

# FACTSHEET

November 30th, 2018



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

# Index

## MARKETS & BEYOND

ECONOMIC INDICATORS .....	03
EQUITY MARKET REVIEW & DEBT MARKET REVIEW .....	04
SYSTEMATIC TRANSFER PLAN (STP) .....	05
SNAPSHOT OF EQUITY SCHEMES / DEBT SCHEMES / HYBRID & OTHER SCHEMES .....	06

## ABOUT FEW SCHEMES OF CANARA ROBECO MUTUAL FUND

CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF).....	07
CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF) .....	08
CANARA ROBECO EMERGING EQUITIES (CREE).....	09
CANARA ROBECO INFRASTRUCTURE (CRI).....	10
CANARA ROBECO CONSUMER TRENDS FUND (CRCTF) .....	11
CANARA ROBECO EQUITY TAX SAVER FUND (CRETSF) .....	12
CANARA ROBECO LIQUID FUND (CRL).....	13
CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF).....	14
CANARA ROBECO SAVINGS FUND (CRSF).....	15
CANARA ROBECO SHORT DURATION FUND (CRSDF) .....	16
CANARA ROBECO INCOME FUND (CRINC) .....	17
CANARA ROBECO DYNAMIC BOND FUND (CRDBF) .....	18
CANARA ROBECO CORPORATE BOND FUND (CRCBF) .....	19
CANARA ROBECO GILT FUND (CRGILT) .....	20
CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF) .....	21
CANARA ROBECO EQUITY HYBRID FUND (CREHF) .....	22
CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF) .....	23
CANARA ROBECO GOLD SAVINGS FUND (CRGSF) .....	24

## PERFORMANCE

PERFORMANCE AT A GLANCE .....	25
-------------------------------	----

## SCHEME PERFORMANCE - FUND MANAGER WISE

SCHEME PERFORMANCE - FUND MANAGER WISE .....	29
--	----

## SIP RETURNS

SIP RETURNS.....	31
------------------	----

## DIVIDEND HISTORY

DIVIDEND HISTORY .....	35
------------------------	----

## HOW TO READ A FACTSHEET

HOW TO READ A FACTSHEET .....	37
-------------------------------	----

## DEFINITION

DEFINITIONS & DISCLAIMERS .....	38
---------------------------------	----

## DISCLAIMERS

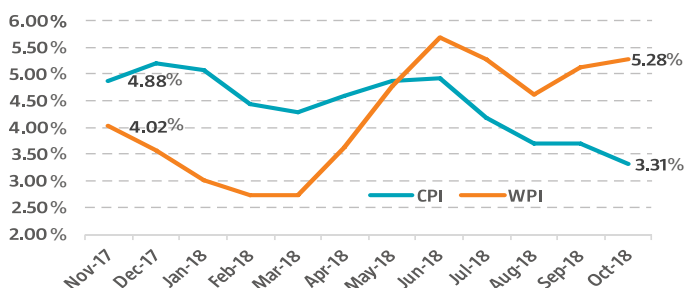
DEFINITIONS & DISCLAIMERS .....	39
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# Economic Indicators

(as on November 30, 2018)

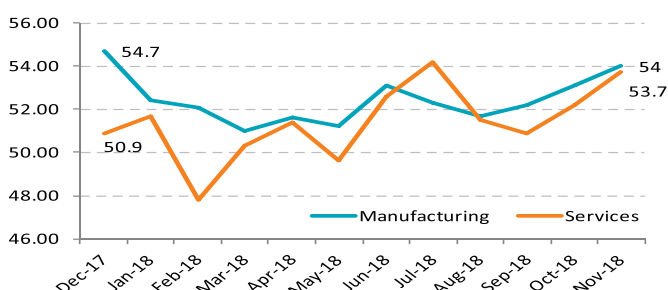
## Inflation in India

Reduction in prices of food articles namely pulses, vegetables, and sugar have resulted in the moderation of CPI inflation to 3.31% in Oct'18. Spike in energy prices and commodity cost resulted in Wholesale inflation to rise to 5.28%.



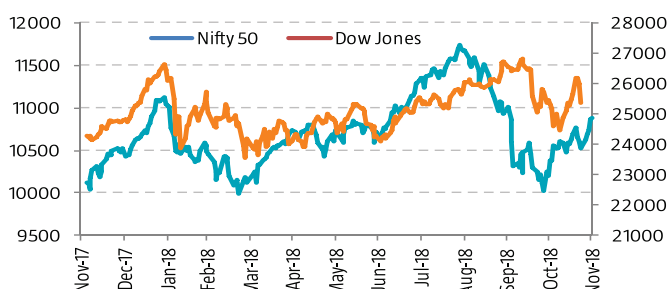
## Indian Business Indicators - PMI

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



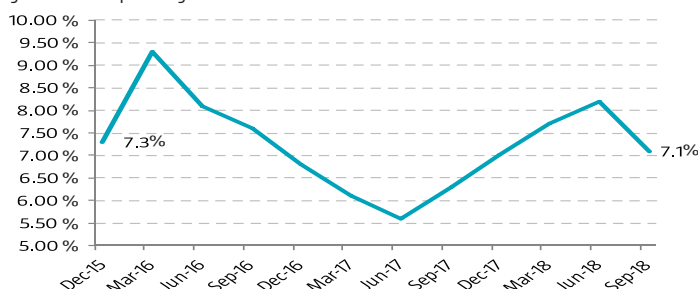
## Equity Markets - India & US

Indian Equity markets fell in Nov'18 primarily on back of weak global cues. S&P BSE Consumer Durables and S&P BSE India Realty index were amongst the few sectors which rose while S&P BSE Healthcare and S&P BSE India Metal witnessed negative growth. US markets fall as sell off continues and continued uncertainties around US-China trade relations.



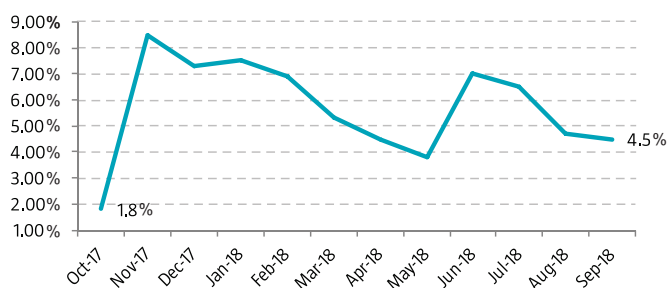
## India GDP Growth Rate

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



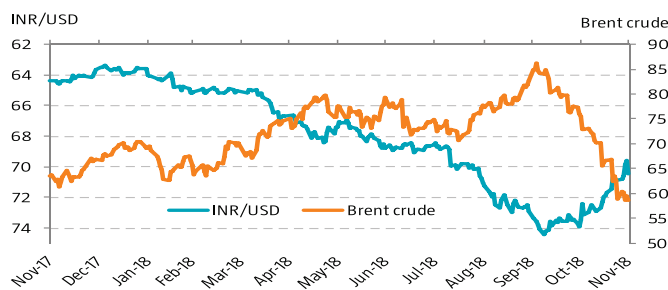
## India Industrial Production

Industrial production for the month of Sep'18 stood at 4.5% slightly lower than revised estimate of Aug'18 at 4.7% (previously 4.4%). On a yearly basis, broad based upward momentum was observed across Manufacturing, Electricity and Mining sector.



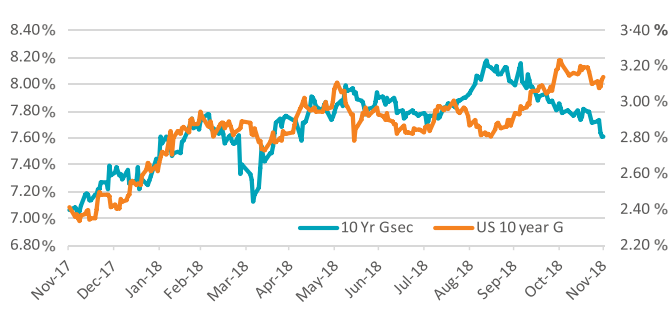
## USD INR & Brent Crude Movement

Crude Oil prices fell from 75.47 in month-end Oct'18 to 58.71 on Nov'18 on Friday due to increasing inventories and despite widespread expectations of production cut by OPEC. Falling crude oil prices coupled with weakness in US Dollar pushed the rupee higher to end the month of Nov'18 at 69.85/USD.



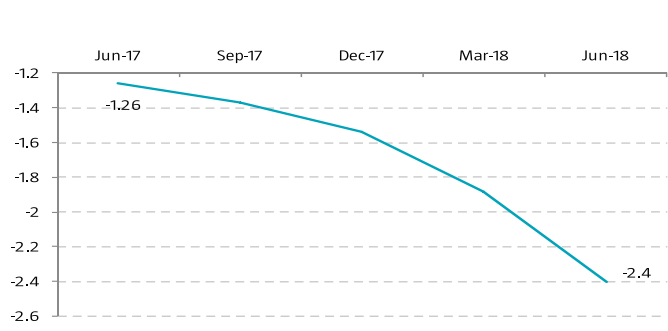
## 10 Yr Gsec - India & US

10 year G-Sec continued to soften due to the moderating inflation and fall in crude prices. Yields were seen closing at 7.60% in Nov'18 end vs 7.85% in Oct'18. US 10 year Treasury yield dropped amid stock sell-off and concerns over economy slowdown.



## India Current Account Balance (%GDP)

India's current account deficit widened to USD 15.8 billion or 2.4% of the GDP in the second quarter of 2018 from USD 14.9 billion a year earlier (2.5% of the GDP). The goods deficit went up to USD 45.7 billion from USD 41.9 billion.



Source: Bloomberg



## Equity Market Review

(as on November 30, 2018)



Mr. Krishna Sanghavi  
Head - Equities

### Factsheet Equity Market Update\*\*

The Indian equity markets ended the month on a positive note, on back of weak INR, lower crude oil prices and the lower inflation data with S&P BSE Sensex trading above the 35000 mark. Market players however remained a little cautious due to the escalating tension about global growth, recent development in Italy and the forthcoming state elections in some of the major Indian states. On the global front, market remained observant on the G20 Summit outcome and US-China trade war worries. For the month of Nov'18 market participants also remained cautious awaiting cues on the economic outlook depending on the Federal Reserve's meeting. Based on global and local events, broad market indices strengthened for the month of Nov'18 and Nifty 50 was up by 4.72% (M-o-M) while S&P BSE Sensex was up by 5.09% (M-o-M). S&P BSE Midcap and S&P BSE Small cap indices were also up by 2.92% (M-o-M) and 1.59% (M-o-M) respectively. On the sectoral front, S&P BSE Consumer Durables and S&P BSE India Realty index were amongst the few sectors which rose by 7.23% and 6.66%, respectively during the month. The markets witnessed negative returns in S&P BSE Healthcare and S&P BSE India Metal amongst the few indices, which were seen falling by 2.67% and 5.53% respectively.

### Outlook

Globally, financial markets are focussed on the US monetary policy & tariff action by US against many countries especially China. The outcome of US monetary policy meet is quite critical as it comes against backdrop of a significant comment by US Fed Chairman that policy rates are now closer to neutral. This is quite different from the commentary that came post the previous Fed meet. The implications of this is on both fronts, global growth outlook as well on currency and markets of emerging economies. Ideally the emerging economies should benefit when US Fed stops raising rates as long as there are no concerns over growth outlook for USA and the world.

On domestic front, markets are evaluating multiple variables, both global and domestic, and implications of those variables on Indian economy and equity markets.

Oil prices retreated by nearly 15\$ during the month and brought much needed change in fortunes for Indian economy. Rising oil prices was a big worry for India's macro-economic stability in H1FY19 and a sharp fall from 86\$ to 59\$ in past 2 months has provided a much-needed support on fiscal deficit, current account deficit, inflation and interest rates front.

Indian economy grew at 7.1% in 2Q19, a moderation from 8.2% in 1Q and weaker vis a vis consensus expectation. The broad trends in monthly data (auto, airline, cement etc) indicate weaker Q3FY19 though the credit growth has picked up smartly with banks gaining market share as NBFCs have retreated.

The results declared during the month for Q2FY19 were broadly in line with market expectations but the management commentary accompanying the Q2 results, points towards a slowing momentum going ahead and some moderation in earnings estimate are expected for H2FY19. In the near term, volatilities in Indian equity markets are likely to continue as market sentiments are focussed on outcome of elections (5 states in mid-december and as well as centre in 2019).

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

## Debt Market Review

(as on November 30, 2018)



Mr. Avnish Jain  
Head - Fixed Income

### Fixed Income Market update\*\*

During the month of November'18, yields in the Indian fixed income markets softened due to a reduction in the crude oil prices and strengthening of the rupee. In its fifth bi-monthly monetary policy review, Monetary Policy Committee (MPC) lowered inflation projection sharply to 2.7-3.2% from 3.9-4.5% for the second half of 2018-19, while maintaining the policy stance at 'calibrated tightening'. During the month of Oct'18, retail inflation lowered at 3.31% on the back of reduction food price. On the global front, concerns pertaining to Italy budget and Brexit deal alleviated. Italy re-submitted its 2019 budget to the EU with lower debt, though growth and deficit figures remained unchanged. Overall the slowdown in the global economy owing to geopolitical factors also maintained downward pressure on the commodity's price especially crude. Owing to the domestic as well as global circumstances, fixed income yields softened during the month of Nov'18 by 25bps to 7.61% on 30th Nov'18 as against 7.85% on 31st Oct'18.

### Outlook:

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

While the policy outcome was in expected lines, the factors highlighted are alarming. The Central bank has painted a picture depicting neutral growth and decreasing inflation. Although, the domestic food price outlook remains largely stable to moderating, generalized momentum could be watched for in prices of items excluding food, especially emanating from crude oil. The pressure by currency and the possibility of fiscal slippages may add to this momentum in the future. Based on an overall assessment, GDP growth for 2018-19 has been projected at 7.4% (7.2-7.3% in H2) as in the October policy, and for H1FY20 at 7.5%, with risks somewhat to the downside. Significant acceleration in investment activity and high frequency indicators suggest that increased capacity utilisation in the manufacturing sector is likely to be sustained. All this put together, credit offtake and external demand trajectory will guide the movement of GDP in the coming months.

Volatile crude oil prices and other input costs may also drag down investment activity and could impact the profit margins of corporates. In addition, volatile movement in rupee and trade related conflict could impact the export growth which could lead to a further widening of India's CAD in FY19. Going ahead, we expect the RBI to be more data dependent and it is expected to closely monitor data, both domestically and internationally and decide the course of interest rates more prudently. Slower growth and lack of corporate pricing power should start reflecting in lower inflation going forward. Oil prices have also retreated from highs, giving some respite. The management of fiscal by the government is likely to be a key factor in future policy outcomes. While short term volatility in the interest rates is likely to remain, macro-economic factors of slow growth with moderate inflation is likely lead to lower interest rates over the medium term.

### Source:

\*\*ICRAMFI Explorer, Bloomberg

# MARKET VOLATILITY SE MAT DARO

## MF - STP SHURU KARO

### MF - STP (MUTUAL FUND SYSTEMATIC TRANSFER PLAN)



*Systematic Transfer Plan (STP) is a facility wherein an investor can opt to transfer a fixed amount at regular intervals from one scheme to another, at a predefined frequency. STP option is mostly used by investors who have a lump-sum to invest and wish to benefit from market volatility by entering at different points in time while the original purchase earns a return.*

#### WHO REQUIRES THIS ?

- A person who wishes to invest lump-sum or a large amount in equity market products but is apprehensive of the inherent volatility in equities & market linked products
- An investor having surplus in fixed term instruments or savings accounts
- An investor who has received lump-sum as bonus from an employer, or sale of an asset or maybe a gift
- Investors looking to tranche out their investments from low volatility - low return products to high volatility - high return products or vice versa to suit their investment goals at different life stages



#### HOW TO DO A MUTUAL FUND STP?

To generate capital appreciation and growth over the long term, one may take STP route to transfer from a low risk product (low volatility) to a product which has potential to generate higher return.

- STEP 01** Select the Source scheme (Debt Scheme) for the purpose of lump sum investment
- STEP 02** Select the Destination Scheme (Equity Scheme) to transfer the amount systematically
- STEP 03** Decide the fixed amount that one wants to transfer from the Source scheme to Destination Scheme
- STEP 04** Decide the frequency and date of STP i.e. Monthly or Quarterly based on one's need

Let the STP strategy work Smartly for your Wealth Creation over long term

#### BENEFITS OF STP



➤ **Market Timing** – Investing through STP helps to avoid the risk of timing the market



➤ **Dual Benefit of Stability & Return** - Investor earns the combined returns from both the asset classes



➤ **Diversification** - Allocation to more than one asset class also allows one to diversify the portfolio risk

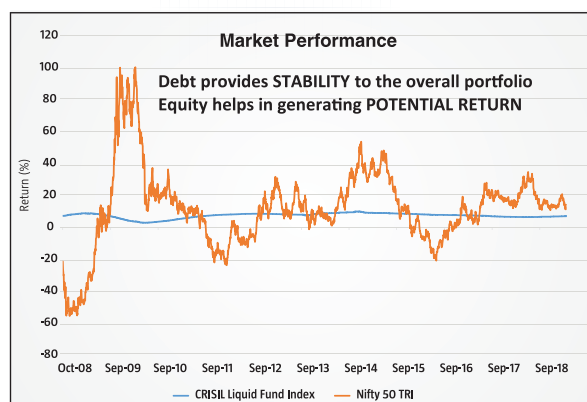
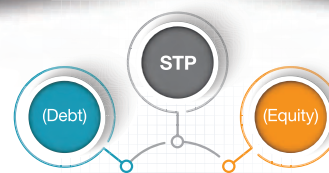


➤ **Goal based investing** – STP aims towards fulfilment of financial goals over a period of time



➤ **Rebalancing Portfolio** – STP helps in rebalancing the portfolio between two asset classes being a prudent risk management practice

#### PERFORMANCE OF DEBT & EQUITY MARKETS



Source: MF Explorer, Performance as on 28th Sept, 2018. Above graph represents the performance based on 1 year (CAGR) rolling return for the last 10 years.

The information used towards formulating the graph has been obtained from sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility for the accuracy of such information. CRMF, its sponsors, its trustees, CRAMC, its employees, officer, directors, etc assume no financial liability whatsoever to the user of this document.

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

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

(as on November 30, 2018)

EQUITY SCHEMES	Canara Robeco Equity Diversified Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Equity Tax Saver Fund
Category	Multi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic - Consumption & Finance Theme	ELSS
AUM (Cr₹)	887.09	143.53	3936.88	119.10	282.48	852.81
Standard Deviation	16.62	15.28	19.93	18.65	18.96	16.10
Beta	1.03	0.97	1.18	0.84	1.15	0.99
Sharpe	0.29	0.36	0.35	-0.02	0.45	0.29
R-Squared	0.94	0.94	0.85	0.82	0.87	0.90
Portfolio Turnover Ratio	0.97	1.03	0.85	0.62	1.08	1.87
Benchmark	S&P BSE 200 TRI	S&P BSE 100 TRI	S&P BSE 200 TRI	S&P BSE India Infrastructure TRI	S&P BSE 100 TRI	S&P BSE 100 TRI
Fund Manager	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Miyush Gandhi Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Ms. Cheenu Gupta Mr. Krishna Sanghavi	Ms. Cheenu Gupta Mr. Krishna Sanghavi
Exit Load	1% - if redeemed/switched out within 1 year from the date of allotment. Nil - if redeemed / switched out after 1 year from the date of allotment.					Nil

DEBT SCHEMES	Canara Robeco Liquid Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Savings Fund	Canara Robeco Short Duration Fund	Canara Robeco Income Fund	Canara Robeco Dynamic Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Gilt Fund
Category	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Short Duration Fund	Medium to Long Duration Fund	Dynamic Fund	Corporate Bond Fund	Gilt Fund
AUM (Cr₹)	1374.38	103.49	783.35	239.35	107.79	124.61	195.76	67.35
Average Maturity(Yrs)	0.07	0.34	0.55	1.44	2.90	3.75	2.45	6.15
Yield to Maturity(%)	7.33	7.02	8.14	8.43	8.42	7.77	8.48	7.26
Modified Duration(Yrs)	0.06	0.31	0.49	1.23	2.23	2.62	2.00	3.90
Benchmark	Crisil Liquid Fund Index		CRISIL Ultra Short Term Debt Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index			Crisil Dynamic Gilt Fund Index
Fund Manager	Mr. Girish Hisaria, Ms. Suman Prasad			Ms. Suman Prasad	Mr. Avnish Jain	Mr. Girish Hisaria	Mr. Avnish Jain	Mr. Girish Hisaria
Exit Load	Nil	Nil	Nil	Nil	1% - if redeemed/switched out within 12 months from the date of allotment	-If redeemed / switched out within six months from the date of allotment: 0.50% -If redeemed / switched out after six months from the date of allotment: Nil	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption /switch out after 1 Year from the date of allotment - Nil	Nil

HYBRID & OTHER SCHEMES	Canara Robeco Conservative Hybrid Fund	Canara Robeco Equity Hybrid Fund	Canara Robeco Gold Exchange Traded Fund	Canara Robeco Gold Savings Fund
Category	Conservative Hybrid Fund	Aggressive Hybrid Fund	ETF	Fund of Fund (Domestic)
AUM (Cr₹)	209.14	1812.38	36.66	35.86
Standard Deviation	—	12.76	—	—
Beta	—	1.16	—	—
Sharpe	—	0.26	—	—
R-Squared	—	0.92	—	—
Annualised Tracking Error	—	—	0.07	—
Portfolio Turnover Ratio	—	3.94	—	—
Average Maturity(Yrs)	3.28	—	—	0.01
Yield to Maturity(%)	8.34	-	-	-
Modified Duration(Yrs)	2.50	—	—	—
Benchmark	CRISIL Hybrid 85+15-Conservative Index	CRISIL Hybrid 35+65 - Aggressive Index	Domestic Price of gold	Domestic Price of gold
Fund Manager	Mr. Miyush Gandhi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Shridatta Bhandwadar (Equities), Mr. Krishna Sanghavi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Avnish Jain, Ms. Suman Prasad	
Exit Load	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil		Nil for redemption of the units through Stock Exchange. CDSC - Nil	2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units

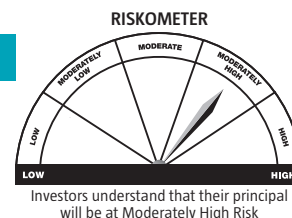
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>^</sup> :** ₹ 887.09 Crores

**Monthly AVGAUM :** ₹ 862.98 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 46.64

Regular Plan - Dividend Option ₹ 33.29

Direct Plan - Growth Option ₹ 129.98

Regular Plan - Growth Option ₹ 125.59

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.40%

Direct Plan : 1.78%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	16.62
Portfolio Beta	1.03
Portfolio Turnover Ratio	0.97 times
R-Squared	0.94
Sharpe Ratio	0.29

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.96</b>
<b>Listed</b>	<b>96.79</b>
<b>Banks</b>	<b>29.06</b>
HDFC Bank Ltd	9.77
ICICI Bank Ltd	6.79
Axis Bank Ltd	5.22
State Bank of India	4.18
Kotak Mahindra Bank Ltd	3.10
<b>Software</b>	<b>11.04</b>
Infosys Ltd	4.65
Tata Consultancy Services Ltd	4.14
Tech Mahindra Ltd	1.22
Larsen & Toubro Infotech Ltd	1.03
<b>Consumer Non Durables</b>	<b>10.87</b>
ITC Ltd	3.79
Britannia Industries Ltd	1.81
Hindustan Unilever Ltd	1.63
Asian Paints Ltd	1.42
Marico Ltd	1.14
Kansai Nerolac Paints Ltd	1.08
<b>Petroleum Products</b>	<b>5.31</b>
Reliance Industries Ltd	5.31
<b>Finance</b>	<b>5.20</b>
Housing Development Finance Corporation Ltd	2.84
Bajaj Finance Ltd	1.66
ICICI Lombard General Insurance Co Ltd	0.70
<b>Construction Project</b>	<b>5.15</b>
Larsen & Toubro Ltd	4.28
Ashoka Buildcon Ltd	0.87

## INVESTMENT STYLE

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

<b>Consumer Durables</b>	<b>4.00</b>
Bata India Ltd	1.67
Titan Company Ltd	1.19
Havells India Ltd	1.14
<b>Gas</b>	<b>3.84</b>
Indraprastha Gas Ltd	1.37
GAIL (India) Ltd	1.32
Petronet LNG Ltd	1.15
<b>Industrial Products</b>	<b>3.49</b>
Schaeffler India Ltd	1.50
Bharat Forge Ltd	1.20
ALA Engineering Ltd	0.79
<b>Pharmaceuticals</b>	<b>3.13</b>
Divi's Laboratories Ltd	1.29
Jubilant Life Sciences Ltd	0.98
Sun Pharmaceutical Industries Ltd	0.86
<b>Cement</b>	<b>2.91</b>
The Ramco Cements Ltd	1.17
Shree Cement Ltd	1.05
Ultratech Cement Ltd	0.69
<b>Chemicals</b>	<b>2.15</b>
Atul Ltd	1.10
Solar Industries India Ltd	1.05
<b>Transportation</b>	<b>2.09</b>
Transport Corporation of India Ltd	1.19
TCI Express Ltd	0.90
<b>Auto</b>	<b>2.01</b>
Maruti Suzuki India Ltd	2.01
<b>Auto Ancillaries</b>	<b>1.67</b>
Balkrishna Industries Ltd	1.67
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.47</b>
The Indian Hotels Co Ltd	1.47
<b>Industrial Capital Goods</b>	<b>1.44</b>
Honeywell Automation India Ltd	1.44
<b>Power</b>	<b>1.02</b>
Cesc Ltd	1.02
<b>Ferrous Metals</b>	<b>0.94</b>
Tata Steel Ltd	0.94
<b>Unlisted</b>	<b>0.17</b>
<b>Retailing</b>	<b>0.10</b>
RP-SG Retail Ltd	0.10
<b>Software</b>	<b>0.07</b>
RP-SG Business Process Services Ltd	0.07
<b>Money Market Instruments</b>	<b>3.97</b>
Tri-party repo	3.97
<b>Net Current Assets</b>	<b>-0.93</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

• Please refer page no. 39 for disclaimers.



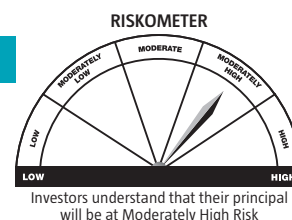
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 143.53 Crores

**Monthly AVGAUM :** ₹ 139.18 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option	₹ 24.49
Regular Plan - Dividend Option	₹ 16.87
Direct Plan - Growth Option	₹ 24.70
Regular Plan - Growth Option	₹ 23.38

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

### ASSET ALLOCATION :

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan	: 3.00%
Direct Plan	: 1.67%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	15.28
Portfolio Beta	0.97
Portfolio Turnover Ratio	1.03 times
R-Squared	0.94
Sharpe Ratio	0.36

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.90</b>
<b>Listed</b>	<b>96.90</b>
<b>Banks</b>	<b>30.54</b>
HDFC Bank Ltd	9.56
ICICI Bank Ltd	6.99
Axis Bank Ltd	5.45
State Bank of India	4.44
Kotak Mahindra Bank Ltd	4.10
<b>Consumer Non Durables</b>	<b>12.48</b>
ITC Ltd	4.01
Britannia Industries Ltd	2.23
Asian Paints Ltd	1.63
Hindustan Unilever Ltd	1.48
Dabur India Ltd	1.20
Marico Ltd	1.03
Kansai Nerolac Paints Ltd	0.90
<b>Software</b>	<b>11.76</b>
Tata Consultancy Services Ltd	4.82
Infosys Ltd	4.70
Tech Mahindra Ltd	1.21
L&T Technology Services Ltd	1.03

## INVESTMENT STYLE

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

<b>Finance</b>	<b>6.50</b>
Housing Development Finance Corporation Ltd	3.50
Bajaj Finance Ltd	1.66
ICICI Lombard General Insurance Co Ltd	1.34
<b>Petroleum Products</b>	<b>5.63</b>
Reliance Industries Ltd	5.63
<b>Construction Project</b>	<b>5.26</b>
Larsen & Toubro Ltd	5.26
<b>Gas</b>	<b>5.16</b>
Indraprastha Gas Ltd	1.89
Petronet LNG Ltd	1.64
GAIL (India) Ltd	1.63
<b>Consumer Durables</b>	<b>4.37</b>
Bata India Ltd	1.56
Titan Company Ltd	1.54
Havells India Ltd	1.27
<b>Auto</b>	<b>4.02</b>
Maruti Suzuki India Ltd	2.14
Mahindra & Mahindra Ltd	1.88
<b>Cement</b>	<b>3.52</b>
Ambuja Cements Ltd	2.45
Ultratech Cement Ltd	1.07
<b>Pharmaceuticals</b>	<b>2.07</b>
Divi's Laboratories Ltd	1.24
Sun Pharmaceutical Industries Ltd	0.83
<b>Auto Ancillaries</b>	<b>2.04</b>
MRF Ltd	1.12
Exide Industries Ltd	0.92
<b>Minerals/Mining</b>	<b>1.37</b>
Coal India Ltd	1.37
<b>Industrial Products</b>	<b>1.19</b>
Bharat Forge Ltd	1.19
<b>Ferrous Metals</b>	<b>0.99</b>
Tata Steel Ltd	0.99
<b>Money Market Instruments</b>	<b>4.44</b>
Tri-party repo	4.44
Net Current Assets	-1.34
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



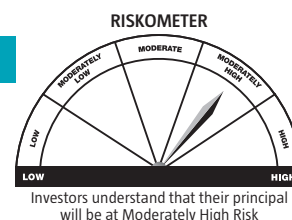
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 3,936.88 Crores

**Monthly AVGAUM :** ₹ 3,832.67 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 60.36

Regular Plan - Dividend Option ₹ 44.15

Direct Plan - Growth Option ₹ 93.81

Regular Plan - Growth Option ₹ 88.30

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

### ASSET ALLOCATION:

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS:

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.05%

Direct Plan : 0.96%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation 19.93

Portfolio Beta 1.18

Portfolio Turnover Ratio 0.85 times

R-Squared 0.85

Sharpe Ratio 0.35

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>98.80</b>
<b>Listed</b>	<b>95.81</b>
<b>Banks</b>	<b>27.48</b>
HDFC Bank Ltd	6.94
ICICI Bank Ltd	5.12
Axis Bank Ltd	4.55
State Bank of India	3.84
Kotak Mahindra Bank Ltd	2.81
The Federal Bank Ltd	1.81
RBL Bank Ltd	1.69
AU Small Finance Bank Ltd	0.72
<b>Software</b>	<b>8.32</b>
Infosys Ltd	2.83
Larsen & Toubro Infotech Ltd	1.41
Tech Mahindra Ltd	1.36
L&T Technology Services Ltd	1.05
Tata Consultancy Services Ltd	0.84
Persistent Systems Ltd	0.83
<b>Consumer Non Durables</b>	<b>7.27</b>
ITC Ltd	3.74
Britannia Industries Ltd	2.13
Dabur India Ltd	1.00
Akzo Nobel India Ltd	0.40
<b>Finance</b>	<b>6.25</b>
Mahindra & Mahindra Financial Services Ltd	2.11
Bajaj Finance Ltd	1.37
LIC Housing Finance Ltd	1.17
ICICI Lombard General Insurance Co Ltd	0.84
Creditaccess Grameen Ltd	0.76
<b>Pharmaceuticals</b>	<b>6.04</b>
Divi's Laboratories Ltd	2.19
Jubilant Life Sciences Ltd	0.97
IPCA Laboratories Ltd	0.90
Sun Pharmaceutical Industries Ltd	0.80
Syngene International Ltd	0.71
Hikal Ltd	0.47

## INVESTMENT STYLE

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

<b>Auto Ancillaries</b>	<b>5.42</b>
Balkrishna Industries Ltd	2.05
Exide Industries Ltd	1.33
Minda Industries Ltd	1.15
Sundram Fasteners Ltd	0.89
<b>Construction Project</b>	<b>4.62</b>
Larsen & Toubro Ltd	2.64
Volta Ltd	1.23
Ashoka Buildcon Ltd	0.75
<b>Industrial Products</b>	<b>4.55</b>
AIA Engineering Ltd	1.75
Bharat Forge Ltd	1.68
Schaeffler India Ltd	1.12
<b>Petroleum Products</b>	<b>4.22</b>
Reliance Industries Ltd	4.22
<b>Cement</b>	<b>2.32</b>
Century Textiles & Industries Ltd	1.30
The Ramco Cements Ltd	1.02
<b>Chemicals</b>	<b>4.12</b>
Atul Ltd	2.12
Navin Fluorine International Ltd	1.12
Solar Industries India Ltd	0.88
<b>Consumer Durables</b>	<b>3.13</b>
Whirlpool Of India Ltd	1.70
Bata India Ltd	1.43
<b>Gas</b>	<b>3.09</b>
Indraprastha Gas Ltd	2.26
GAIL (India) Ltd	0.83
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.78</b>
The Indian Hotels Co Ltd	1.78
<b>Power</b>	<b>1.64</b>
Cesc Ltd	1.64
<b>Transportation</b>	<b>1.36</b>
Transport Corporation of India Ltd	0.72
TCI Express Ltd	0.64
<b>Textile Products</b>	<b>0.45</b>
Arvind Ltd	0.45
<b>Auto</b>	<b>1.03</b>
Maruti Suzuki India Ltd	1.03
<b>Fertilisers</b>	<b>0.93</b>
Coromandel International Ltd	0.93
<b>Industrial Capital Goods</b>	<b>0.84</b>
Honeywell Automation India Ltd	0.84
<b>Non - Ferrous Metals</b>	<b>0.75</b>
Vedanta Ltd	0.75
<b>Pesticides</b>	<b>0.20</b>
Bayer Cropscience Ltd	0.20
<b>Unlisted</b>	<b>2.99</b>
<b>Cement</b>	<b>1.80</b>
Odisha Cement Ltd	1.80
<b>Textile Products</b>	<b>0.89</b>
Arvind Fashions Ltd	0.61
Anveshan Heavy Engineering Ltd	0.28
<b>Retailing</b>	<b>0.18</b>
RP-SG Retail Ltd	0.18
<b>Software</b>	<b>0.12</b>
RP-SG Business Process Services Ltd	0.12
<b>Money Market Instruments</b>	<b>2.84</b>
Reverse Repo (for India)	1.65
Tri-party repo	1.19
Net Current Assets	-1.64
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

• Please refer page no. 39 for disclaimers.

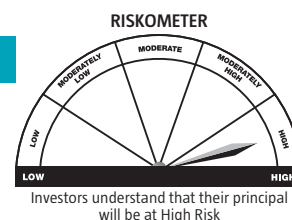
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM \*** : ₹ 119.10 Crores

**Monthly AVGAUM** : ₹ 118.44 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 30.43

Regular Plan - Dividend Option ₹ 23.32

Direct Plan - Growth Option ₹ 44.87

Regular Plan - Growth Option ₹ 42.91

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.73%

Direct Plan : 1.85%

### BENCHMARK:

S&P BSE India Infrastructure TRI

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	18.65
Portfolio Beta	0.84
Portfolio Turnover Ratio	0.62 times
R-Squared	0.82
Sharpe Ratio	-0.02

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.26</b>
<b>Listed</b>	<b>94.71</b>
<b>Construction Project</b>	<b>19.05</b>
Larsen & Toubro Ltd	9.78
Ashoka Buildcon Ltd	4.30
Sadbhav Engineering Ltd	2.89
KEC International Ltd	2.08
<b>Banks</b>	<b>16.90</b>
ICICI Bank Ltd	6.44
State Bank of India	5.35
Axis Bank Ltd	5.11
<b>Gas</b>	<b>13.37</b>
Indraprastha Gas Ltd	4.80
Petronet LNG Ltd	3.65
Gujarat State Petronet Ltd	3.02
GAIL (India) Ltd	1.90
<b>Transportation</b>	<b>12.38</b>
Container Corporation Of India Ltd	5.39
Transport Corporation of India Ltd	4.36
TCI Express Ltd	2.63
<b>Cement</b>	<b>8.55</b>
Ambuja Cements Ltd	4.45
Ultratech Cement Ltd	4.10
<b>Power</b>	<b>10.47</b>
Power Grid Corporation Of India Ltd	3.77
Tata Power Company Ltd	2.82
NTPC Ltd	2.38

## INVESTMENT STYLE

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

Cesc Ltd	1.50
<b>Industrial Products</b>	<b>7.33</b>
Cummins India Ltd	3.12
Schaeffler India Ltd	2.22
Bharat Forge Ltd	1.99
<b>Construction</b>	<b>3.77</b>
Ahluwalia Contracts (India) Ltd	2.21
PNC Infratech Ltd	1.56
<b>Industrial Capital Goods</b>	<b>2.89</b>
ABB India Ltd	2.48
Texmaco Rail & Engineering Ltd	0.41
<b>Unlisted</b>	<b>2.55</b>
<b>Cement</b>	<b>2.23</b>
Odisha Cement Ltd	2.23
<b>Retailing</b>	<b>0.19</b>
RP-SG Retail Ltd	0.19
<b>Software</b>	<b>0.13</b>
RP-SG Business Process Services Ltd	0.13
<b>Money Market Instruments</b>	<b>2.90</b>
Tri-party repo	2.90
Net Current Assets	-0.16
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

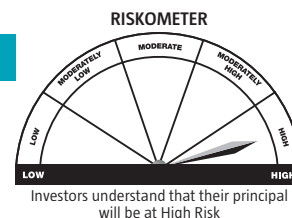
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 282.48 Crores

**Monthly AVGAUM :** ₹ 268.09 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 36.60

Direct Plan - Growth Option ₹ 39.41

Regular Plan - Dividend Option ₹ 21.85

Regular Plan - Growth Option ₹ 37.35

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

### ASSET ALLOCATION:

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

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

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

Regular Plan : 2.89%

Direct Plan : 1.48%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	18.96
Portfolio Beta	1.15
Portfolio Turnover Ratio	1.08 times
R-Squared	0.87
Sharpe Ratio	0.45

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.23</b>
<b>Listed</b>	<b>96.23</b>
<b>Consumer Non Durables</b>	<b>38.22</b>
Hindustan Unilever Ltd	5.95
Britannia Industries Ltd	5.36
Asian Paints Ltd	4.88
ITC Ltd	3.85
Dabur India Ltd	3.50
Nestle India Ltd	3.33
Colgate Palmolive (India) Ltd	3.17
Kansai Nerolac Paints Ltd	2.93
Berger Paints India Ltd	2.74
Jubilant Foodworks Ltd	2.51
<b>Banks</b>	<b>24.06</b>
HDFC Bank Ltd	8.46
ICICI Bank Ltd	6.14
State Bank of India	3.75
Axis Bank Ltd	3.74
Kotak Mahindra Bank Ltd	1.97
<b>Consumer Durables</b>	<b>16.61</b>
VIP Industries Ltd	5.05
Bata India Ltd	3.91
Whirlpool Of India Ltd	2.77
Havells India Ltd	2.56
Titan Company Ltd	2.32
<b>Petroleum Products</b>	<b>4.46</b>
Reliance Industries Ltd	4.46
<b>Construction Project</b>	<b>3.26</b>
Voltas Ltd	3.26

<b>Chemicals</b>	<b>3.15</b>
Pidilite Industries Ltd	3.15
<b>Auto Ancillaries</b>	<b>1.42</b>
Exide Industries Ltd	1.42
<b>Textile Products</b>	<b>1.18</b>
Page Industries Ltd	1.18
<b>Finance</b>	<b>1.14</b>
Housing Development Finance Corporation Ltd	1.14
<b>Auto</b>	<b>0.94</b>
Ashok Leyland Ltd	0.94
<b>Retailing</b>	<b>0.90</b>
Avenue Supermarts Ltd	0.90
<b>Pharmaceuticals</b>	<b>0.89</b>
Sun Pharmaceutical Industries Ltd	0.89
<b>Money Market Instruments</b>	<b>1.27</b>
Tri-party repo	1.27
Net Current Assets	2.50
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## INVESTMENT STYLE

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

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2018

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSEF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>§</sup> :** ₹ 852.81 Crores

**Monthly AVGAUM :** ₹ 838.27 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 39.05

Regular Plan - Dividend Option ₹ 26.10

Direct Plan - Growth Option ₹ 63.25

Regular Plan - Growth Option ₹ 61.09

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 500 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Option

Direct Plan- Growth Option

Direct Plan- Dividend Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 2.32%

Direct Plan : 1.47%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	16.10
Portfolio Beta	0.99
Portfolio Turnover Ratio	1.87 times
R-Squared	0.90
Sharpe Ratio	0.29

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.85</b>
<b>Listed</b>	<b>95.85</b>
<b>Banks</b>	<b>31.78</b>
HDFC Bank Ltd	9.27
ICICI Bank Ltd	8.29
Axis Bank Ltd	5.66
State Bank of India	5.27
Kotak Mahindra Bank Ltd	2.29
The Federal Bank Ltd	1.00
<b>Software</b>	<b>12.19</b>
Infosys Ltd	4.81
Tata Consultancy Services Ltd	3.99
L&T Technology Services Ltd	1.89
Larsen & Toubro Infotech Ltd	1.50
<b>Consumer Durables</b>	<b>10.74</b>
VIP Industries Ltd	3.86
Bata India Ltd	1.84
Havells India Ltd	1.81
Whirlpool Of India Ltd	1.66
Titan Company Ltd	1.57
<b>Consumer Non Durables</b>	<b>8.96</b>
Asian Paints Ltd	2.44
Britannia Industries Ltd	1.80
Hindustan Unilever Ltd	1.78
Berger Paints India Ltd	1.53
Dabur India Ltd	1.41
<b>Construction Project</b>	<b>8.78</b>
Larsen & Toubro Ltd	6.22
Voltas Ltd	1.82
KEC International Ltd	0.74
<b>Petroleum Products</b>	<b>6.82</b>
Reliance Industries Ltd	5.76
Bharat Petroleum Corporation Ltd	1.06

<b>Industrial Products</b>	<b>4.44</b>
Schaeffler India Ltd	2.55
AIA Engineering Ltd	1.89
<b>Transportation</b>	<b>2.39</b>
Transport Corporation of India Ltd	2.39
<b>Industrial Capital Goods</b>	<b>2.29</b>
Honeywell Automation India Ltd	2.29
<b>Construction</b>	<b>2.20</b>
Ahluwalia Contracts (India) Ltd	1.36
PNC Infratech Ltd	0.61
KNR Constructions Ltd	0.23
<b>Auto Ancillaries</b>	<b>1.46</b>
Exide Industries Ltd	0.96
Balkrishna Industries Ltd	0.50
<b>Finance</b>	<b>0.99</b>
Bajaj Finance Ltd	0.99
<b>Cement</b>	<b>0.98</b>
Ambuja Cements Ltd	0.98
<b>Pharmaceuticals</b>	<b>0.93</b>
Sun Pharmaceutical Industries Ltd	0.93
<b>Chemicals</b>	<b>0.90</b>
Solar Industries India Ltd	0.90
<b>Money Market Instruments</b>	<b>2.53</b>
Tri-party repo	2.53
<b>Net Current Assets</b>	<b>1.62</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## INVESTMENT STYLE

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



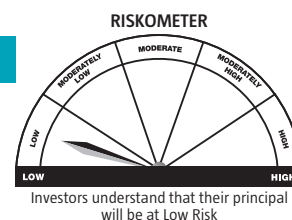
# CANARA ROBECO LIQUID FUND (CRL)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>§</sup> :** ₹ 1,374.38 Crores

**Monthly AVGAUM :** ₹ 1,339.47 Crores

**NAV:** (as on November 30, 2018)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,578.8479

Direct Plan - Growth Option ₹ 2,205.2976

Unclaimed Redmp & Dividend Plan-Direct Growth ₹ 1,198.5362

Direct Plan - Monthly Dividend Option ₹ 1,000.4910

Regular Plan - Daily Dividend Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,199.6886

Regular Plan - Monthly Dividend Option ₹ 1,000.4898

Regular Plan - Weekly Dividend Option ₹ 1,000.4894

Direct Plan - Weekly Dividend Option ₹ 1,000.4905

**DATE OF ALLOTMENT:**

Retail Plan : January 15, 2002

Institutional Plan : May 31, 2004

Regular Plan : July 15, 2008

**ASSET ALLOCATION:**

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

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

**MINIMUM INVESTMENT :**

₹ 5000 and in multiple of ₹ 1 thereafter

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

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

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

**PLANS / OPTIONS :**

Regular Plan - Growth Option

Regular Plan - Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend 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) 14 Years 2) 19 Years

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

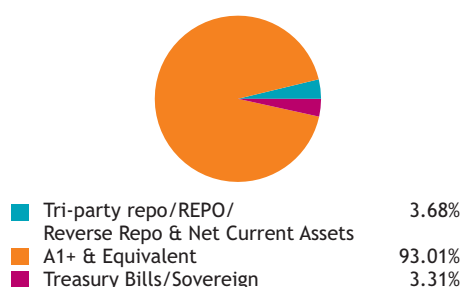
2) Since 18-Mar-11

## PRODUCT POSITIONING

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

## RATING PROFILE

(% to net assets)



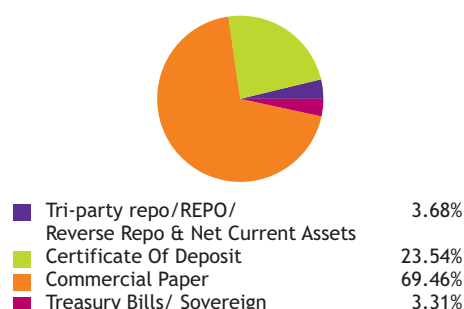
## QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity	7.33%
Modified Duration	0.06 Years
Average Maturity	0.07 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.03%
0 to 3 Months	99.97%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>93.01</b>
L & T Finance Ltd	A1+(CARE)	7.26
IndusInd Bank Ltd	A1+(CRISIL)	5.81
Gruh Finance Ltd	A1+(CRISIL)	4.73
Blue Star Ltd	A1+(CARE)	3.64
Supreme Industries Ltd	A1+(CRISIL)	3.64
Aditya Birla Finance Ltd	A1+(ICRA)	3.63
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.63
Axis Bank Ltd	A1+(CRISIL)	3.62
Century Textiles & Industries Ltd	A1+(CRISIL)	3.62
Axis Finance Ltd	A1+(IND)	3.61
Vijaya Bank	A1+(CARE)	3.61
IDFC Bank Ltd	A1+(ICRA)	3.61
Godrej Consumer Products Ltd	A1+(ICRA)	3.61
Reliance Industries Ltd	A1+(CRISIL)	3.61
Adani Ports And Special Economic Zone Ltd	A1+(ICRA)	3.61
Bajaj Housing Finance Ltd	A1+(CRISIL)	3.60
The Ramco Cements Ltd	A1+(ICRA)	3.60
Vijaya Bank	A1+(CARE)	3.27
Berger Paints India Ltd	A1+(CRISIL)	2.91
Muthoot Finance Ltd	A1+(CRISIL)	2.18
JM Financial Credit Solutions Ltd	A1+(ICRA)	1.82
Muthoot Finance Ltd	A1+(CRISIL)	1.81
Axis Bank Ltd	A1+(CRISIL)	1.81
Axis Bank Ltd	A1+(CRISIL)	1.81
Century Textiles & Industries Ltd	A1+(CRISIL)	1.80
Century Textiles & Industries Ltd	A1+(CRISIL)	1.80
Manappuram Finance Ltd	A1+(CRISIL)	1.79
Manappuram Finance Ltd	A1+(CRISIL)	1.79
Manappuram Finance Ltd	A1+(CRISIL)	1.78
Tri-party repo		3.65
Treasury Bills		3.31
Other Current Assets		0.03
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

• Please refer page no. 39 for disclaimers.

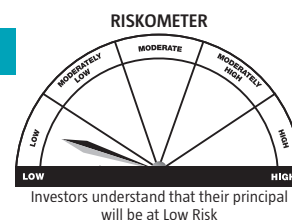
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 103.49 Crores

**Monthly AVGAUM :** ₹ 104.16 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,588.3077
Direct Plan - Growth Option	₹ 2,773.4558
Direct Plan - Monthly Dividend Option	₹ 1,000.4385
Regular Plan - Dividend Payout Option	₹ 1,110.0457
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,702.0304
Regular Plan - Monthly Dividend Option	₹ 1,000.4190
Regular Plan - Weekly Dividend Option	₹ 1,241.2298
Direct Plan - Weekly Dividend Option	₹ 1,241.2537

### DATE OF ALLOTMENT:

**Retail Plan :** September 16, 2003

**Institutional Plan :** August 21, 2007

**Regular Plan :** July 14, 2008

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

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

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.95%  
Direct Plan : 0.59%

**BENCHMARK:** Crisil Liquid Fund Index

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

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

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

## PRODUCT POSITIONING

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

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

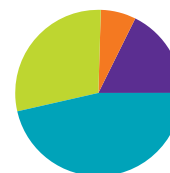
Yield to Maturity	7.02%
Modified Duration	0.31 Years
Average Maturity	0.34 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>28.89</b>
National Bank For Agriculture & Rural Development	A1+(ICRA)	4.83
Rural Electrification Corporation Ltd	A1+(CRISIL)	4.83
Power Finance Corporation Ltd	A1+(CRISIL)	4.81
Axis Bank Ltd	A1+(CRISIL)	4.81
UltraTech Cement Ltd	A1+(IND)	4.81
Aditya Birla Finance Ltd	A1+(ICRA)	4.80
<b>Debt Instruments</b>		<b>6.77</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.83
L&T Housing Finance Ltd	AAA(ICRA)	1.94
Treasury Bills		46.58
Tri-party repo		17.43
Other Current Assets		0.33
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

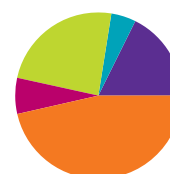
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.77%
AAA & Equivalent	6.77%
A1+ & Equivalent	28.88%
Treasury Bills/Sovereign	46.58%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.77%
Certificate Of Deposit	4.81%
Commercial Paper	24.07%
NCDs/ Bonds	6.77%
Treasury Bills/ Sovereign	46.58%

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.34%
0 to 3 Months	46.31%
3 to 6 Months	33.02%
6 to 12 Months	18.38%
Greater than 2 Years	1.94%

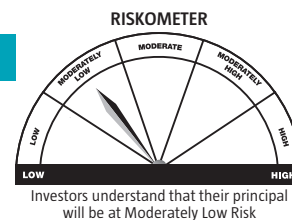
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>5</sup> :** ₹ 783.35 Crores

**Monthly AVGAUM :** ₹ 788.83 Crores

**NAV :** (as on November 30, 2018)

Regular Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan - Dividend Option	₹ 25.6814
Regular Plan - Dividend Option	₹ 25.4149
Direct Plan - Growth Option	₹ 28.6563
Regular Plan - Growth Option	₹ 28.3737
Direct Plan - Monthly Dividend Option	₹ 10.2683
Regular Plan - Monthly Dividend Option	₹ 10.2682
Regular Plan - Weekly Dividend Option	₹ 10.2682
Direct Plan - Weekly Dividend Option	₹ 10.2683

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

### PLANS / OPTIONS:

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan	: 0.55%
Direct Plan	: 0.29%

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

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

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

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

## PRODUCT POSITIONING

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

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

Yield to Maturity	8.14%
Modified Duration	0.49 Years
Average Maturity	0.55 Years

## MATURITY PROFILE

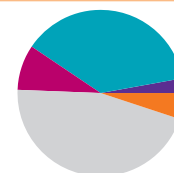
	% Allocation
Net Current Assets	1.94%
0 to 3 Months	44.08%
3 to 6 Months	22.43%
6 to 12 Months	8.78%
1 -2 years	20.94%
Greater than 2 Years	1.83%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>45.66</b>
Godrej Industries Ltd	A1+(ICRA)	7.65
Chennai Petroleum Corporation Ltd	A1+(CRISIL)	6.38
Century Textiles & Industries Ltd	A1+(CRISIL)	6.35
Piramal Capital and Housing Finance Ltd	A1+(CARE)	3.19
JM Financial Credit Solutions Ltd	A1+(ICRA)	3.19
Godrej Properties Ltd	A1+(ICRA)	3.19
Piramal Enterprises Ltd	A1+(CARE)	3.19
Power Finance Corporation Ltd	A1+(CRISIL)	3.18
Manappuram Finance Ltd	A1+(CRISIL)	3.14
ICICI Bank Ltd	A1+(ICRA)	3.13
Indusind Bank Ltd	A1+(CRISIL)	3.07
<b>Debt Instruments</b>		<b>46.68</b>
Reliance Jio Infocomm Ltd	AAA(CRISIL)	6.37
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.66
Tata Motors Ltd	AA+(CARE)	3.19
Indiabulls Housing Finance Ltd	AAA(CRISIL)	3.18
Gruh Finance Ltd	AAA(CRISIL)	3.17
Sundaram Finance Ltd	AAA(CRISIL)	3.14
Capital First Ltd	AAA(BWR)	3.12
Capital First Ltd	AA+(CARE)	3.12
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.10
Indiabulls Housing Finance Ltd	AAA(CARE)	2.29
Indiabulls Housing Finance Ltd	AAA(CARE)	1.90
Tata Motors Ltd	AA+(CARE)	1.83
Power Finance Corporation Ltd	AAA(CRISIL)	1.28
Indiabulls Housing Finance Ltd	AAA(CARE)	1.26
Rural Electrification Corporation Ltd	AAA(CRISIL)	1.25
Rural Electrification Corporation Ltd	AAA(CRISIL)	0.64
Housing Development Finance Corporation Ltd	AAA(CRISIL)	0.64
Power Finance Corporation Ltd	AAA(CRISIL)	0.64
Bajaj Finance Ltd	AAA(IND)	0.64
Indiabulls Housing Finance Ltd	AAA(CARE)	0.63
Tata Motors Ltd	AA+(CARE)	0.63
Treasury Bills		4.94
Tri-party repo		0.80
Other Current Assets		1.92
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

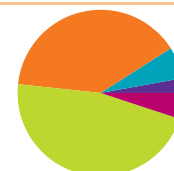
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	2.74%
AAA & Equivalent	37.90%
AA+ & Equivalent	8.78%
A1+ & Equivalent	45.64%
Treasury Bills/Sovereign	4.94%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	2.74%
Certificate Of Deposit	6.19%
Commercial Paper	39.45%
NCDs/Bonds	46.68%
Treasury Bills/ Sovereign	4.94%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

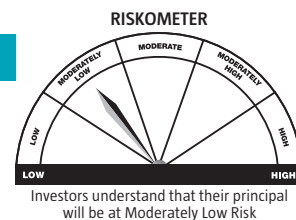
## CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on November 30, 2018)

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

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

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



### FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 239.35 Crores

**Monthly AVGAUM :** ₹ 239.84 Crores

**NAV :** (as on November 30, 2018)

Direct Plan - Growth Option ₹ 17.7641

Regular Plan - Growth Option ₹ 16.9717

Direct Plan -

Monthly Dividend Option ₹ 15.5709

Regular Plan -

Monthly Dividend Option ₹ 14.5196

Regular Plan -

Quarterly Dividend Option ₹ 14.8079

Direct Plan -

Quarterly Dividend Option ₹ 15.5758

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

**ASSET ALLOCATION :**

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

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

**MINIMUM INVESTMENT :**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

**PLANS/OPTIONS :**

Regular Plan- Growth Option

Regular Plan- Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout / Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout / Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 1.25%

Direct Plan : 0.53%

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 19 Years

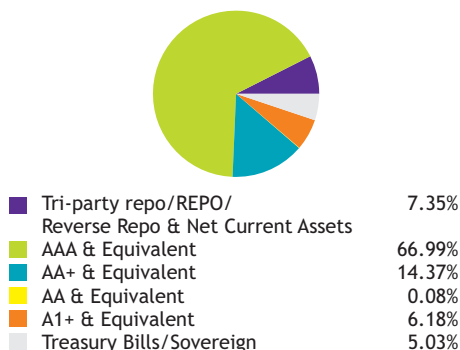
**MANAGING THIS FUND :** Since 16-Sep-12

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

Yield to Maturity	8.43%
Modified Duration	1.23 Years
Average Maturity	1.44 Years

### RATING PROFILE

(% to net assets)



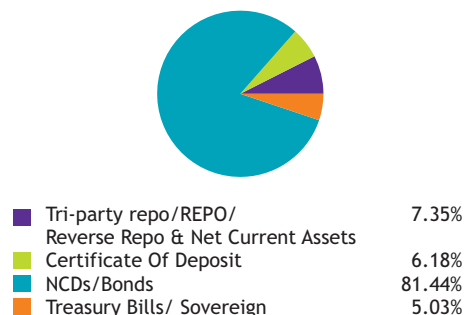
### PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>6.18</b>
HDFC Bank Ltd	A1+(IND)	4.10
Axis Bank Ltd	A1+(CRISIL)	2.08
<b>Debt Instruments</b>		<b>81.47</b>
LIC Housing Finance Ltd	AAA(CRISIL)	6.16
Aditya Birla Finance Ltd	AA+(ICRA)	6.09
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.18
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.18
Sundaram Finance Ltd	AAA(CRISIL)	4.15
Capital First Ltd	AA+(CARE)	4.13
Export Import Bank Of India	AAA(CRISIL)	4.11
Power Finance Corporation Ltd	AAA(CRISIL)	4.11
Rural Electrification Corporation Ltd	AAA(CRISIL)	4.10
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.09
Reliance Industries Ltd	AAA(CRISIL)	4.08
UltraTech Cement Ltd	AAA(CRISIL)	4.02
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.93
Indiabulls Housing Finance Ltd	AAA(CARE)	2.91
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.11
Tata Motors Ltd	AA+(CARE)	2.11
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.10
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.09
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.09
NTPC Ltd	AAA(CRISIL)	2.09
Indiabulls Housing Finance Ltd	AAA(CARE)	2.07
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.06
Capital First Ltd	AA+(CARE)	2.04
National Highways Authority Of India	AAA(CRISIL)	2.03
LIC Housing Finance Ltd	AAA(CRISIL)	0.81
ICICI Home Finance Company Ltd	AAA(CARE)	0.55
Blue Dart Express Ltd	AA(ICRA)	0.08
<b>Government Securities</b>		<b>2.98</b>
8.27% GOI 09-JUN-20	Sovereign	2.12
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.75
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.11
Tri-party repo		4.23
Treasury Bills		2.05
Other Current Assets		3.09
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### MATURITY PROFILE

	% Allocation
Net Current Assets	3.11%
0 to 3 Months	6.31%
3 to 6 Months	23.67%
6 to 12 Months	6.82%
1 -2 years	37.09%
Greater than 2 Years	23.00%

### ASSET ALLOCATION



### PRODUCT POSITIONING

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



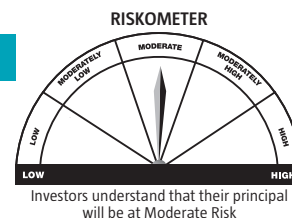
# CANARA ROBECO INCOME FUND (CRINC)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

Monthend AUM<sup>\*</sup> : ₹ 107.79 Crores

Monthly AVGAUM : ₹ 107.20 Crores

NAV: (as on November 30, 2018)

Direct Plan - Quarterly Divi. Option ₹ 15.1224

Regular Plan - Quarterly Divi. Option ₹ 14.4388

Direct Plan - Growth Option ₹ 38.6534

Regular Plan - Growth Option ₹ 37.0774

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter.

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan - Quarterly Dividend Reinvestment Option/Payout Option

Direct Plan- Growth Option

Direct Plan - Quarterly Dividend Reinvestment Option/Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

Regular Plan : 1.90%

Direct Plan : 0.99%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity 8.42%

Modified Duration 2.23 Years

Average Maturity 2.90 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	5.29%
0 to 3 Months	6.86%
3 to 6 Months	4.65%
6 to 12 Months	9.31%
1 -2 years	9.08%
Greater than 2 Years	64.82%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>67.33</b>
LIC Housing Finance Ltd	AAA(CRISIL)	9.31
Capital First Ltd	AA+(CARE)	9.08
Power Finance Corporation Ltd	AAA(CRISIL)	9.05
Rural Electrification Corporation Ltd	AAA(CRISIL)	8.97
Small Industries Development Bank Of India	AAA(CARE)	6.39
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.65
Tata Motors Ltd	AA+(CARE)	4.55
HDFC Bank Ltd	AA+(CRISIL)	4.54
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.51
Reliance Industries Ltd	AAA(CRISIL)	4.43
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.85
<b>Government Securities</b>		<b>20.51</b>
7.37% GOI 16-APR-23	Sovereign	9.24
7.42% MAHARASHTRA SDL 11-MAY-22	Sovereign	6.30
7.95% GOI 28-AUG-32	Sovereign	4.71
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.26
Tri-party repo		6.86
Other Current Assets		5.30
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.15%
AAA & Equivalent	49.17%
AA+ & Equivalent	18.16%
Treasury Bills/Sovereign	20.52%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.15%
NCDs/Bonds	67.34%
Treasury Bills/ Sovereign	20.52%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

• Please refer page no. 39 for disclaimers.

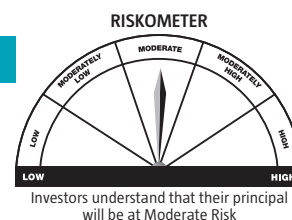
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

Monthend AUM<sup>§</sup> : ₹ 124.61 Crores

Monthly AVGAUM : ₹ 126.33 Crores

NAV: (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 14.1727

Direct Plan - Growth Option ₹ 20.6753

Regular Plan - Dividend Option ₹ 13.6576

Regular Plan - Growth Option ₹ 20.0249

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter.

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

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

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

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 1.75%

Direct Plan : 0.82%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 14 Years

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

## PRODUCT POSITIONING

Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management depending on the interest rate view. At the same time it endeavours to capture accruals in the form of portfolio running yields on high-quality debt instruments.

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

Yield to Maturity 7.77%

Modified Duration 2.62 Years

Average Maturity 3.75 Years

## MATURITY PROFILE

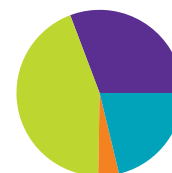
	% Allocation
Net Current Assets	2.12%
0 to 3 Months	30.53%
6 to 12 Months	4.39%
1 -2 years	11.85%
Greater than 2 Years	51.11%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>48.03</b>
Small Industries Development Bank Of India	AAA(CARE)	8.13
National Bank For Agriculture & Rural Development	AAA(CRISIL)	8.08
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	7.92
Reliance Industries Ltd	AAA(CRISIL)	7.67
Rural Electrification Corporation Ltd	AAA(CRISIL)	4.04
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.99
Capital First Ltd	AA+(CARE)	3.93
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.87
Power Finance Corporation Ltd	AAA(CRISIL)	0.40
<b>Government Securities</b>		<b>21.33</b>
7.17% GOI 08-JAN-28	Sovereign	13.05
7.95% GOI 28-AUG-32	Sovereign	6.11
6.05% GOI 02-FEB-19	Sovereign	2.00
6.68% GOI 17-SEP-31	Sovereign	0.17
Tri-party repo		28.52
Other Current Assets		2.12
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	30.64%
AAA & Equivalent	44.10%
AA+ & Equivalent	3.93%
Treasury Bills/Sovereign	21.33%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	30.64%
NCDs/Bonds	48.02%
Treasury Bills/ Sovereign	21.33%

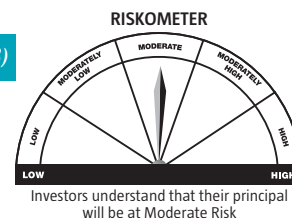
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>§</sup> :** ₹ 195.76 Crores

**Monthly AVGAUM :** ₹ 198.63 Crores

**NAV :** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 11.6246

Regular Plan - Dividend Option ₹ 11.3015

Direct Plan - Growth Option ₹ 14.7101

Regular Plan - Growth Option ₹ 14.3387

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

### ASSET ALLOCATION :

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

### ENTRY LOAD: Nil

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

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

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

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

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

Regular Plan : 1.25%

Direct Plan : 0.54%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity	8.48%
Modified Duration	2.00 Years
Average Maturity	2.45 Years

## MATURITY PROFILE

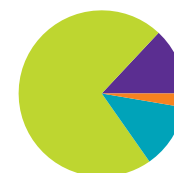
	% Allocation
Net Current Assets	2.49%
0 to 3 Months	10.55%
1 -2 years	27.83%
Greater than 2 Years	59.14%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>84.39</b>
Tata Motors Ltd	AA+(CARE)	7.72
Rural Electrification Corporation Ltd	AAA(CRISIL)	7.67
Small Industries Development Bank Of India	AAA(CARE)	7.54
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	7.45
Aditya Birla Finance Ltd	AAA(ICRA)	6.20
National Bank For Agriculture & Rural Development	AAA(CRISIL)	5.11
LIC Housing Finance Ltd	AAA(CRISIL)	5.10
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	5.04
L & T Finance Ltd	AA+(ICRA)	5.01
LIC Housing Finance Ltd	AAA(CRISIL)	5.00
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.97
Reliance Industries Ltd	AAA(CRISIL)	4.86
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.64
Power Finance Corporation Ltd	AAA(CRISIL)	2.55
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.53
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.51
Power Finance Corporation Ltd	AAA(CRISIL)	2.49
<b>Government Securities</b>		<b>2.59</b>
8.52% UTTAR PRADESH SDL UDAY 29-MAR-22	Sovereign	2.59
Tri-party repo		10.55
Other Current Assets		2.47
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

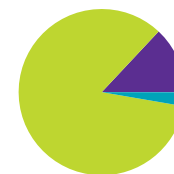
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	13.04%
AAA & Equivalent	71.64%
AA+ & Equivalent	12.74%
Treasury Bills/Sovereign	2.59%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	13.04%
NCDs/Bonds	84.38%
Treasury Bills/ Sovereign	2.59%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.11.2018

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

• Please refer page no. 39 for disclaimers.

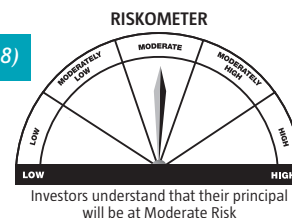
## CANARA ROBECO GILT FUND (CRGILT)

(as on November 30, 2018)

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

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

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



### FUND INFORMATION

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

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

**Monthend AUM<sup>†</sup> :** ₹ 67.35 Crores

**Monthly AVGAUM :** ₹ 62.59 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 14.8996

Regular Plan - Dividend Option ₹ 14.4196

Direct Plan - Growth Option ₹ 50.7199

Regular Plan - Growth Option ₹ 49.3030

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

#### ASSET ALLOCATION:

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

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter.

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

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

#### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

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

Regular Plan : 1.25%

Direct Plan : 0.61%

**BENCHMARK:** Crisil Dynamic Gilt Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 14 Years

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

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

Yield to Maturity 7.26%

Modified Duration 3.90 Years

Average Maturity 6.15 Years

### MATURITY PROFILE

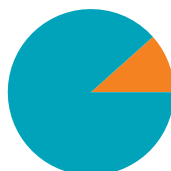
	% Allocation
Net Current Assets	2.66%
0 to 3 Months	42.27%
Greater than 2 Years	55.07%

### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>88.41</b>
7.17% GOI 08-JAN-28	Sovereign	36.06
6.05% GOI 02-FEB-19	Sovereign	33.35
7.95% GOI 28-AUG-32	Sovereign	18.85
8.13% GOI 22-JUN-45	Sovereign	0.15
Tri-party repo		8.92
Other Current Assets		2.67
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	11.58%
Treasury Bills/Sovereign	88.42%

### PRODUCT POSITIONING

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



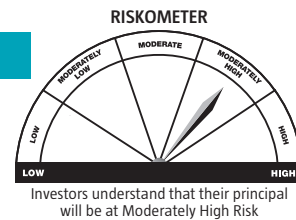
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 209.14 Crores

**Monthly AVGAUM :** ₹ 203.77 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Growth Option ₹ 57.5918

Regular Plan - Growth Option ₹ 54.2001

Direct Plan - Monthly Divi. Option ₹ 14.6064

Regular Plan - Monthly Divi. Option ₹ 13.6120

Regular Plan - Quarterly Divi. Option ₹ 14.0028

Direct Plan - Quarterly Divi. Option ₹ 15.0303

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

**ASSET ALLOCATION:**

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

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

Regular Plan - Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:**

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

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

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

**EXPENSE RATIO<sup>5</sup>:** Regular Plan : 2.37%

Direct Plan : 1.26%

**BENCHMARK:**

CRISIL Hybrid 85+15-Conservative Index

**FUND MANAGER:**

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Miyush Gandhi (For Equity Portfolio)

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

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

2) Since 15-June-18

## PRODUCT POSITIONING

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

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

Yield to Maturity 8.34%

Modified Duration 2.50 Years

Average Maturity 3.28 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	6.49%
6 to 12 Months	7.13%
1 -2 years	11.81%
Greater than 2 Years	44.44%

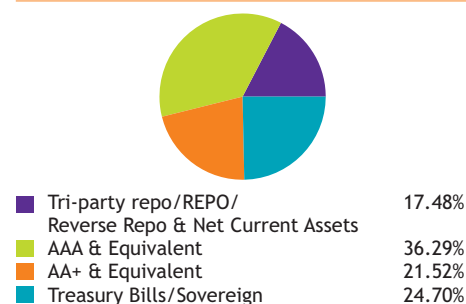
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>23.19</b>
<b>Listed</b>	<b>23.14</b>
<b>Banks</b>	<b>6.54</b>
HDFC Bank Ltd	2.68
ICICI Bank Ltd	1.26
Axis Bank Ltd	1.02
Kotak Mahindra Bank Ltd	0.90
State Bank of India	0.68
<b>Consumer Non Durables</b>	<b>3.35</b>
ITC Ltd	0.92
Hindustan Unilever Ltd	0.89
Britannia Industries Ltd	0.79
Marico Ltd	0.42
Kansai Nerolac Paints Ltd	0.33
<b>Software</b>	<b>2.06</b>
Infosys Ltd	1.19
Tata Consultancy Services Ltd	0.87
<b>Finance</b>	<b>1.97</b>
Housing Development Finance Corporation Ltd	0.91
Bajaj Finance Ltd	0.61
Bajaj Finserv Ltd	0.45
<b>Petroleum Products</b>	<b>1.59</b>
Reliance Industries Ltd	1.59
<b>Construction Project</b>	<b>1.34</b>
Larsen & Toubro Ltd	1.10
Ashoka Buildcon Ltd	0.24
<b>Auto</b>	<b>1.06</b>
Maruti Suzuki India Ltd	1.06
<b>Cement</b>	<b>1.01</b>
Ultratech Cement Ltd	0.51
Shree Cement Ltd	0.30
The Ramco Cements Ltd	0.20
<b>Consumer Durables</b>	<b>0.93</b>
Titan Company Ltd	0.52
Havells India Ltd	0.41
<b>Pharmaceuticals</b>	<b>0.69</b>
Divi's Laboratories Ltd	0.69
<b>Transportation</b>	<b>0.65</b>
Transport Corporation of India Ltd	0.33
TCI Express Ltd	0.32
<b>Power</b>	<b>0.59</b>
Tata Power Company Ltd	0.37
Cesc Ltd	0.22
<b>Gas</b>	<b>0.43</b>
Petronet LNG Ltd	0.43
<b>Pesticides</b>	<b>0.29</b>
UPL Ltd	0.29
<b>Chemicals</b>	<b>0.28</b>
Atul Ltd	0.28

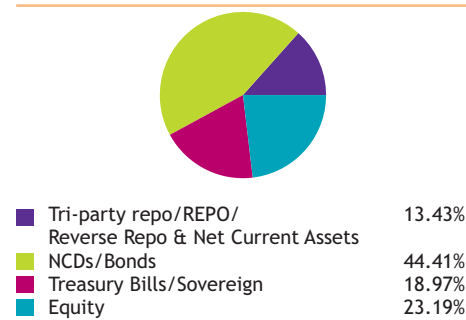
<b>Auto Ancillaries</b>	<b>0.19</b>
Balkrishna Industries Ltd	0.19
<b>Industrial Products</b>	<b>0.17</b>
Bharat Forge Ltd	0.17
<b>Unlisted</b>	<b>0.05</b>
<b>Retailing</b>	<b>0.03</b>
RP-SG Retail Ltd	0.03
<b>Software</b>	<b>0.02</b>
RP-SG Business Process Services Ltd	0.02
<b>Debt Instruments</b>	<b>44.41</b>
Capital First Ltd	4.73
Power Finance Corporation Ltd	4.66
Indian Railway Finance Corporation Ltd	4.65
Aditya Birla Finance Ltd	4.65
Rural Electrification Corporation Ltd	4.61
Reliance Industries Ltd	4.55
Tata Motors Ltd	2.41
Tata Motors Ltd	2.41
Power Grid Corporation of India Ltd	2.41
Power Grid Corporation of India Ltd	2.37
Capital First Ltd	2.34
Power Finance Corporation Ltd	2.32
Power Finance Corporation Ltd	2.30
<b>Government Securities</b>	<b>18.97</b>
7.42% MAHARASHTRA SDL 11-MAY-22	7.04
7.95% GOI 28-AUG-32	4.86
6.84% GOI 19-DEC-22	4.69
7.37% GOI 16-APR-23	2.38
7.72% GOI 26-OCT-55	0.00
Tri-party repo	6.49
Other Current Assets	6.94
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2018

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

● Please refer page no. 39 for disclaimers.

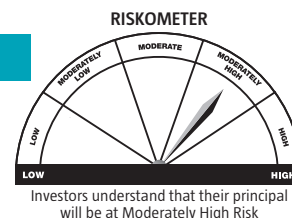
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>6</sup> :** ₹ 1,812.38 Crores

**Monthly AVGAUM :** ₹ 1,772.08 Crores

**NAV:** (as on November 30, 2018)

Direct Plan - Monthly Divi. Option ₹ 83.28

Regular Plan - Monthly Divi. Option ₹ 78.12

Direct Plan - Growth Option ₹ 156.90

Regular Plan - Growth Option ₹ 149.86

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

**ASSET ALLOCATION:** Equity and equity related instruments- 65% - 80%. (Risk- High)

Debt and money market instruments 20% to 35%. (Risk- Low to Medium)

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

**PLANS / OPTIONS :**

Regular Plan- Growth Option

Regular Plan - Monthly Dividend Option (Payout and Reinvestment)

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Option (Payout and Reinvestment)

**ENTRY LOAD:** Nil

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

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

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

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

**EXPENSE RATIO<sup>^</sup>:** Regular Plan : 2.41%  
Direct Plan : 1.14%

**BENCHMARK :**

CRISIL Hybrid 35+65 - Aggressive Index

**FUND MANAGER :**

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

For Debt Portfolio 3) Mr. Avnish Jain

**TOTAL EXPERIENCE :** 1) 11 Years

2) 23 Years

3) 23 Years

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

2) Since 15-Oct-18

3) Since 7-Oct-13

## PRODUCT POSITIONING

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

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

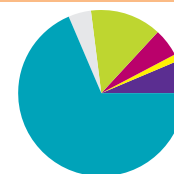
Standard Deviation	12.76
Portfolio Beta	1.16
Portfolio Turnover Ratio	3.94 times
R-Squared	0.92
Sharpe Ratio	0.26

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>68.68</b>
<b>Listed</b>	<b>68.56</b>
<b>Banks</b>	<b>19.70</b>
HDFC Bank Ltd	6.35
ICICI Bank Ltd	4.57
Axis Bank Ltd	3.31
State Bank of India	3.24
Kotak Mahindra Bank Ltd	2.23
<b>Software</b>	<b>7.28</b>
Infosys Ltd	3.45
Tata Consultancy Services Ltd	2.51
Tech Mahindra Ltd	0.67
Larsen & Toubro Infotech Ltd	0.65
<b>Consumer Non Durables</b>	<b>7.07</b>
ITC Ltd	2.34
Asian Paints Ltd	1.18
Hindustan Unilever Ltd	1.13
Britannia Industries Ltd	1.10
Kansai Nerolac Paints Ltd	0.69
Marico Ltd	0.63
<b>Finance</b>	<b>4.85</b>
Housing Development Finance Corporation Ltd	1.91
Bajaj Finance Ltd	1.11
LIC Housing Finance Ltd	1.03
ICICI Lombard General Insurance Co Ltd	0.80
<b>Construction Project</b>	<b>4.11</b>
Larsen & Toubro Ltd	3.53
Ashoka Buildcon Ltd	0.58
<b>Petroleum Products</b>	<b>3.95</b>
Reliance Industries Ltd	3.95
<b>Consumer Durables</b>	<b>3.04</b>
Bata India Ltd	1.14
Titan Company Ltd	0.99
Havells India Ltd	0.91
<b>Gas</b>	<b>3.00</b>
Indraprastha Gas Ltd	1.09
GAIL (India) Ltd	0.98
Petronet LNG Ltd	0.93
<b>Industrial Products</b>	<b>2.57</b>
Schaeffler India Ltd	1.08
Bharat Forge Ltd	0.82
AIA Engineering Ltd	0.67
<b>Pharmaceuticals</b>	<b>2.07</b>
Divi's Laboratories Ltd	0.75
Sun Pharmaceutical Industries Ltd	0.66
Jubilant Life Sciences Ltd	0.66
<b>Cement</b>	<b>1.99</b>
Shree Cement Ltd	1.20
Ultratech Cement Ltd	0.79
<b>Chemicals</b>	<b>1.40</b>
Navin Fluorine International Ltd	0.70
Atul Ltd	0.70
<b>Auto</b>	<b>1.31</b>
Maruti Suzuki India Ltd	1.31
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.00</b>
The Indian Hotels Co Ltd	1.00
<b>Auto Ancillaries</b>	<b>0.98</b>
Balkrishna Industries Ltd	0.98
<b>Minerals/Mining</b>	<b>0.85</b>
Coal India Ltd	0.85

<b>Industrial Capital Goods</b>	<b>0.83</b>
Honeywell Automation India Ltd	0.83
<b>Transportation</b>	<b>0.73</b>
Transport Corporation of India Ltd	0.73
<b>Ferrous Metals</b>	<b>0.72</b>
Tata Steel Ltd	0.72
<b>Power</b>	<b>0.61</b>
Cesc Ltd	0.61
<b>Construction</b>	<b>0.50</b>
Ahluwalia Contracts (India) Ltd	0.50
<b>Unlisted</b>	<b>0.12</b>
Retailing	0.07
RP-SG Retail Ltd	0.07
<b>Software</b>	<b>0.05</b>
RP-SG Business Process Services Ltd	0.05
<b>Debt Instruments</b>	<b>13.78</b>
Power Finance Corporation Ltd	1.61
Rural Electrification Corporation Ltd	1.39
Reliance Industries Ltd	1.05
Power Finance Corporation Ltd	0.81
Small Industries Development Bank Of India	0.81
Rural Electrification Corporation Ltd	0.80
Sundaram Finance Ltd	0.67
Rural Electrification Corporation Ltd	0.56
Indiabulls Housing Finance Ltd	0.55
Housing Development Finance Corporation Ltd	0.55
Power Finance Corporation Ltd	0.55
National Bank For Agriculture & Rural Development	0.54
Tata Motors Ltd	0.54
Rural Electrification Corporation Ltd	0.38
Power Finance Corporation Ltd	0.37
Rural Electrification Corporation Ltd	0.28
LIC Housing Finance Ltd	0.28
Tata Motors Ltd	0.28
Capital First Ltd	0.27
Power Finance Corporation Ltd	0.27
Bharat Petroleum Corporation Ltd	0.27
Power Grid Corporation of India Ltd	0.27
Power Finance Corporation Ltd	0.26
Tata Motors Ltd	0.26
Housing Development Finance Corporation Ltd	0.16
<b>Money Market Instruments</b>	<b>14.57</b>
Reverse Repo (for India)	3.59
Tri-party repo	3.04
Chennai Petroleum Corporation Ltd	2.76
Piramal Enterprises Ltd	1.38
Piramal Capital and Housing Finance Ltd	1.38
Axis Bank Ltd	1.35
Treasury Bills	1.07
<b>Government Securities</b>	<b>3.33</b>
6.05% GOI 02-FEB-19	1.38
7.95% GOI 28-AUG-32	0.84
7.42% MAHARASHTRA SDL 11-MAY-22	0.54
8.24% GOI 15-FEB-27	0.29
8.15% GOI 24-NOV-26	0.28
Net Current Assets	-0.36
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	6.24%
Certificate Of Deposit	1.35%
Commercial Paper	5.52%
NCDs/Bonds	13.79%
Treasury Bills/ Sovereign	4.40%
Equity	68.70%

## INVESTMENT STYLE

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

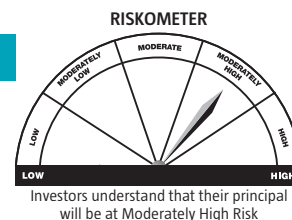
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>§</sup> :** ₹ 36.66 Crores

**Monthly AVGAUM :** ₹ 37.81 Crores

**NAV :** (as on November 30, 2018) : ₹ 2,822.4305

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

### ASSET ALLOCATION :

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

### MINIMUM INVESTMENT:

#### Authorised Participants :

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

#### Large Investors:

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

### PLANS / OPTIONS : Nil

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

### EXPENSE RATIO<sup>§</sup>:

Regular Plan : 0.81%

Direct Plan : NA

**BENCHMARK :** Domestic Price of gold

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

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

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

## PRODUCT POSITIONING

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

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.05%

## TRACKING ERROR

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

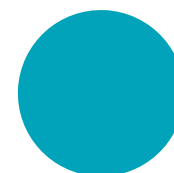
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	98.96
Tri-party repo	0.99
Other Current Assets	0.05
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

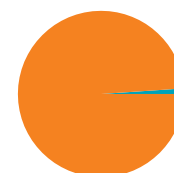
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ Tri-party repo/REPO/Reverse Repo & Net Current Assets 1.04%  
■ Gold ETFs 98.96%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2018

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

● Please refer page no. 39 for disclaimers.

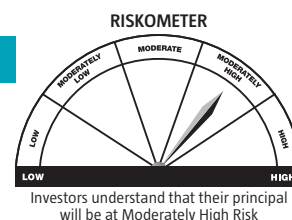
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on November 30, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 35.86 Crores

**Monthly AVG AUM :** ₹ 36.72 Crores

**NAV :** (as on November 30, 2018)

Direct Plan - Dividend Option ₹ 9.2171

Regular Plan - Dividend Option ₹ 9.1892

Direct Plan - Growth Option ₹ 9.2698

Regular Plan - Growth Option ₹ 9.1839

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

### ASSET ALLOCATION :

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 0.58%

Direct Plan : 0.43%

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

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

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

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

## PRODUCT POSITIONING

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

## MATURITY PROFILE

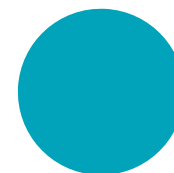
	% Allocation
Net Current Assets	-0.03%

## PORTFOLIO

Name of the Instruments	% to NAV
Mutual Fund Investments	99.51
Canara Robeco Gold ETF	99.51
Tri-party repo	0.52
Other Current Assets	-0.03
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

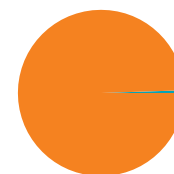
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets 0.49%

Gold ETFs 99.51%



## PERFORMANCE AT A GLANCE

(as on November 30, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	3.66%	3.54%	10.52%	10366	10354	11052
Last 3 Years	10.22%	12.65%	12.93%	13395	14301	14405
Last 5 Years	14.43%	14.95%	13.27%	19636	20086	18661
Since Inception (CAGR)	18.09%	16.26%	16.76%	125590	98998	105693

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

#### CANARA ROBECO INFRASTRUCTURE

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-19.05%	-20.31%	10.52%	8095	7969	11052
Last 3 Years	4.34%	6.95%	12.93%	11361	12236	14405
Last 5 Years	16.04%	9.02%	13.27%	21055	15411	18661
Since Inception (CAGR)	11.85%	-	12.91%	42910	-	48508

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

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	5.18%	5.29%	10.52%	10518	10529	11052
Last 3 Years	10.16%	12.73%	12.93%	13373	14332	14405
Last 5 Years	15.24%	14.02%	13.27%	20336	19285	18661
Since Inception (CAGR)	19.75%	17.17%	16.70%	61090	47469	45606

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

#### CANARA ROBECO EMERGING EQUITIES

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-6.15%	3.54%	10.52%	9385	10354	11052
Last 3 Years	11.96%	12.65%	12.93%	14040	14301	14405
Last 5 Years	27.45%	14.95%	13.27%	33677	20086	18661
Since Inception (CAGR)	17.19%	13.85%	14.53%	88300	59347	64391

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

#### CANARA ROBECO CONSUMER TRENDS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	4.39%	5.29%	10.52%	10439	10529	11052
Last 3 Years	13.97%	12.73%	12.93%	14810	14332	14405
Last 5 Years	19.41%	14.02%	13.27%	24301	19285	18661
Since Inception (CAGR)	15.37%	8.25%	10.69%	37350	20770	25490

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

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	5.89%	5.29%	10.52%	10589	10529	11052
Last 3 Years	11.26%	12.73%	12.93%	13777	14332	14405
Last 5 Years	13.71%	14.02%	13.27%	19024	19285	18661
Since Inception (CAGR)	10.79%	10.60%	10.08%	23380	23033	22167

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

#### CANARA ROBECO EQUITY HYBRID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	3.00%	3.89%	10.52%	10300	10389	11052
Last 3 Years	9.22%	11.02%	12.93%	13031	13689	14405
Last 5 Years	15.85%	13.07%	13.27%	20884	18496	18661
Since Inception (CAGR)	11.04%	-	12.25%	149860	-	198243

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

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	2.71%	3.88%	2.52%	10271	10388	10252
Last 3 Years	5.74%	8.31%	6.34%	11826	12709	12028
Last 5 Years	8.71%	10.00%	7.88%	15191	16111	14617
Since Inception (CAGR)	10.38%	8.83%	6.08%	54200	38981	25850

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Miyush Gandhi is managing the scheme since 15-June-18 and Mr. Avnish Jain is managing the scheme since 7-Oct-13. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	4.78%	5.64%	2.52%	10478	10564	10252
Last 3 Years	7.02%	7.36%	6.34%	12259	12378	12028
Last 5 Years	7.12%	8.28%	7.88%	14108	14888	14617
Since Inception (CAGR)	7.19%	8.38%	6.67%	16972	18435	16340

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 25, 2011. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund manager Ms. Suman Prasad is managing the scheme since 16-Sep-12. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	3.60%	3.77%	2.52%	10360	10377	10252
Last 3 Years	6.72%	7.41%	6.34%	12155	12395	12028
Last 5 Years	7.94%	8.99%	7.88%	14657	15386	14617
Since Inception (CAGR)	8.42%	6.80%	6.22%	37077	29049	26602

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

#### CANARA ROBECO LIQUID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	7.27%	7.45%	7.62%	10727	10745	10762
Last 3 Years	7.12%	7.23%	7.40%	12295	12333	12390
Last 5 Years	7.75%	7.85%	8.02%	14531	14600	14712
Since Inception (CAGR)	7.89%	7.57%	7.84%	21997	21342	21892
Last 7 Days	0.16%	0.17%	0.18%	10016	10017	10018
Last 14 Days	0.28%	0.29%	0.31%	10028	10029	10031
Last 30 Days	0.61%	0.64%	0.72%	10061	10064	10072

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. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 18-Mar-11

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	5.96%	7.45%	7.62%	10596	10745	10762
Last 3 Years	6.35%	7.23%	7.40%	12032	12333	12390
Last 5 Years	7.40%	7.85%	8.02%	14297	14600	14712
Since Inception (CAGR)	7.77%	7.57%	7.84%	27020	21348	21896

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

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	2.69%	3.77%	2.52%	10269	10377	10252
Last 3 Years	7.14%	7.41%	6.34%	12301	12395	12028
Last 5 Years	8.28%	8.99%	7.88%	14891	15386	14617
Since Inception (CAGR)	7.57%	7.50%	5.68%	20025	19904	16909

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

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	4.13%	3.77%	2.52%	10413	10377	10252
Last 3 Years	6.52%	7.41%	6.34%	12087	12395	12028
Since Inception (CAGR)	7.77%	8.99%	7.89%	14339	15133	14416

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

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.45%	7.64%	7.62%	10645	10764	10762
Last 3 Years	7.30%	7.52%	7.40%	12355	12434	12390
Last 5 Years	7.89%	8.15%	8.02%	14624	14799	14712
Since Inception (CAGR)	7.88%	7.90%	7.53%	28374	28460	27135

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

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

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

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic Price of Gold <sup>#</sup>	Scheme	Domestic Price of Gold <sup>#</sup>
Last 1 Year	3.03%	2.94%	10303	10294
Last 3 Years	5.60%	7.08%	11778	12279
Last 5 Years	0.55%	2.07%	10277	11079
Since Inception (CAGR)	0.13%	1.56%	10089	11096

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

#### CANARA ROBECO GOLD SAVINGS FUND

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

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic price of gold <sup>#</sup>	Scheme	Domestic price of gold <sup>#</sup>
Last 1 Year	3.81%	2.94%	10381	10294
Last 3 Years	5.61%	7.08%	11782	12279
Last 5 Years	0.32%	2.07%	10160	11079
Since Inception (CAGR)	-1.31%	0.54%	9184	10352

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

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	2.80%	3.91%	2.52%	10280	10391	10252
Last 3 Years	8.05%	7.19%	6.34%	12617	12318	12028
Last 5 Years	9.38%	8.99%	7.88%	15664	15390	14617
Since Inception (CAGR)	8.79%	8.78%	-	49303	49212	-

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

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



## Scheme Performance - Fund Manager wise

(as on November 30, 2018)

### Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	3.66%	3.54%	10.22%	12.65%	14.43%	14.95%	18.09%	16.26%
CANARA ROBECO BLUE CHIP EQUITY FUND	5.89%	5.29%	11.26%	12.73%	13.71%	14.02%	10.79%	10.60%
CANARA ROBECO EQUITY HYBRID FUND	3.00%	3.89%	9.22%	11.02%	15.85%	13.07%	11.04%	-
CANARA ROBECO INFRASTRUCTURE	-19.05%	-20.31%	4.34%	6.95%	16.04%	9.02%	11.85%	-

Note:

- Mr. Shridatta Bhandwaldar manages 4 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.

### Fund Manager: Mr. Miyush Gandhi

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EMERGING EQUITIES	-6.15%	3.54%	11.96%	12.65%	27.45%	14.95%	17.19%	13.85%
CANARA ROBECO CONSERVATIVE HYBRID FUND	2.71%	3.88%	5.74%	8.31%	8.71%	10.00%	10.38%	8.83%

Note:

- Mr. Miyush Gandhi manages 2 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure.  
The performance details provided herein are of Regular Plan – Growth Option, except for Canara Robeco Conservative Hybrid Fund  
The performance details provided for Canara Robeco Conservative Hybrid Fund is of Regular Plan – Dividend Option.
- As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- Past performance may or may not be sustained in the future.

### Fund Manager: Mr. Krishna Sanghavi

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	3.66%	3.54%	10.22%	12.65%	14.43%	14.95%	18.09%	16.26%
CANARA ROBECO BLUE CHIP EQUITY FUND	5.89%	5.29%	11.26%	12.73%	13.71%	14.02%	10.79%	10.60%
CANARA ROBECO EQUITY HYBRID FUND	3.00%	3.89%	9.22%	11.02%	15.85%	13.07%	11.04%	-
CANARA ROBECO INFRASTRUCTURE	-19.05%	-20.31%	4.34%	6.95%	16.04%	9.02%	11.85%	-
CANARA ROBECO CONSUMER TRENDS FUND	4.39%	5.29%	13.97%	12.73%	19.41%	14.02%	15.37%	8.25%
CANARA ROBECO EMERGING EQUITIES	-6.15%	3.54%	11.96%	12.65%	27.45%	14.95%	17.19%	13.85%
CANARA ROBECO EQUITY TAX SAVER FUND	5.18%	5.29%	10.16%	12.73%	15.24%	14.02%	19.75%	17.17%

Note:

- Mr. Krishna Sanghavi manages 7 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.

### Fund Manager: Ms. Cheenu Gupta

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY TAX SAVER FUND	5.18%	5.29%	10.16%	12.73%	15.24%	14.02%	19.75%	17.17%
CANARA ROBECO CONSUMER TRENDS FUND	4.39%	5.29%	13.97%	12.73%	19.41%	14.02%	15.37%	8.25%

Note:

- Ms. Cheenu Gupta manages 2 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided for Canara Robeco Equity Tax Saver Fund is of Regular Plan – Dividend Option
- Past performance may or may not be sustained in the future.

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

## Scheme Performance - Fund Manager wise

(as on November 30, 2018)

### Fund Manager: Mr. Avnish Jain

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY HYBRID FUND*	3.00%	3.89%	9.22%	11.02%	15.85%	13.07%	11.04%	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*	2.71%	3.88%	5.74%	8.31%	8.71%	10.00%	10.38%	8.83%
CANARA ROBECO INCOME FUND	3.60%	3.77%	6.72%	7.41%	7.94%	8.99%	8.42%	6.80%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	3.03%	2.94%	5.60%	7.08%	0.55%	2.07%	0.13%	1.56%
CANARA ROBECO GOLD SAVINGS FUND	3.81%	2.94%	5.61%	7.08%	0.32%	2.07%	-1.31%	0.54%
CANARA ROBECO CORPORATE BOND FUND	4.13%	3.77%	6.52%	7.41%	-	-	7.77%	8.99%

Note:

- Mr. Avnish Jain manages 6 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option. For Canara Robeco Conservative Hybrid Fund, returns are based on NAV of Regular Plan - Dividend Option.
- \*Managing the portfolio only for debt allocation
- As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- Past performance may or may not be sustained in the future.

### Fund Manager: Mr. Girish Hisaria

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO GILT FUND	2.80%	3.91%	8.05%	7.19%	9.38%	8.99%	8.79%	8.78%
CANARA ROBECO LIQUID FUND	7.27%	7.45%	7.12%	7.23%	7.75%	7.85%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.96%	7.45%	6.35%	7.23%	7.40%	7.85%	7.77%	7.57%
CANARA ROBECO DYNAMIC BOND FUND	2.69%	3.77%	7.14%	7.41%	8.28%	8.99%	7.57%	7.50%
CANARA ROBECO SAVINGS FUND	6.45%	7.64%	7.30%	7.52%	7.89%	8.15%	7.88%	7.90%

Note:

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

### Fund Manager: Ms. Suman Prasad

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SHORT DURATION FUND	4.78%	5.64%	7.02%	7.36%	7.12%	8.28%	7.19%	8.38%
CANARA ROBECO LIQUID FUND	7.27%	7.45%	7.12%	7.23%	7.75%	7.85%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.96%	7.45%	6.35%	7.23%	7.40%	7.85%	7.77%	7.57%
CANARA ROBECO SAVINGS FUND	6.45%	7.64%	7.30%	7.52%	7.89%	8.15%	7.88%	7.90%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	3.03%	2.94%	5.60%	7.08%	0.55%	2.07%	0.13%	1.56%
CANARA ROBECO GOLD SAVINGS FUND	3.81%	2.94%	5.61%	7.08%	0.32%	2.07%	-1.31%	0.54%

Note:

- Ms. Suman Prasad manages 6 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.
- Past performance may or may not be sustained in the future.

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

## SIP RETURNS

(as on November 30, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1830000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6155710	5801569	2381928	1308526	786858	426321	120703
Scheme Returns	14.53%	14.30%	13.15%	12.44%	10.79%	11.31%	1.09%
S&P BSE 200 TRI <sup>#</sup>	13.20%	13.01%	12.87%	13.28%	11.57%	11.43%	0.41%
S&P BSE SENSEX TRI <sup>##</sup>	13.22%	13.00%	12.37%	12.75%	11.66%	13.85%	7.22%
Inception Date	16-Sep-03						

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1180000	840000	600000	360000	120000
Market Value (INR)	2341005	1331710	789805	423594	121502
Scheme Returns	13.37%	12.94%	10.94%	10.87%	2.34%
S&P BSE 100 TRI <sup>#</sup>	12.25%	12.80%	11.34%	12.01%	2.55%
S&P BSE SENSEX TRI <sup>##</sup>	12.27%	12.75%	11.66%	13.85%	7.22%
Inception Date (Canara Robeco Equity Tax saver – Reg Growth Plan)	02-Feb-09				

#### CANARA ROBECO EQUITY HYBRID FUND

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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3100000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	24638993	14764966	5863040	2430959	1336405	788288	412293	121050
Scheme Returns	13.63%	15.86%	14.42%	13.53%	13.04%	10.86%	9.02%	1.63%
CRISIL Hybrid 35+65 - Aggressive Index <sup>*</sup>	NA	NA	11.41%	11.30%	11.55%	10.35%	9.66%	2.92%
S&P BSE SENSEX TRI <sup>##</sup>	13.92%	14.80%	13.00%	12.37%	12.75%	11.66%	13.85%	7.22%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1110000	840000	600000	360000	120000
Market Value	2320238	1501625	865683	438079	121855
Scheme Returns	15.33%	16.30%	14.65%	13.19%	2.89%
S&P BSE 100 TRI <sup>#</sup>	11.75%	12.80%	11.34%	12.01%	2.55%
S&P BSE SENSEX TRI <sup>##</sup>	11.68%	12.75%	11.66%	13.85%	7.22%
Inception Date	14-Sep-09				

#### CANARA ROBECO EMERGING EQUITIES

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1650000	1200000	840000	600000	360000	120000
Market Value (INR)	6587526	3791370	1801112	899465	416215	113514
Scheme Returns	18.41%	21.78%	21.41%	16.21%	9.66%	-9.89%
S&P BSE 200 TRI <sup>#</sup>	12.25%	12.87%	13.28%	11.57%	11.43%	0.41%
S&P BSE Sensex TRI <sup>##</sup>	12.00%	12.37%	12.75%	11.66%	13.85%	7.22%
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 30-November-2018 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on November 30, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1000000	840000	600000	360000	120000
Market Value	1654285	1290365	783144	422803	121577
Scheme Returns	11.76%	12.05%	10.60%	10.74%	2.45%
S&P BSE 100 TRI <sup>#</sup>	12.07%	12.80%	11.34%	12.01%	2.55%
S&P BSE SENSEX TRI <sup>##</sup>	12.00%	12.75%	11.66%	13.85%	7.22%
Inception Date	20-Aug-10				

#### CANARA ROBECO INFRASTRUCTURE

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1550000	1190000	830000	590000	350000	110000
Market Value (INR)	3093536	2031370	1186277	690959	349142	98069
Scheme Returns	10.02%	10.25%	9.94%	6.16%	-0.16%	-18.42%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	6.87%	7.40%	3.59%	-0.30%	-24.20%
S&P BSE SENSEX TRI <sup>##</sup>	11.47%	12.37%	12.75%	11.66%	13.85%	7.22%
Inception Date	02-Dec-05					

### DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2280000	1800000	1200000	840000	600000	360000	120000
Market Value	5463140	3620724	1994361	1125346	729133	393102	124243
Scheme Returns	8.47%	8.76%	9.81%	8.22%	7.73%	5.80%	6.64%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.75%	7.53%	7.71%	7.73%	7.32%	6.99%	8.33%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	6.25%	14.65%	6.52%	6.29%	5.64%	8.22%
Inception Date	29-Dec-99						

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1930000	1800000	1200000	840000	600000	360000	120000
Market Value	4342187	3754324	1822783	1098584	703713	389993	122903
Scheme Returns	9.39%	9.20%	8.10%	7.55%	6.32%	5.27%	4.53%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.46%	8.45%	8.73%	8.81%	8.23%	6.84%	6.02%
CRISIL 10 Year Gilt Index <sup>##</sup>	16.40%	6.25%	14.65%	6.52%	6.29%	4.38%	8.22%
Inception Date	24-April-88						

As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1950000	1800000	1200000	840000	600000	360000	120000
Market Value	4040279	3514489	1763884	1084687	709625	390494	123831
Scheme Returns	8.39%	8.41%	7.48%	7.19%	6.65%	5.36%	5.99%
Crisil Composite Bond Fund Index <sup>#</sup>	7.27%	7.43%	7.88%	7.91%	7.51%	5.94%	6.86%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.16%	6.25%	14.65%	6.52%	6.29%	4.38%	8.22%
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 30-November-2018 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on November 30, 2018)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1650000	1200000	840000	600000	360000	120000
Market Value	2948739	1816715	1108340	723081	399587	124349
Scheme Returns	8.03%	8.04%	7.79%	7.40%	6.90%	6.81%
Crisil Liquid Fund Index <sup>#</sup>	7.51%	7.79%	7.76%	7.44%	7.20%	7.65%
CRISIL Money Market Index <sup>##</sup>	7.85%	8.01%	7.93%	7.62%	7.38%	7.96%
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	1150000	840000	600000	360000	120000
Market Value	1692782	1100115	713499	389995	123671
Scheme Returns	7.84%	7.59%	6.87%	5.27%	5.74%
Crisil Composite Bond Fund Index <sup>#</sup>	7.92%	7.91%	7.51%	5.94%	6.86%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.43%	6.52%	6.29%	4.38%	8.22%
Inception Date	29-May-09				

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1250000	1200000	840000	600000	360000	120000
Market Value	1885022	1777706	1086590	709810	394497	123919
Scheme Returns	7.64%	7.63%	7.24%	6.66%	6.04%	6.13%
Crisil Ultra Short Term Debt Index <sup>#</sup>	8.20%	8.20%	8.07%	7.73%	7.47%	8.01%
CRISIL Money Market Index <sup>##</sup>	7.99%	8.01%	7.93%	7.62%	7.38%	7.96%
Inception Date	14-July-08					

#### CANARA ROBECO GOLD SAVINGS FUND

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

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	780000	600000	360000	120000
Market Value	794119	624243	370166	121353
Scheme Returns	0.55%	1.56%	1.82%	2.10%
Domestic Price of Gold (Per KG) <sup>#</sup>	2.07%	3.00%	2.22%	-1.09%
Inception Date	25-Jun-12			

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	920000	840000	600000	360000	120000
Market Value	1205524	1072192	710423	395983	123664
Scheme Returns	6.92%	6.86%	6.69%	6.29%	5.73%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.01%	7.92%	7.46%	6.64%	7.00%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.59%	6.52%	6.29%	4.38%	8.22%
Inception Date	25-Apr-11				

As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2018 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on November 30, 2018)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	580000	360000	120000
Market Value	680345	391858	123534
Scheme Returns	6.54%	5.59%	5.53%
Crisil Composite Bond Fund Index <sup>#</sup>	7.38%	5.94%	6.86%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.15%	4.38%	8.22%
Inception Date	07-Feb-15		

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2018 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. **Past performance may or may not be sustained in the future.** Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified Fund

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

### Canara Robeco Equity Hybrid Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option - Regular Plan</b>		
25.05.2018	0.70	81.36
29.06.2018	0.69	80.26
20.07.2018	0.69	81.24
31.08.2018	0.72	83.89
28.09.2018	0.67	78.64
26.10.2018	0.63	73.98
30.11.2018	0.67	78.12
<b>Monthly Dividend Option - Direct Plan</b>		
25.05.2018	0.60	85.48
29.06.2018	0.60	84.55
20.07.2018	0.60	85.76
31.08.2018	0.60	88.81
28.09.2018	0.60	83.47
26.10.2018	0.60	78.70
30.11.2018	0.60	83.28

### Canara Robeco Consumer Trends Fund

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

### Canara Robeco Infrastructure

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

### Canara Robeco Equity Tax Saver Fund

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

### Canara Robeco Emerging Equities

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

### Canara Robeco Income Fund

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

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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
30.06.2017	0.10	14.6359
28.07.2017	0.10	14.7517
24.08.2017	0.10	14.6197
29.09.2017	0.10	14.5526
27.10.2017	0.10	14.5832
24.11.2017	0.10	14.4674
29.12.2017	0.10	14.3693
25.01.2018	0.10	14.3173
23.02.2018	0.10	13.9882
23.03.2018	0.10	13.8193
27.04.2018	0.10	13.9453
25.05.2018	0.10	13.8158
29.06.2018	0.10	13.7547
20.07.2018	0.10	13.7901
31.08.2018	0.10	13.9409
28.09.2018	0.10	13.5063
26.10.2018	0.10	13.2603
30.11.2018	0.10	13.6120
<b>Direct Plan</b>		
30.06.2017	0.10	15.3959
28.07.2017	0.10	15.5344
24.08.2017	0.10	15.4130
29.09.2017	0.10	15.3637
27.10.2017	0.10	15.4129
24.11.2017	0.10	15.3087
29.12.2017	0.10	15.2263
25.01.2018	0.10	15.1926
23.02.2018	0.10	14.8582
23.03.2018	0.10	14.6956
27.04.2018	0.10	14.8462
25.05.2018	0.10	14.7254
29.06.2018	0.10	14.6807
20.07.2018	0.10	14.7341
31.08.2018	0.10	14.9074
28.09.2018	0.10	14.4585
26.10.2018	0.10	14.2106
30.11.2018	0.10	14.6064
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
23.06.2017	0.30	15.1503
22.09.2017	0.30	15.0582
29.12.2017	0.30	14.8541
23.03.2018	0.30	14.2967
22.06.2018	0.30	14.2640
28.09.2018	0.30	13.9872
<b>Direct Plan</b>		
23.06.2017	0.30	15.9364
22.09.2017	0.30	15.8960
29.12.2017	0.30	15.7403
23.03.2018	0.30	15.2024
22.06.2018	0.30	15.2201
28.09.2018	0.30	14.9712

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

Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## DIVIDEND HISTORY

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option</b>		
<b>Regular Plan</b>		
24.08.2017	0.06	14.6043
29.09.2017	0.06	14.5948
27.10.2017	0.06	14.5993
24.11.2017	0.06	14.5552
29.12.2017	0.06	14.5005
25.01.2018	0.06	14.4850
23.02.2018	0.06	14.4501
23.03.2018	0.06	14.4907
27.04.2018	0.06	14.4416
25.05.2018	0.06	14.3961
29.06.2018	0.06	14.4311
20.07.2018	0.06	14.4480
31.08.2018	0.06	14.4833
28.09.2018	0.06	14.4109
26.10.2018	0.06	14.4294
30.11.2018	0.06	14.5196
<b>Direct Plan</b>		
24.08.2017	0.06	15.4579
29.09.2017	0.06	15.4628
27.10.2017	0.06	15.4798
24.11.2017	0.06	15.4452
29.12.2017	0.06	15.4012
25.01.2018	0.06	15.3965
23.02.2018	0.06	15.3715
23.03.2018	0.06	15.4265
27.04.2018	0.06	15.3880
25.05.2018	0.06	15.3514
29.06.2018	0.06	15.4037
20.07.2018	0.06	15.4326
31.08.2018	0.06	15.4891
28.09.2018	0.06	15.4254
26.10.2018	0.06	15.4588
30.11.2018	0.06	15.5709
<b>Quarterly Dividend Option - Regular Plan</b>		
23.06.2017	0.18	14.8554
22.09.2017	0.18	14.9078
29.12.2017	0.18	14.8360
23.03.2018	0.18	14.8298
22.06.2018	0.18	14.7649
28.09.2018	0.18	14.7550
<b>Quarterly Dividend Option - Direct Plan</b>		
23.06.2017	0.18	15.4112
22.09.2017	0.18	15.5031
29.12.2017	0.18	15.4661
23.03.2018	0.18	15.4917
22.06.2018	0.18	15.4589
28.09.2018	0.18	15.4906

### Canara Robeco Dynamic Bond Fund

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

### Canara Robeco Corporate Bond Fund

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

### Canara Robeco Gilt Fund

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

### Canara Robeco Blue Chip Equity Fund

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

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

Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).



## HOW TO READ A FACTSHEET

### Fund Manager

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

### Minimum Application Amount for Fresh Subscription

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

### Application Amount for Fresh Subscription

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

### Minimum Additional Amount

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

### Yield to Maturity

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

### SIP

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

### NAV

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

### Benchmark

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

### Entry Load

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

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

### Exit Load

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

### Modified Duration

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

### Standard Deviation

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

### Sharpe Ratio

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

### Beta

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

### AUM

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

### Holdings

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

### Nature of Scheme

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

### Rating Profile

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

## DEFINITIONS

### **Total Expense Ratio**

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

### **Sharp Ratio**

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

### **Beta Ratio**

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

### **Portfolio Turnover Ratio**

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

### **Modified Duration**

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

### **Average Maturity**

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

### **Portfolio Yield**

Weighted Average valuation yield of the assets

### **Standard Deviation**

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

### **Risk Free Return**

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

### **Tracking Error**

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

### **R-Squared:**

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

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

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

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 6.55% (MIBOR as of November 30, 2018)

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

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 30.11.2018. The disclosures of average maturity period relates to the debt component of the portfolio as on 30.11.2018.

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

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

# Investing in Equity Diversified Fund is like living in a joint family.

## You may have several reasons to celebrate.

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

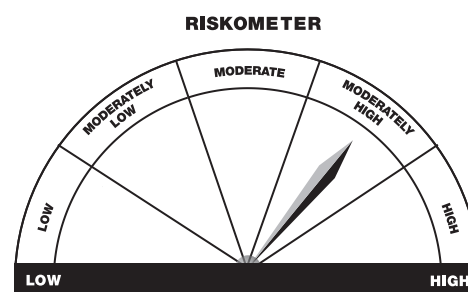
## CANARA ROBECO Equity Diversified Fund

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



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

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



Investors understand that their principal will be at Moderately High Risk

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

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**CANARA ROBECO**  
Mutual Fund

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