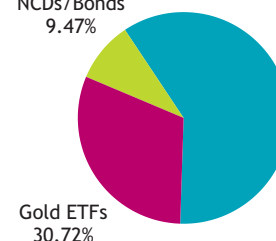
AAA & Equivalent 13.66%



CBLO/REPO/Reverse Repo & Net Current Assets 86.34%

## ASSET ALLOCATION

NCDs/Bonds 9.47%



Gold ETFs 30.72%

CBLO/REPO/Reverse Repo & Net Current Assets 59.81%

<sup>ss</sup> Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use.

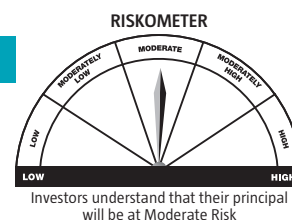
# CANARA ROBECO INCOME (CRINC)

(as on March 31, 2017)

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

- Income / Capital appreciation over medium to long term
- Investment in Debt and Money Market securities of different maturity and issuers of different risk profiles

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate income through investment in debt and money market securities of different maturity and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 120.39 Crores

**Monthly AVGAUM :** ₹ 119.54 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Quarterly Divi. Option ₹ 15.0844

Regular Plan - Quarterly Divi. Option ₹ 14.6561

Direct Plan - Growth Option ₹ 35.6069

Regular Plan - Growth Option ₹ 34.6551

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

### ASSET ALLOCATION:

Debt (Including Securitised Debt) : 50% - 100%.  
Money Market Instruments / Call Money : 0% - 50%.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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:

1.00% - If redeemed / switched out within 12 months from the date of allotment,

Nil - if redeemed / switched out after 12 months from the date of allotment

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

Regular Plan : 1.90%

Direct Plan : 1.19%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 22 Years

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

## PRODUCT POSITIONING

Canara Robeco Income is an actively managed debt fund wherein the 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, it provides consistent accrual income to the portfolio.

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

Yield to Maturity 6.77%

Modified Duration 2.65 Years

Average Maturity 4.09 Years

## MATURITY PROFILE

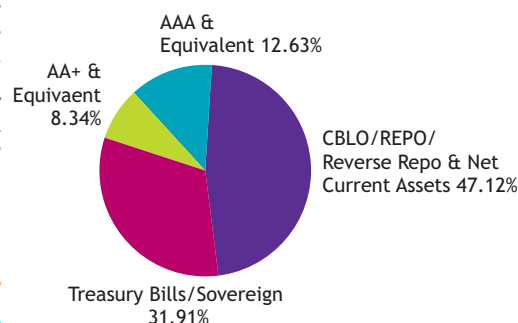
	% Allocation
Net Current Assets	10.14%
0 to 3 Months	36.98%
1 -2 years	4.19%
Greater than 2 Years	48.69%

## PORTFOLIO

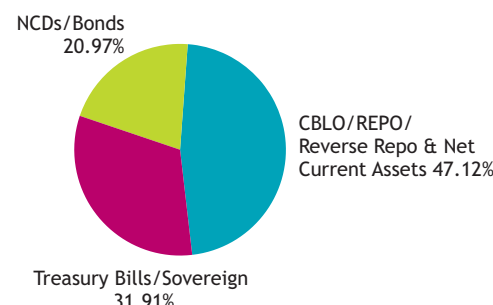
Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>20.97</b>
Capital First Ltd	AA+(CARE)	8.34
NTPC Ltd	AAA(CRISIL)	4.26
Indiabulls Housing Finance Ltd	AAA(CARE)	4.19
Bharat Petroleum Corporation Ltd	AAA(CRISIL)	4.18
<b>Government Securities</b>		<b>31.91</b>
7.80% GOI 11-APR-21	Sovereign	8.62
8.24% GOI 15-FEB-27	Sovereign	4.45
8.04% MAHARASHTRA SDL 25-FEB-25	Sovereign	4.25
6.84% GOI 19-DEC-22	Sovereign	4.17
6.79% GOI 26-DEC-29	Sovereign	4.07
8.13% GOI 22-JUN-45	Sovereign	3.59
7.16% GOI 20-MAY-23	Sovereign	2.52
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.24
Reverse REPO		36.99
Other Current Assets		10.13
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



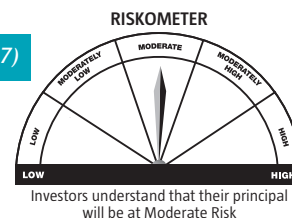


# CANARA ROBECO GILT PGS(Provident Fund, Gratuity & Superannuation Fund)(CRGP) (as on March 31,2017)

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

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

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



## FUND INFORMATION

**CATEGORY:** Open-Ended dedicated Gilt scheme

**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 #** : ₹ 65.63 Crores

**Monthly AVGAUM** : ₹ 63.69 Crores

**NAV:** (as on March 31, 2017)  
 Direct Plan - Dividend Option ₹ 15.1420  
 Regular Plan - Dividend Option ₹ 14.8397  
 Direct Plan - Growth Option ₹ 47.1129  
 Regular Plan - Growth Option ₹ 46.2675

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

**ASSET ALLOCATION:**  
 Govt. Securities Money Market Instruments/  
 Call Money : 0% - 100%.

**MINIMUM INVESTMENT:**  
**Lumpsum:** ₹ 5000 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^:**

Regular Plan : 1.25%

Direct Plan : 0.75%

**BENCHMARK:** I-Sec-Li-Bex

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 13 Years

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

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

Yield to Maturity 7.04%

Modified Duration 6.21 Years

Average Maturity 9.14 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	13.31%
0 to 3 Months	0.11%
Greater than 2 Years	86.58%

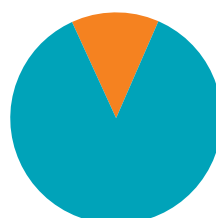
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>86.57</b>
6.84% GOI 19-DEC-22	Sovereign	38.26
7.88% GOI 19-MAR-30	Sovereign	31.84
8.24% GOI 15-FEB-27	Sovereign	16.31
8.13% GOI 22-JUN-45	Sovereign	0.16
Reverse REPO		0.11
Other Current Assets		13.32
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE & ASSET ALLOCATION

(% to net assets)

CBLO/REPO/Reverse Repo & Net  
Current Assets 13.42%



Treasury Bills/Sovereign  
86.58%

## PRODUCT POSITIONING

Canara Robeco Gilt PGS 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.

<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

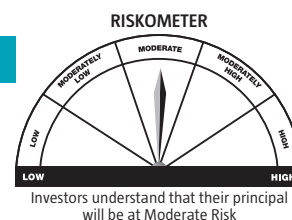
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on March 31, 2017)

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

- Income/ Capital appreciation over short to medium term
- Investment in Debt and Money Market securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### 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> :** ₹ 265.30 Crores

**Monthly AVG AUM :** ₹ 303.07 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 14.4250

Direct Plan - Growth Option ₹ 19.2789

Regular Plan - Dividend Option ₹ 14.0948

Regular Plan - Growth Option ₹ 18.8831

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

### ASSET ALLOCATION:

Government of India & Corporate Debt Securities (including Securitised Debt)<sup>®</sup> : 0% - 100%  
Money Market Instruments : 0% - 100%.

<sup>®</sup>Excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills.

### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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:

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

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

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

Regular Plan : 1.75%

Direct Plan : 1.37%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 13 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	7.20%
Modified Duration	5.83 Years
Average Maturity	8.59 Years

## MATURITY PROFILE

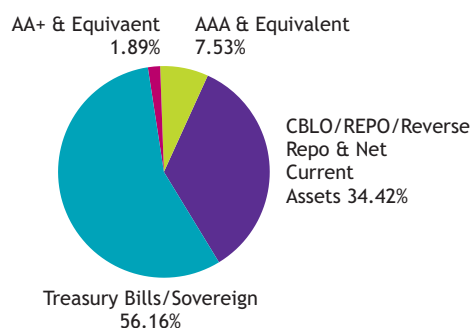
	% Allocation
Net Current Assets	33.77%
0 to 3 Months	0.65%
Greater than 2 Years	65.58%

## PORTFOLIO

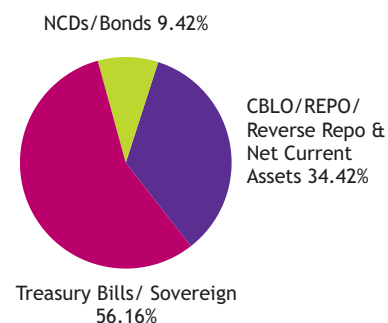
Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>9.42</b>
Bajaj Finance Ltd	AAA(CRISIL)	7.53
Capital First Ltd	AA+(CARE)	1.89
<b>Government Securities</b>		<b>56.16</b>
7.59% GOI 20-MAR-29	Sovereign	19.28
6.84% GOI 19-DEC-22	Sovereign	18.93
8.24% GOI 15-FEB-27	Sovereign	12.10
7.61% GOI 09-MAY-30	Sovereign	3.90
7.73% GOI 19-DEC-34	Sovereign	1.95
Reverse REPO		0.65
Other Current Assets		33.77
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

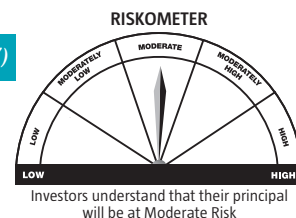


# CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTOF) (as on March 31, 2017)

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

- Income/Capital appreciation over medium to long - term
- Investment in Debt and Money Market securities with a portfolio weighted average maturity between 3 to 7 years

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



## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

**SCHEME OBJECTIVE :** The investment objective of the scheme is to generate income and capital appreciation through a portfolio constituted of medium term 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>§</sup> :** ₹ 378.96 Crores

**Monthly AVG AUM :** ₹ 379.90 Crores

**NAV :** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 11.6073

Regular Plan - Dividend Option ₹ 11.4335

Direct Plan - Growth Option ₹ 13.4058

Regular Plan - Growth Option ₹ 13.2175

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

### ASSET ALLOCATION :

Govt & Debt Securities: 60%-100%

Money Market Instruments<sup>§</sup> : 0% - 40%.

<sup>§</sup>Money Market Instruments include Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an un-expired maturity up to one year, Call or Notice Money, Certificate of Deposit, Usance Bills, Collateralized Borrowing Lending Obligation, Repos & Reverse Repos in Government Securities/Treasury Bills, Bills re-discounting, MIBOR Instruments, alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements and any other Money market instruments specified by SEBI/RBI from time to time.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 in multiples of ₹ 1 thereafter

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

**SIP/STP/SWP:** ₹ 1000 and ₹ 2,000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 1.25%

Direct Plan : 0.64%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 22 Years

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

## PRODUCT POSITIONING

Canara Robeco Medium Term Opportunities Fund endeavours to generate accrual income by investing in High quality debt papers. At the same time the scheme endeavours to benefit from interest rate volatility by having low to medium exposure to duration in the portfolio. The fund is suitable for investors who have a medium to long term investment horizon & a moderate risk appetite.

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

Yield to Maturity	7.41%
Modified Duration	2.40 Years
Average Maturity	3.08 Years

## MATURITY PROFILE

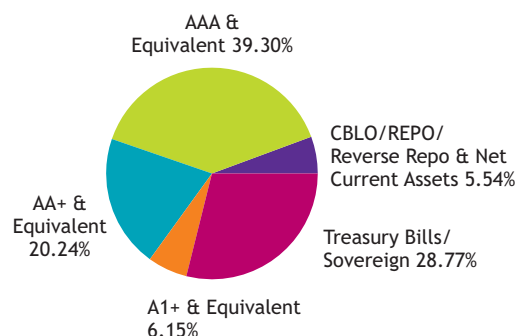
	% Allocation
Net Current Assets	3.56%
0 to 3 Months	1.97%
3 to 6 Months	2.65%
6 to 12 Months	16.81%
1 -2 years	9.33%
Greater than 2 Years	65.68%

## PORTFOLIO

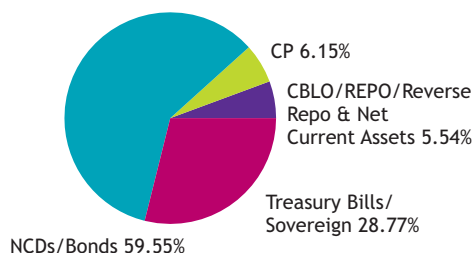
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>6.15</b>
JM Financial Products Ltd	A1+(ICRA)	3.69
Indiabulls Housing Finance Ltd	A1+(CRISIL)	2.46
<b>Debt Instruments</b>		<b>59.53</b>
Capital First Ltd	AA+(CARE)	6.67
Emami Ltd	AA+(CRISIL)	6.65
Tata Motors Ltd	AA+(CARE)	5.58
Dewan Housing Finance Corporation Ltd	AAA(CARE)	5.32
Rural Electrification Corporation Ltd	AAA(CRISIL)	4.12
Power Grid Corporation Of India Ltd	AAA(CRISIL)	2.81
Power Finance Corporation Ltd	AAA(CRISIL)	2.76
LIC Housing Finance Ltd	AAA(CRISIL)	2.73
Rural Electrification Corporation Ltd	AAA(CRISIL)	2.72
Power Finance Corporation Ltd	AAA(CRISIL)	2.72
LIC Housing Finance Ltd	AAA(CRISIL)	2.68
Indiabulls Housing Finance Ltd	AAA(CARE)	2.66
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.65
Power Finance Corporation Ltd	AAA(CRISIL)	2.64
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.44
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.36
NTPC Ltd	AAA(CRISIL)	1.35
Tata Motors Ltd	AA+(CARE)	1.34
Indiabulls Housing Finance Ltd	AAA(CARE)	1.33
<b>Government Securities</b>		<b>28.77</b>
8.27% GOI 09-JUN-20	Sovereign	8.30
8.39% RAJASTHAN SDL 15-MAR-21	Sovereign	5.46
7.80% GOI 11-APR-21	Sovereign	4.11
7.8% GOI 03-MAY-20	Sovereign	4.08
8.43% UTTAR PRADESH SDL UDAY 29-MAR-21	Sovereign	2.73
8.28% GOI 21-SEP-27	Sovereign	1.42
8.52% UTTAR PRADESH UDAY 29-MAR-22	Sovereign	1.38
6.79% GOI 26-DEC-29	Sovereign	1.29
Reverse REPO		1.97
Other Current Assets		3.58
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

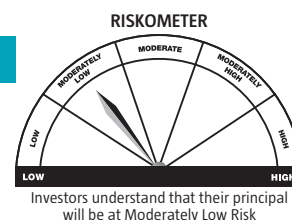
# CANARA ROBECO SHORT TERM FUND (CRSTF)

(as on March 31, 2017)

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

- Income / capital appreciation over short term
- Investing in short term to medium term debt and money market securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE:** The objective of the Fund is to generate income from a portfolio constituted of short to medium term debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 144.68 Crores

**Monthly AVG AUM :** ₹ 145.08 Crores

**NAV:** (as on March 31, 2017)

Direct Plan - Growth Option ₹ 18.6919

Direct Plan - Monthly Dividend Option ₹ 10.1873

Regular Plan - Growth Option ₹ 18.3638

Regular Plan -

Monthly Dividend Option ₹ 10.1828

Regular Plan - Weekly Dividend Option ₹ 10.1281

Direct Plan - Weekly Dividend Option ₹ 10.1284

**DATE OF ALLOTMENT:** March 31, 2009

### ASSET ALLOCATION:

Money Market Instruments/Debt Securities with less than 2 years residual maturity - 65% - 100%

Debt Securities with less than 5 years residual maturity (including Securitised Debt) - 0% - 35%

### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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.

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## PRODUCT POSITIONING

Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon of 6 to 9 months and wishes to avoid high volatility. In terms of risk return, Canara Robeco Short Term Fund is positioned between Floating Rate Funds & Medium Term Funds. The fund generates income predominantly from accrual yields on high quality Money Market Instruments, while an active trading strategy is followed for generating Alpha.

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

Yield to Maturity 6.70%

Modified Duration 1.14 Years

Average Maturity 1.40 Years

## MATURITY PROFILE

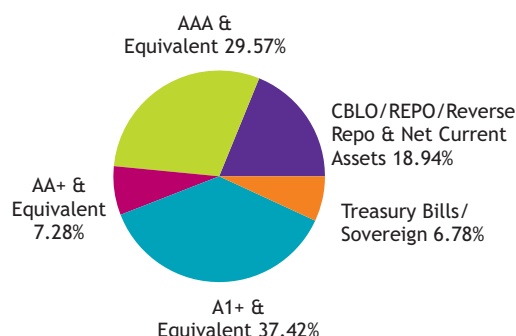
	% Allocation
Net Current Assets	2.26%
0 to 3 Months	47.90%
3 to 6 Months	13.49%
1 -2 years	3.50%
Greater than 2 Years	32.85%

## PORTFOLIO

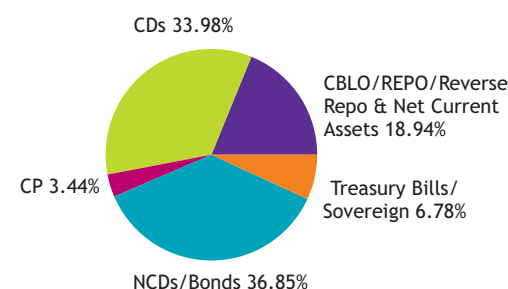
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>37.42</b>
IndusInd Bank Ltd	A1+(CRISIL)	6.84
Axis Bank Ltd	A1+(CRISIL)	6.83
Yes Bank Ltd	A1+(ICRA)	6.83
Kotak Mahindra Bank Ltd	A1+(CRISIL)	6.78
ICICI Bank Ltd	A1+(ICRA)	6.70
Reliance Capital Ltd	A1+(ICRA)	3.44
<b>Debt Instruments</b>		<b>36.85</b>
L&T Infrastructure Finance Ltd	AA+(CARE)	7.28
Rural Electrification Corporation Ltd	AAA(CRISIL)	6.87
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	3.71
LIC Housing Finance Ltd	AAA(CRISIL)	3.55
NTPC Ltd	AAA(CRISIL)	3.55
Power Grid Corporation of India Ltd	AAA(CRISIL)	3.54
LIC Housing Finance Ltd	AAA(CRISIL)	3.50
Bajaj Finance Ltd	AAA(CRISIL)	3.45
Indiabulls Housing Finance Ltd	AAA(CARE)	1.40
<b>Government Securities</b>		<b>6.78</b>
8.39% RAJASTHAN SDL 15-MAR-21	Sovereign	3.57
7.8% GOI 03-MAY-20	Sovereign	3.21
Reverse REPO		16.68
Other Current Assets		2.27
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION





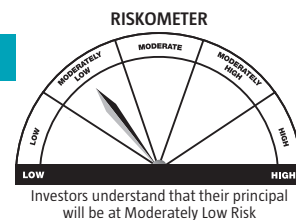
# CANARA ROBECO SAVINGS PLUS FUND (CRSPF)

(as on March 31, 2017)

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

- Income / Capital appreciation over short term
- Investing in Short Term Debt Instruments and Money Market Instruments with Weighted Average Portfolio Duration between 3 months to less than 1 year

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



## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate income / capital appreciation by investing in a portfolio comprising of short term debt instruments and money market instruments with weighted average portfolio duration between 3 months to less than 1 year. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 798.01 Crores

**Monthly AVGAUM :** ₹ 931.57 Crores

**NAV :** (as on March 31, 2017)

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 22.9967

Regular Plan - Dividend Option ₹ 22.8348

Direct Plan - Growth Option ₹ 25.6660

Regular Plan - Growth Option ₹ 25.4931

Direct Plan - Monthly Dividend Option ₹ 10.2688

Regular Plan - Monthly Dividend Option ₹ 10.2687

Regular Plan - Weekly Dividend Option ₹ 10.2687

Direct Plan - Weekly Dividend Option ₹ 10.2688

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

### ASSET ALLOCATION:

Indian Money Market Instruments : 50% - 100%  
(Risk - Low to Medium)

Indian Debt Securities : 0-50%  
(Risk - Low to Medium)

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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>^</sup>:

Regular Plan : 0.55%

Direct Plan : 0.39%

**BENCHMARK:** Crisil Liquid Fund Index

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

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 13 Years 2) 18 Years

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

2) Since 12-Apr-11

## PRODUCT POSITIONING

Canara Robeco Savings Plus Fund aims 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.

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

Yield to Maturity 6.95%

Modified Duration 0.66 Years

Average Maturity 0.76 Years

## MATURITY PROFILE

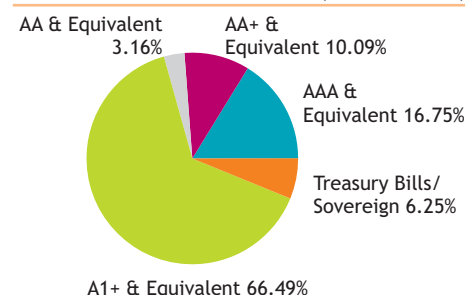
	% Allocation
Net Current Assets	-15.92%
0 to 3 Months	43.05%
3 to 6 Months	37.20%
6 to 12 Months	8.81%
1 -2 years	12.70%
Greater than 2 Years	14.16%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>66.50</b>
Corporation Bank	A1+(ICRA)	8.54
RBL Bank Ltd		6.27
Manappuram Finance Ltd	A1+(ICRA)	6.16
Shapoorji Pallonji & Company Ltd	A1+(ICRA)	6.11
ICICI Bank Ltd	A1+(ICRA)	6.09
IndusInd Bank Ltd	A1+(CRISIL)	4.34
ICICI Bank Ltd	A1+(ICRA)	3.10
Piramal Enterprises Ltd	A1+(ICRA)	3.07
Andhra Bank	A1+(CARE)	3.05
Aspire Home Finance Corporation Ltd	A1+(ICRA)	3.05
Export Import Bank Of India	A1+(CRISIL)	3.04
Cox & Kings Ltd	A1+(CARE)	3.03
JM Financial Products Ltd	A1+(ICRA)	2.97
JM Financial Products Ltd	A1+(ICRA)	2.92
Indiabulls Housing Finance Ltd	A1+(CRISIL)	2.92
ICICI Bank Ltd	A1+(ICRA)	1.22
Axis Bank Ltd	A1+(CRISIL)	0.62
<b>Debt Instruments</b>		<b>30.01</b>
Dewan Housing Finance Corporation Ltd	AAA(CARE)	3.19
Tata Motors Ltd	AA+(CARE)	3.17
India Infoline Housing Finance Ltd	AA(ICRA)	3.16
Capital First Ltd	AA+(CARE)	3.14
Emami Ltd	AA+(CRISIL)	3.14
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.10
LIC Housing Finance Ltd	AAA(CRISIL)	3.09
Indiabulls Housing Finance Ltd	AAA(CARE)	2.28
Bajaj Finance Ltd	AAA(IND)	1.28
Power Finance Corporation Ltd	AAA(CRISIL)	1.27
Dewan Housing Finance Corporation Ltd	AAA(CARE)	1.26
Rural Electrification Corporation Ltd	AAA(CRISIL)	0.65
Power Finance Corporation Ltd	AAA(CRISIL)	0.64
Tata Motors Ltd	AA+(CARE)	0.64
Reverse REPO		9.64
Treasury Bills		6.25
CBLO		3.53
Other Current Assets		-15.93
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

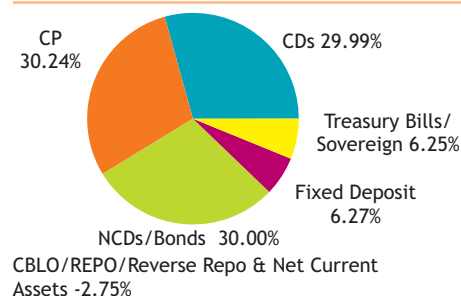
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets -2.75%

## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

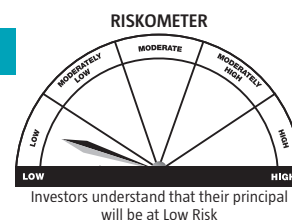
# CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF)

(as on March 31, 2017)

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

- Income / capital appreciation over short term through a low risk strategy
- Investment in a mix of Money Market Instruments.

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



## FUND INFORMATION

### CATEGORY :

Open ended Money Market Scheme

### SCHEME OBJECTIVE:

To generate income / capital appreciation through a low risk strategy by investment in Money Market Instruments (MMI). However, there can be no assurance that the investment objective of the scheme will be realized.

Monthend AUM<sup>#</sup> : ₹ 69.84 Crores

Monthly AVG AUM : ₹ 68.33 Crores

NAV: (as on March 31, 2017)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,429.2849
Direct Plan - Growth Option	₹ 2,495.6845
Direct Plan - Monthly Dividend Option	₹ 1,000.7198
Regular Plan - Dividend Payout Option	₹ 1,009.9475
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,458.5710
Regular Plan - Monthly Dividend Option	₹ 1,000.6813
Regular Plan - Weekly Dividend Option	₹ 1,241.5554
Direct Plan - Weekly Dividend Option	₹ 1,241.6030

### DATE OF ALLOTMENT:

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

### ASSET ALLOCATION:

MMI / Call / Debt Instruments / cash and cash equivalents with residual average maturity of equal to or less than one year: 0% - 100% (Risk - Low to Medium)

### MINIMUM INVESTMENT :

(w.e.f. 10th February, 2017)

#### Lump sum Investment

Minimum amount: ₹ 500.00 and in multiples of ₹ 1.00 thereafter.

Subsequent purchases: Minimum amount of ₹ 500.00 and multiples of ₹ 1.00 thereafter.

#### Systematic Investment Plan (SIP):

Minimum installment amount - ₹ 500.00 and in multiples of ₹ 1.00 thereafter for Monthly and Quarterly frequency respectively.

#### Systematic Transfer Plan (STP):

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

#### Systematic Withdrawal Plan (SWP):

Minimum amount: ₹ 100 and in multiples of ₹ 1.00 thereafter

### PLANS / OPTIONS :

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

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

ENTRY LOAD: Nil

EXIT LOAD: Nil

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

Regular Plan : 0.95%  
Direct Plan : 0.25%

BENCHMARK: Crisil Liquid Fund Index

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

TOTAL EXPERIENCE: 1) 13 Years  
2) 18 Years

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

## PRODUCT POSITIONING

Canara Robeco Treasury Advantage Fund 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.

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

Yield to Maturity	6.01%
Modified Duration	0.08 Years
Average Maturity	0.09 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>70.26</b>
Small Industries Development Bank Of India	A1+(CARE)	7.13
Aditya Birla Fashion and Retail Ltd	A1+(ICRA)	7.12
IDFC Bank Ltd	A1+(ICRA)	7.11
Housing Development Finance Corporation Ltd	A1+(ICRA)	7.10
IndusInd Bank Ltd	A1+(CRISIL)	7.09
ECL Finance Ltd	A1+(CRISIL)	7.09
Kotak Mahindra Bank Ltd	A1+(CRISIL)	7.03
Corporation Bank	A1+(ICRA)	6.97
ICICI Bank Ltd	A1+(ICRA)	6.95
JM Financial Products Ltd	A1+(ICRA)	6.67
Reverse REPO		127.77
CBLO		45.37
Other Current Assets		-143.40
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)

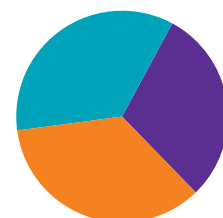
CBLO/REPO/Reverse Repo & Net Current Assets 29.75%



A1+ & Equivalent 70.25%

## ASSET ALLOCATION

CDs 35.14%



CP 35.11%

CBLO/REPO/Reverse Repo & Net Current Assets 29.75%

## MATURITY PROFILE

	% Allocation
Net Current Assets	-143.40%
0 to 3 Months	215.79%
3 to 6 Months	20.94%
6 to 12 Months	6.67%

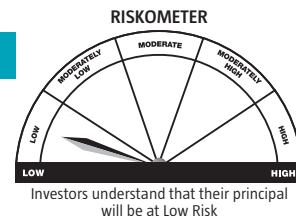
## CANARA ROBECO LIQUID (CRL)

(as on March 31, 2017)

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

- Income/Capital appreciation over short term, while maintaining a level of high liquidity
- Investment in a mix of Money Market Instrument & Debt Securities

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



### FUND INFORMATION

**CATEGORY:** Open Ended Cash Management Scheme

**SCHEME OBJECTIVE:** To enhance the income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>§</sup> :** ₹ 1,114.08 Crores

**Monthly AVG AUM :** ₹ 1,560.84 Crores

**NAV:** (as on March 31, 2017)

**Direct Plan -**

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,410.5375

Direct Plan - Growth Option ₹ 1,970.1975

Unclaimed Redmp &

Dividend Plan-Direct Growth ₹ 1,070.4679

**Direct Plan -**

Monthly Dividend Option ₹ 1,000.4003

Regular Plan - Daily Dividend

Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 1,966.5790

**Regular Plan -**

Monthly Dividend Option ₹ 1,000.3991

**Regular Plan -**

Weekly Dividend Option ₹ 1,000.3990

**Direct Plan -**

Weekly Dividend Option ₹ 1,000.4001

**DATE OF ALLOTMENT:**

**Retail Plan :** January 15, 2002

**Institutional Plan :** May 31, 2004

**Regular Plan :** July 15, 2008

**ASSET ALLOCATION:**

Money Market Instruments/call money: 65%-100%  
Debt (including securitized debt) : 0% - 35%.

**MINIMUM INVESTMENT :**

**Lumpsum:** ₹ 5000 in multiples of ₹ 1 thereafter

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

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

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

**PLANS / OPTIONS :**

Regular Plan - Growth Option

Regular Plan - Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Weekly Dividend payout

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan -Daily Dividend Reinvestment

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend payout

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

Direct Plan - Dividend Payout

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.11%

Direct Plan : 0.09%

**BENCHMARK:** Crisil Liquid Fund Index

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

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 13 Years

2) 18 Years

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

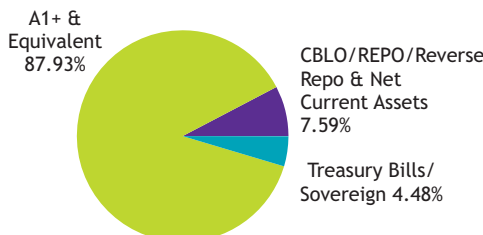
2) Since 18-Mar-11

### PRODUCT POSITIONING

Canara Robeco Liquid invests 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 6.46%

Modified Duration 0.08 Years

Average Maturity 0.09 Years

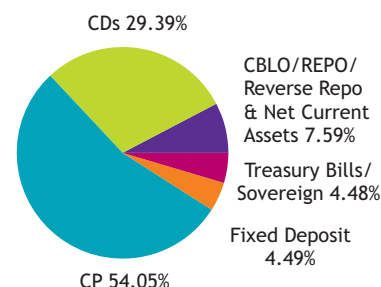
### MATURITY PROFILE

% Allocation

Net Current Assets 0.02%

0 to 3 Months 99.98%

### ASSET ALLOCATION



### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>87.91</b>
Small Industries Development Bank Of India	A1+(CARE)	9.38
India Infoline Finance Ltd	A1+(ICRA)	8.97
RBL Bank Ltd	A1+(ICRA)	8.92
Aditya Birla Fashion and Retail Ltd	A1+(CRISIL)	6.70
Yes Bank Ltd		4.49
Cox & Kings Ltd	A1+(CARE)	4.47
PTC India Financial Services Ltd	A1+(CRISIL)	4.46
Afcons Infrastructure Ltd	A1+(ICRA)	4.46
Godrej Industries Ltd	A1+(ICRA)	4.46
Chambal Fertilizers & Chemicals Ltd	A1+(CRISIL)	4.46
Axis Bank Ltd	A1+(ICRA)	4.45
Andhra Bank	A1+(CARE)	4.44
ICICI Bank Ltd	A1+(ICRA)	4.44
Oriental Bank of Commerce	A1+(CRISIL)	4.44
Yes Bank Ltd	A1+(ICRA)	2.23
Cox & Kings Ltd	A1+(CARE)	2.23
Cox & Kings Ltd	A1+(CARE)	2.23
Raymond Ltd	A1+(CRISIL)	2.23
Axis Bank Ltd	A1+(CRISIL)	0.45
Reverse REPO		7.57
Treasury Bills		4.48
Other Current Assets		0.04
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ●\*\* Plan / Option close for subscription w.e.f 1st October 2012 ● # Monthend AUM as on 31.03.2017 ● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees. ● Please refer page no. 39 for disclaimers.

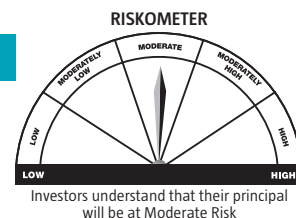
# CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF)

(as on March 31, 2017)

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

- Income/Capital appreciation over medium term to long term.
- Investment in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE :** To generate regular income by investing in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Monthend AUM \*** : ₹ 93.58 Crores

**Monthly AVGAUM** : ₹ 54.61 Crores

**NAV :** (as on March 31, 2017)

Direct Plan - Growth Option ₹ 15.9874

Regular Plan - Growth Option ₹ 15.4659

Direct Plan -

Monthly Dividend Option ₹ 15.1530

Regular Plan -

Monthly Dividend Option ₹ 14.3767

Regular Plan -

Quarterly Dividend Option ₹ 14.5215

Direct Plan -

Quarterly Dividend Option ₹ 15.0382

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

### ASSET ALLOCATION :

Indian Debt and Money Market Instruments: 90% - 100%

Equity and Equity related Instruments: 0% - 10%

### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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- 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 ( w.e.f. 1st February, 2017)

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

Regular Plan : 1.25%

Direct Plan : 0.43%

**BENCHMARK:** Crisil MIP Blended Index

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan

2) Ms. Suman Prasad

**TOTAL EXPERIENCE :** 1) 23 Years

2) 18 Years

**MANAGING THIS FUND :** 1) Since 16-Sep-12

2) Since 16-Sep-12

## PRODUCT POSITIONING

Canara Robeco Yield Advantage seeks to maximize returns through active management of the portfolio consisting of wide range of Debt and Money Market Instruments. The Fund takes Corporate Bond exposure (80-100%) with the aim to generate accrual returns. The scheme may also tactically allocate to money market and government securities (0-20%) to manage liquidity and generate capital appreciation

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

Yield to Maturity 7.12%

Modified Duration 1.50 Years

Average Maturity 1.83 Years

## MATURITY PROFILE

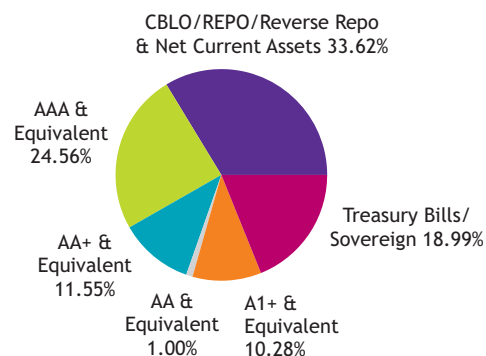
	% Allocation
Net Current Assets	5.81%
0 to 3 Months	34.72%
3 to 6 Months	5.36%
6 to 12 Months	5.47%
1 -2 years	0.29%
Greater than 2 Years	48.34%

## PORTFOLIO

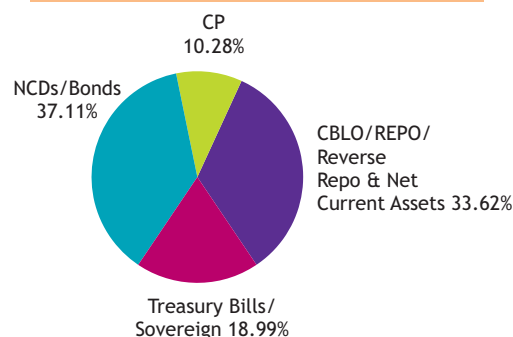
Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>10.28</b>
Small Industries Development Bank Of India	A1+(CARE)	5.30
JM Financial Products Ltd	A1+(ICRA)	4.98
<b>Debt Instruments</b>		<b>37.12</b>
Tata Motors Ltd	AA+(CARE)	5.65
Indiabulls Housing Finance Ltd	AAA(CARE)	5.39
Dewan Housing Finance Corporation Ltd	AAA(CARE)	5.39
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	5.36
Rural Electrification Corporation Ltd	AAA(CRISIL)	5.29
Capital First Ltd	AA+(CARE)	4.29
Power Finance Corporation Ltd	AAA(CRISIL)	1.68
L&T Infrastructure Finance Ltd	AA+(CARE)	1.61
ICICI Home Finance Company Ltd	AAA(CARE)	1.45
Blue Dart Express Ltd	AA(ICRA)	0.50
Blue Dart Express Ltd	AA(ICRA)	0.29
Blue Dart Express Ltd	AA(ICRA)	0.22
<b>Government Securities</b>		<b>18.99</b>
8.39% RAJASTHAN SDL 15-MAR-21	Sovereign	11.05
8.43% UTTAR PRADESH SDL UDAY 29-MAR-21	Sovereign	5.54
8.21% RAJASTHAN UDAY 31-MAR-21	Sovereign	1.96
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.31
7.16% TAMILNADU SDL 11-JAN-27	Sovereign	0.13
Reverse REPO		27.81
Other Current Assets		5.80
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION





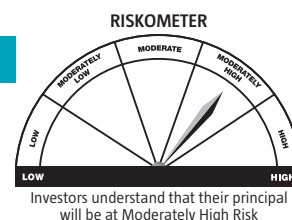
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on March 31, 2017)

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 :** An Open Ended Fund of Fund

**SCHEME OBJECTIVE :** The investment objective of the Scheme is to provide returns that closely correspond to the returns provided by Canara Robeco Gold Exchange Traded Fund .

**Monthend AUM<sup>#</sup> :** ₹ 54.39 Crores

**Monthly AVG AUM :** ₹ 55.46 Crores

**NAV :** (as on March 31, 2017)

Direct Plan - Dividend Option ₹ 8.7509

Regular Plan - Dividend Option ₹ 8.7273

Direct Plan - Growth Option ₹ 8.7827

Regular Plan - Growth Option ₹ 8.7219

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

### ASSET ALLOCATION :

Units of Canara Robeco Gold ETF : 95%-100%  
Debt and Money Market Instruments (Including Cash Equivalent) and Mutual fund Schemes which invest predominantly in the money market securities or Liquid Schemes : 0%-5%

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5,000 in multiples of ₹ 1 thereafter  
**SIP/STP/SWP:** - ₹ 500 and ₹ 1,000 respectively for Monthly and Quarterly frequency respectively 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 / switched - out within 1 year from the date of allotment

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

Regular Plan : 0.76%

Direct Plan : 0.44%

**BENCHMARK :** Price of Physical Gold

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 25-Jun-15

## 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.

## PORTFOLIO

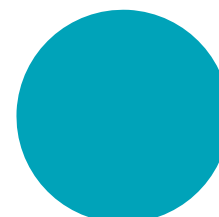
Name of the Instruments	% to NAV
<b>Mutual Fund Investments</b>	<b>99.88</b>
Canara Robeco Gold ETF	99.88
Reverse REPO	0.37
Other Current Assets	-0.25
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.25%

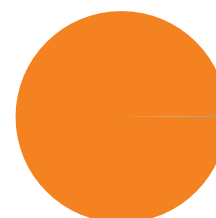
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net  
Current Assets : 100.00%

## ASSET ALLOCATION



Gold ETFs  
99.88%

CBLO/REPO/  
Reverse  
Repo & Net  
Current  
Assets  
0.12%

<sup>#</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 31.03.2017

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

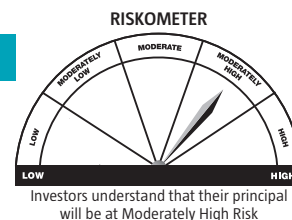
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on March 31, 2017)

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 :** An Open Ended Exchange Traded Fund

**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.

**Monthend AUM<sup>#</sup> :** ₹ 63.16 Crores

**Monthly AVGAUM :** ₹ 63.85 Crores

**NAV :** (as on March 31, 2017) : ₹ 2,688.8436

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

### ASSET ALLOCATION :

Physical Gold : 95%-100%

Debt & Money Market Instruments (including Cash & Cash equivalents): 0%-5%

The Scheme will invest in physical gold of the prescribed quality and standard.

### MINIMUM INVESTMENT:

Directly with the Fund - Subscription / Redemption in exchange of Portfolio Deposit and Cash Component in creation unit size of 1,000 units and in multiples thereafter. # On the Exchange - 1 unit and in multiples of 1 unit thereafter.

# For Large Investors, subscriptions shall only be allowed by payment of requisite Cash through RTGS/NEFT or Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection account.

**PLANS / OPTIONS :** Nil

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

**ENTRY LOAD:** Nil -

### EXIT LOAD:

Nil - for redemption of the units through Stock Exchange.

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

Regular Plan : 1.00%

Direct Plan : NA

**BENCHMARK :** Domestic Price of gold

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

**MANAGING THIS FUND:** 1) Since 25-Jun-14  
2) Since 1-Apr-12

## 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

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	99.77
Reverse REPO	0.30
Other Current Assets	-0.07
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of March 2017 is 0.08 (Period: March 2013 to March 2017).

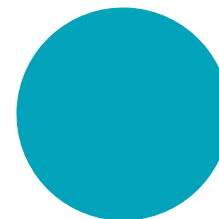
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.07%

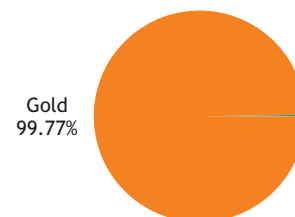
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets : 100.00%

## ASSET ALLOCATION



Gold 99.77%

CBLO/REPO/Reverse Repo & Net Current Assets 0.23%

## PERFORMANCE AT A GLANCE

(as on March 31, 2017)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwadar

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 200 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	21.55%	22.47%	16.88%	12155	12247	11688
Last 3 Years	14.28%	14.17%	9.77%	14931	14887	13232
Last 5 Years	13.56%	13.08%	11.21%	18899	18499	17019
Since Inception (CAGR)	18.93%	15.71%	15.36%	104680	72221	69292

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 16-Sep-12 and Mr. Shridatta Bhandwadar is managing the scheme since 5-July-16

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	25.76%	21.17%	16.88%	12576	12117	11688
Last 3 Years	24.14%	12.27%	9.77%	19144	14155	13232
Last 5 Years	15.09%	12.29%	11.21%	20210	17863	17019
Since Inception (CAGR)	14.03%	11.55%	11.12%	44280	34519	33053

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. The performance details provided herein are of Regular Plan. The current fund manager Mr. Yogesh Patil is managing the scheme since 1-Dec-11

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Yogesh Patil

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	18.49%	21.17%	16.88%	11849	12117	11688
Last 3 Years	15.72%	12.27%	9.77%	15500	14155	13232
Last 5 Years	14.47%	12.29%	11.21%	19673	17863	17019
Since Inception (CAGR)	14.71%	12.25%	11.27%	270092	160267	129885

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend 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. The performance details provided herein are of Regular Plan. The current fund manager Mr. Yogesh Patil is managing the scheme since 1-Apr-16

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Kartik Mehta

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Nifty Free Float MID CAP 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	Nifty Free Float MID CAP 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	38.52%	34.85%	16.88%	13852	13485	11688
Last 3 Years	35.56%	25.90%	9.77%	24933	19968	13232
Last 5 Years	27.52%	17.38%	11.21%	33760	22301	17019
Since Inception (CAGR)	18.61%	15.24%	12.90%	78390	55374	43218

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 13-May-16 and Mr. Kartik Mehta is managing the scheme since 11-Aug-16

#### CANARA ROBECO F.O.R.C.E FUND

Fund Manager: Mr. Hemang Kapasi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	NIFTY 50 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	NIFTY 50 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	33.23%	18.55%	16.88%	13323	11855	11688
Last 3 Years	22.52%	11.01%	9.77%	18403	13684	13232
Last 5 Years	18.86%	11.60%	11.21%	23749	17324	17019
Since Inception (CAGR)	16.29%	8.93%	8.31%	31230	19078	18268

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. The performance details provided herein are of Regular Plan. The current fund manager Mr. Hemang Kapasi is managing the scheme since 12-Jun-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.

## PERFORMANCE AT A GLANCE

(as on March 31, 2017)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwaladar

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	19.84%	21.17%	16.88%	11984	12117	11688
Last 3 Years	14.39%	12.27%	9.77%	14974	14155	13232
Last 5 Years	13.37%	12.29%	11.21%	18742	17863	17019
Since Inception (CAGR)	10.88%	7.98%	7.46%	19810	16617	16097

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 16-Sep-12 and Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16

#### CANARA ROBECO BALANCE

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain / Mr. Shridatta Bhandwaladar

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Balance Fund - Aggressive Index <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	Crisil Balance Fund - Aggressive Index <sup>#</sup>	S&P Sensex <sup>##</sup>
Last 1 Year	21.05%	16.10%	16.88%	12105	11610	11688
Last 3 Years	18.81%	11.36%	9.77%	16778	13812	13232
Last 5 Years	15.84%	11.11%	11.21%	20878	16945	17019
Since Inception (CAGR)	11.23%	-	10.53%	131050	-	112436

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 13-May-16, Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16 and Mr. Avnish Jain is managing the scheme since 7-Oct-13

### INCOME / DEBT SCHEMES

#### CANARA ROBECO MONTHLY INCOME PLAN

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	12.09%	12.30%	11.87%	11209	11230	11187
Last 3 Years	10.47%	11.37%	11.43%	13496	13818	13839
Last 5 Years	9.78%	9.92%	8.79%	15954	16052	15248
Since Inception (CAGR)	10.05%	-	-	159951	-	-

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend 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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 16-Sep-12 and Mr. Avnish Jain is managing the scheme since 7-Oct-13

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	I-Sec Li-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	I-Sec Li-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	14.76%	12.47%	11.87%	11476	11247	11187
Last 3 Years	12.75%	13.07%	11.43%	14339	14461	13839
Last 5 Years	10.59%	10.75%	8.79%	16551	16672	15248
Since Inception (CAGR)	9.28%	-	-	46268	-	-

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. The performance details provided herein are of Regular Plan. The current fund manager Mr. Girish Hisaria is managing the scheme since 24-Aug-14

#### CANARA ROBECO YIELD ADVANTAGE FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	CRISIL MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	9.40%	12.30%	11.87%	10940	11230	11187
Last 3 Years	7.70%	11.37%	11.43%	12494	13818	13839
Last 5 Years	7.41%	9.92%	8.79%	14300	16052	15248
Since Inception (CAGR)	7.11%	9.16%	8.03%	15466	16830	15818

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 16-Sep-12 and Ms. Suman Prasad is managing the scheme since 16-Sep-12

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 March 31, 2017)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	11.32%	11.09%	11.87%	11132	11109	11187
Last 3 Years	10.17%	11.26%	11.43%	13374	13778	13839
Last 5 Years	9.12%	9.45%	8.79%	15479	15712	15248
Since Inception (CAGR)	8.92%	7.02%	6.72%	34655	26823	25753

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. The performance details provided herein are of Regular Plan. The current fund manager Mr. Avnish Jain is managing the scheme since 25-June-14

#### CANARA ROBECO INDIGO FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Canara Robeco Blended Gold Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Canara Robeco Blended Gold Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	2.55%	5.31%	11.87%	10255	10531	11187
Last 3 Years	3.33%	6.47%	11.43%	11035	12071	13839
Last 5 Years	3.65%	5.88%	8.79%	11966	13312	15248
Since Inception (CAGR)	5.76%	7.93%	7.46%	14578	16711	16236

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: July 9, 2010. Different plans have a different expense structure. The performance details provided herein are of Regular Plan. The current fund managers Mr. Avnish Jain is managing the scheme since 7-Oct-13 and Mr. Kiran Shetty is managing the scheme since 7-Oct-13

#### CANARA ROBECO LIQUID

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Last 1 Year	7.07%	7.11%	7.15%	10707	10711	10715
Last 3 Years	8.03%	8.04%	7.85%	12612	12613	12549
Last 5 Years	8.55%	8.36%	7.54%	15079	14947	14387
Since Inception (CAGR)	8.07%	7.66%	6.64%	19666	19025	17511
Last 7 Days	0.12%	0.14%	0.09%	-	-	-
Last 14 Days	0.25%	0.27%	0.23%	-	-	-
Last 30 Days	0.55%	0.57%	0.56%	-	-	-

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 : 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. The performance details provided herein are of Regular Plan. 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 TREASURY ADVANTAGE 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>	364 Day T-Bill <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Last 1 Year	6.65%	7.11%	7.15%	10665	10711	10715
Last 3 Years	8.05%	8.04%	7.85%	12618	12613	12549
Last 5 Years	8.60%	8.36%	7.54%	15112	14947	14387
Since Inception (CAGR)	8.15%	7.66%	6.64%	24586	19030	17515

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. The performance details provided herein are of Regular Plan. 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 <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil Composite Bond Fund <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	12.75%	11.09%	11.87%	11275	11109	11187
Last 3 Years	11.11%	11.26%	11.43%	13721	13778	13839
Last 5 Years	10.06%	9.45%	8.79%	16158	15712	15248
Since Inception (CAGR)	8.44%	8.07%	6.48%	18883	18379	16369

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. The performance details provided herein are of Regular Plan. 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.

## PERFORMANCE AT A GLANCE

(as on March 31, 2017)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SAVINGS PLUS 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>	364 Day T-Bill <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Last 1 Year	8.07%	7.11%	7.15%	10807	10711	10715
Last 3 Years	8.46%	8.04%	7.85%	12760	12613	12549
Last 5 Years	8.82%	8.36%	7.54%	15267	14947	14387
Since Inception (CAGR)	8.05%	7.28%	6.19%	25493	23377	20663

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. The performance details provided herein are of Regular Plan. 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 SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Short Term Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil Short Term Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	7.42%	9.10%	11.87%	10742	10910	11187
Last 3 Years	8.14%	9.29%	11.43%	12649	13056	13839
Last 5 Years	8.37%	9.15%	8.79%	14953	15499	15248
Since Inception (CAGR)	7.89%	8.12%	6.80%	18364	18679	16928

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: March 31, 2009. Different plans have a different expense structure. The performance details provided herein are of Regular Plan. The current fund manager Ms. Suman Prasad is managing the scheme since 12-Apr-11

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

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	-0.43%	-1.54%	9957	9846
Last 3 Years	-1.59%	1.19%	9530	10361
Last 5 Years	-1.24%	0.20%	9395	10098
Since Inception (CAGR)	-0.78%	0.67%	9611	10340

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Avnish Jain is managing the scheme since 25-June-14 and Mr. Kiran Shetty is managing the scheme since 1-Apr-12

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Price of Physical Gold <sup>#</sup>	Scheme	Price of Physical Gold <sup>#</sup>
Last 1 Year	-0.72%	-1.54%	9928	9846
Last 3 Years	-2.08%	1.19%	9388	10361
Since Inception (CAGR)	-2.83%	-0.75%	8722	9646

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. The performance details provided herein are of Regular Plan. The current fund managers Mr. Avnish Jain is managing the scheme since 7-Oct-13 and Mr. Kiran Shetty is managing the scheme since 25-Jun-15. The above scheme is in existence for less than 3 or 5 years

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Last 1 Year	8.80%	11.09%	11.87%	10880	11109	11187
Last 3 Years	9.08%	11.26%	11.43%	12981	13778	13839
Since Inception (CAGR)	9.27%	11.22%	11.18%	13218	13973	13956

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. The performance details provided herein are of Regular Plan. 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.

## SIP RETURNS

(as on March 31, 2017)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwaladar

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1630000	1200000	840000	600000	360000	120000
Market Value (INR)	4956533	2401969	1303810	835147	416732	133346
Scheme Returns	15.14%	13.31%	12.34%	13.19%	9.74%	21.36%
S&P BSE 200 <sup>#</sup>	12.25%	10.86%	11.57%	13.45%	10.96%	21.24%
S&P BSE Sensex <sup>##</sup>	11.32%	9.17%	9.31%	10.19%	7.03%	16.72%
Inception Date	16-Sep-03					

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Yogesh Patil

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	980000	840000	600000	360000	120000
Market Value (INR)	1780643	1336902	852766	417019	130900
Scheme Returns	14.22%	13.05%	14.04%	9.79%	17.35%
S&P BSE 100 <sup>#</sup>	11.03%	10.57%	11.85%	9.12%	20.06%
S&P BSE Sensex <sup>##</sup>	11.29%	9.31%	10.19%	7.03%	16.72%
Inception Date (Canara Robeco Equity Taxsaver – Reg Growth Plan)	02-Feb-09				

#### CANARA ROBECO BALANCE

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain / Mr. Shridatta Bhandwaladar

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2900000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	21365075	15246774	7464888	2575566	1423980	898628	435894	131309.1
Scheme Returns	14.15%	16.12%	17.19%	14.61%	14.81%	16.17%	12.84%	18.02%
Crisil Balanced Fund- Aggressive Index <sup>#</sup>	NA	NA	11.39%	9.75%	10.09%	10.96%	9.25%	14.74%
S&P BSE Sensex <sup>##</sup>	12.08%	12.67%	13.15%	9.17%	9.31%	10.19%	7.03%	16.72%
Inception Date	01-Feb-93							

#### CANARA ROBECO F.O.R.C.E FUND

Fund Manager: Mr. Hemang Kapasi

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	910000	840000	600000	360000	120000
Market Value	1764000	1553560	976378	466178	138006
Scheme Returns	17.05%	17.26%	19.57%	17.54%	29.10%
NIFTY 50 <sup>#</sup>	9.82%	10.04%	11.15%	8.38%	17.97%
S&P BSE Sensex <sup>##</sup>	9.12%	9.31%	10.19%	7.03%	16.72%
Inception Date	14-Sep-09				

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Kartik Mehta

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1450000	1200000	840000	600000	360000	120000
Market Value (INR)	5674412	4136855	2130578	1271195	510243	142372
Scheme Returns	20.89%	23.39%	26.16%	30.58%	24.03%	36.48%
Nifty Free Float Midcap 100 <sup>#</sup>	14.87%	15.46%	17.30%	21.81%	20.35%	34.12%
S&P BSE Sensex <sup>##</sup>	9.87%	9.17%	9.31%	10.19%	7.03%	16.72%
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-March-2017 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 March 31, 2017)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwaladar

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	800000	600000	360000	120000
Market Value	1223833	835300	421365	131881
Scheme Returns	12.57%	13.20%	10.50%	18.95%
S&P BSE 100 <sup>#</sup>	10.94%	11.85%	9.12%	20.06%
S&P BSE Sensex <sup>##</sup>	9.44%	10.19%	7.03%	16.72%
Inception Date	20-Aug-10			

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1360000	1200000	840000	600000	360000	120000
Market Value (INR)	3017088	2436560	1445445	961464	450507	135761.8
Scheme Returns	13.33%	13.57%	15.23%	18.94%	15.13%	25.35%
S&P BSE 100 <sup>#</sup>	10.15%	10.07%	10.57%	11.85%	9.12%	20.06%
S&P BSE Sensex <sup>##</sup>	8.98%	9.17%	9.31%	10.19%	7.03%	16.72%
Inception Date	02-Dec-05					

### DEBT SCHEMES

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2080000	1800000	1200000	840000	600000	360000	120000
Market Value	4932502	3800106	2139394	1382350	794671	431419	127120
Scheme Returns	9.22%	9.34%	11.13%	13.98%	11.19%	12.12%	11.24%
Isec Li Bex <sup>#</sup>	NA	8.99%	9.83%	10.52%	11.00%	11.29%	7.84%
10yr G Sec Index <sup>##</sup>	NA	7.02%	15.61%	8.71%	9.59%	10.98%	10.04%
Inception Date	29-Dec-99						

#### CANARA ROBECO MONTHLY INCOME PLAN

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1730000	1200000	840000	600000	360000	120000
Market Value	3850600	1973750	1176999	764980	407022	126136
Scheme Returns	10.39%	9.61%	9.48%	9.66%	8.14%	9.66%
Crisil MIP Blended Index <sup>#</sup>	8.69%	9.08%	9.70%	10.31%	10.16%	10.16%
10yr G Sec Index <sup>##</sup>	14.52%	15.61%	8.71%	9.59%	10.98%	10.04%
Inception Date	24-April-88					

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1750000	1200000	840000	600000	360000	120000
Market Value	3582403	1942243	1159092	756922	414806	125591
Scheme Returns	9.24%	9.31%	9.05%	9.23%	9.43%	8.81%
Crisil Composite Bond Fund Index <sup>#</sup>	7.75%	8.72%	9.47%	9.98%	10.34%	8.72%
10yr G Sec Index <sup>##</sup>	7.02%	15.61%	8.71%	9.59%	10.98%	10.04%
Inception Date	19-Sep-02					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-March-2017 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 March 31, 2017)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS PLUS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1450000	1200000	840000	600000	360000	120000
Market Value	2459296	1859389	1145679	743472	407582	124917
Scheme Returns	8.38%	8.48%	8.72%	8.51%	8.24%	7.72%
Crisil Liquid Fund Index <sup>#</sup>	7.60%	7.89%	8.23%	8.11%	7.63%	6.92%
1 yr T- bill index <sup>##</sup>	6.68%	6.90%	7.42%	7.53%	7.50%	6.81%
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	950000	840000	600000	360000	120000
Market Value	1401571	1196716	776928	422202	126640
Scheme Returns	9.61%	9.94%	10.28%	10.64%	10.47%
Crisil Composite Bond Fund Index <sup>#</sup>	9.18%	9.47%	9.98%	10.34%	8.72%
10yr G Sec Index <sup>##</sup>	8.27%	8.71%	9.59%	10.98%	10.04%
Inception Date	29-May-09				

#### CANARA ROBECO TREASURY ADVANTAGE FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1050000	840000	600000	360000	120000
Market Value	1523720	1133031	735590	402940	124066
Scheme Returns	8.30%	8.41%	8.09%	7.46%	6.37%
Crisil Liquid Fund Index <sup>#</sup>	7.99%	8.23%	8.11%	7.63%	6.92%
1 yr T- bill index <sup>##</sup>	7.06%	7.42%	7.53%	7.50%	6.81%
Inception Date	14-July-08				

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	970000	840000	600000	360000	120000
Market Value	1357166	1125753	734484	403953	124306
Scheme Returns	8.14%	8.23%	8.02%	7.63%	6.75%
Crisil Short-Term Bond Fund Index <sup>#</sup>	8.75%	8.99%	9.12%	8.96%	8.19%
10 YR G-sec Index <sup>##</sup>	8.87%	8.71%	9.59%	10.98%	10.04%
Inception Date	31-Mar-09				

#### CANARA ROBECO INDIGO FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	810000	600000	360000	120000
Market Value	932493	651246	378290.416	119816.4
Scheme Returns	4.12%	3.24%	3.25%	-0.28%
Crisil Blended Gold Index <sup>#</sup>	6.66%	6.15%	6.68%	2.26%
10yr G Sec Index <sup>##</sup>	8.83%	9.59%	10.98%	10.04%
Inception Date	09-Jul-10			

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-March-2017 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 March 31, 2017)

### DEBT SCHEMES

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

	Since Inception	3 yr	1 yr
Total Amt invested	580000	360000	120000
Market Value	559531	361117	114568
Scheme Returns	-1.46%	0.20%	-8.32%
Domestic Price of Gold (Per KG)*	-1.33%	2.26%	-7.87%
Inception Date	25-Jun-12		

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	380000	360000	120000
Market Value	404812	408618	124771
Scheme Returns	3.94%	8.41%	7.49%
Crisil Composite Bond Fund Index*	10.45%	10.34%	8.72%
10yr G Sec Index**	11.02%	10.98%	10.04%
Inception Date	07-Feb-15		

#### CANARA ROBECO YIELD ADVANTAGE FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Ms. Suman Prasad

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	720000	600000	360000	120000
Market Value	907850	727743	405707	125677
Scheme Returns	7.64%	7.66%	7.92%	8.93%
Crisil MIP Blended Index*	10.07%	10.31%	10.16%	10.16%
10yr G Sec Index**	9.19%	9.59%	10.98%	10.04%
Inception Date	25-Apr-11			

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-March-2017 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\*, Additional benchmark\*\*

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
14.10.2011	1.00	23.03
<b>Regular Plan</b>		
17.10.2014	2.80	34.20
30.10.2015	2.50	34.57
28.10.2016	2.70	34.26
<b>Direct Plan</b>		
28.10.2016	0.75	44.07

### Canara Robeco Balance

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option - Regular Plan</b>		
30.09.2016	0.60	80.01
28.10.2016	0.62	80.89
25.11.2016	0.60	75.55
30.12.2016	0.60	74.28
27.01.2017	0.60	77.57
23.02.2017	0.60	78.25
31.03.2017	0.61	80.10
<b>Monthly Dividend Option - Direct Plan</b>		
30.09.2016	0.60	81.47
28.10.2016	0.60	82.45
25.11.2016	0.60	77.09
30.12.2016	0.60	75.90
27.01.2017	0.60	79.34
23.02.2017	0.60	80.12
31.03.2017	0.60	82.13

### Canara Robeco F.O.R.C.E Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
26.07.2013	0.85	14.5100
25.07.2014	1.00	17.7100
31.07.2015	1.30	22.4700
29.07.2016	1.20	21.8600

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
30.08.2013	0.85	13.80
22.08.2014	1.30	24.08
28.08.2015	1.65	25.91
28.08.2016	2.04	26.79
<b>Direct Plan</b>		
30.08.2013	0.85	14.08
22.08.2014	1.30	24.73

### Canara Robeco Equity Tax Saver

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
10.10.2014	1.00	24.68
27.02.2015	1.00	27.22
06.11.2015	1.00	24.49
26.02.2016	0.89	20.15
04.11.2016	1.00	24.04
28.02.2017	0.90	23.56

### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
22.06.2007	3.00	15.39
<b>Regular Plan</b>		
29.11.2013	1.05	17.58
28.11.2014	2.70	35.38
27.11.2015	2.20	37.54
25.11.2016	2.50	36.68
<b>Direct Plan</b>		
25.11.2016	0.75	46.04

### Canara Robeco Income

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option - Regular Plan</b>		
29.09.2015	0.20	14.2348
23.12.2015	0.20	14.0407
23.03.2016	0.20	14.0555
17.06.2016	0.20	14.1154
23.09.2016	0.20	14.7175
23.12.2016	0.20	14.9144
24.03.2017	0.20	14.7903
<b>Quarterly Dividend Option - Direct Plan</b>		
29.09.2015	0.20	14.4701
23.12.2015	0.20	14.2951
23.03.2016	0.20	14.3356
17.06.2016	0.20	14.4250
23.09.2016	0.20	15.0744
23.12.2016	0.20	15.3087
24.03.2017	0.20	15.2147

### Canara Robeco Large Cap+ Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.11.2014	1.20	17.45
27.11.2015	1.25	15.81
25.11.2016	1.32	14.90

### Canara Robeco Monthly Income Plan (Monthly Dividend Option)

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
30.10.2015	0.10	14.9194
27.11.2015	0.10	14.7981
23.12.2015	0.10	14.6799
29.01.2016	0.10	14.2831
26.02.2016	0.10	13.7064
23.03.2016	0.10	14.1969
29.04.2016	0.10	14.2860
27.05.2016	0.10	14.2710
24.06.2016	0.10	14.2047
29.07.2016	0.10	14.6551
26.08.2016	0.10	14.6509
30.09.2016	0.10	14.7343
28.10.2016	0.10	14.7282
25.11.2016	0.10	14.6786
30.12.2016	0.10	14.3254
27.01.2017	0.10	14.5885
23.02.2017	0.10	14.4103
31.03.2017	0.10	14.5997
<b>Direct Plan</b>		
30.10.2015	0.10	15.3481
27.11.2015	0.10	15.2409
23.12.2015	0.10	15.1358
29.01.2016	0.10	14.7477
26.02.2016	0.10	14.1659
23.03.2016	0.10	14.6850
29.04.2016	0.10	14.7925
27.05.2016	0.10	14.7927
24.06.2016	0.10	14.7404
29.07.2016	0.10	15.2249
26.08.2016	0.10	15.2364
30.09.2016	0.10	15.3415
28.10.2016	0.10	15.3505
25.11.2016	0.10	15.3147
30.12.2016	0.10	14.9643
27.01.2017	0.10	15.2557
23.02.2017	0.10	15.0855
31.03.2017	0.10	15.3041
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
23.12.2015	0.30	15.1088
23.03.2016	0.30	14.6277
17.06.2016	0.30	14.6526
23.09.2016	0.30	15.2206
23.12.2016	0.30	14.7121
24.03.2017	0.30	14.9637
<b>Direct Plan</b>		
23.12.2015	0.30	15.5900
23.03.2016	0.30	15.1422
17.06.2016	0.30	15.2133
23.09.2016	0.30	15.8572
23.12.2016	0.30	15.3686
24.03.2017	0.30	15.6850

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund, Canara Robeco Short Term Fund & Canara Robeco Saving Plus 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 InDiGo

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option - Regular Plan</b>		
31.12.2014	0.10	10.6805
27.03.2015	0.10	10.6885
26.06.2015	0.10	10.6283
29.09.2015	0.10	10.6462
23.12.2015	0.10	10.5251
23.03.2016	0.10	10.7848
17.06.2016	0.10	10.9058
23.09.2016	0.10	11.0618
23.12.2016	0.15	10.6321
24.03.2017	0.15	10.6384
<b>Quarterly Dividend Option - Direct Plan</b>		
31.12.2014	0.10	11.1219
27.03.2015	0.10	11.1533
26.06.2015	0.10	11.1158
29.09.2015	0.10	11.1592
23.12.2015	0.10	11.0548
23.03.2016	0.10	11.3515
17.06.2016	0.10	11.5031
23.09.2016	0.10	11.6961
23.12.2016	0.15	11.2643
24.03.2017	0.15	11.2986

### 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
<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

### Canara Robeco Yield Advantage 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>		
23.03.2016	0.06	13.7920
29.04.2016	0.06	13.8783
27.05.2016	0.06	13.8750
24.06.2016	0.06	13.8752
29.07.2016	0.06	14.0445
26.08.2016	0.06	14.0942
30.09.2016	0.06	14.1351
28.10.2016	0.06	14.1804
25.11.2016	0.06	14.3859
30.12.2016	0.06	14.2386
27.01.2017	0.06	14.3250
23.02.2017	0.06	14.3210
31.03.2017	0.06	14.3767
<b>Direct Plan</b>		
23.03.2016	0.06	14.1293
29.04.2016	0.06	14.4103
27.05.2016	0.06	14.4796
24.06.2016	0.06	14.4930
29.07.2016	0.06	14.6854
26.08.2016	0.06	14.7508
30.09.2016	0.06	14.8106
28.10.2016	0.06	14.8731
25.11.2016	0.06	15.1038
30.12.2016	0.06	14.9661
27.01.2017	0.06	15.0707
23.02.2017	0.06	15.0796
31.03.2017	0.06	15.1530
<b>Quarterly Dividend Option - Regular Plan</b>		
23.03.2016	0.18	14.0967
17.06.2016	0.18	14.1688
23.09.2016	0.18	14.4387
23.12.2016	0.18	14.5541
24.03.2017	0.18	14.6695
<b>Quarterly Dividend Option - Direct Plan</b>		
23.03.2016	0.18	14.4357
17.06.2016	0.18	14.5416
23.09.2016	0.18	14.8616
23.12.2016	0.18	15.0243
24.03.2017	0.18	15.1828

### Canara Robeco Gilt PGS 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
<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

### Canara Robeco Medium Term Opportunities 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
<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

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund, Canara Robeco Short Term Fund & Canara Robeco Saving Plus 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 a scheme is able to imitate the index to which it is benchmarked. It is the standard deviation of the difference between the scheme and index returns.

### **R-Squared:**

It is a statistical measure of how closely the portfolio returns are correlated with its benchmark.

**Disclaimer :** The information used towards formulating the outlook have been obtained from sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility for the accuracy of such information and assume no financial liability whatsoever to the user of this document. The document is solely for the information and understanding of intended recipients only. Internal views, estimates, opinions expressed herein may or may not materialize. These views, estimates, opinions alone are not sufficient and should not be used for the development or implementation of an investment strategy. Forward looking statements are based on internal views and assumptions and subject to known and unknown risks and uncertainties which could materially impact or differ the actual results or performance from those expressed or implied under those statements.

**Note :**

Risk ratios calculated for schemes having minimum three year performance

For schemes having completed 4-6 years, 4 year data point considered.

For schemes having more than 6 year tenure, 6 year data point is considered.

Risk Free Rate of Return : 7.37% (MIBOR as of March 31, 2017)

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 31.03.2017. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.03.2017.

**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.

**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.

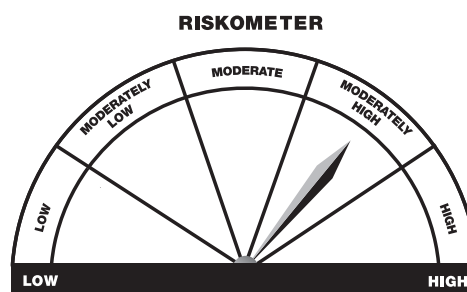
## CANARA ROBECO Equity Diversified

(An Open-Ended Equity Scheme)



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

- Capital appreciation over long term
- Investment predominantly in equity and equity related securities



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.

To know more, visit [www.canararobeco.com](http://www.canararobeco.com) or call 1800 209 2726.

smar**T**omorrow**s**

**CANARA ROBECO**  
Mutual Fund

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