

# FACTSHEET

October 31st, 2018



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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The month of Oct '18 saw the Indian equity indices trading in a negative zone. This was primarily on back of the falling rupee, higher crude oil prices and tensions between the global economies leading to trade wars. The month started with the Indian equity markets declining due to the uncertainties over international trade war conflict between the two major economies of the world US and China, and higher oil prices. As the month passed by, the markets witnessed the rupee weakening as oil prices remained elevated and global tensions continued. The domestic investors turned cautious during the month with the sell offs happening across the markets, strengthening of the dollar and uncertainties over the US-China trade relations.

On the domestic fixed income side, the 10 year G-sec yields traded, in a range of 7.78% to 8.16% and closed the month at 7.85%. The start of the month saw, Monetary Policy Committee (MPC) in its fourth bi-monthly monetary policy review for FY19 keeping the key policy repo rate unchanged after it increased the same by 25 bps each in its two previous bimonthly policy meets. The domestic bond yields fell on back of the announcement of open market operations and government lowering the anticipated borrowing schedule for the second half of the year. Further to this yields fell post the announcement of RBI's bond purchase worth Rs.36,000 crore for month of October 2018. Fall in crude oil prices in latter part of the month boosted the market sentiment and pushed yields lower. The easing of CPI Sep'18 which was lower than RBI's expectation further gave momentum to the fixed income markets as expectations of near term rate hikes dissipated.

On the global front, the global indices traded in a negative trajectory on back of the ongoing concerns over trade war between the United States and China. Investors further had concerns over the slowing down of the economic growth after the International Monetary Fund (IMF) downgraded the global growth forecast for 2018 and 2019 owing to persisting concerns of a global trade war. Overall market participants remained cautious over the trade wars, depreciating emerging market currencies and concerns on rising crude oil prices.

## Market Performance\*:

The Indian equity markets ended the month on a negative note, on back of weak INR, higher crude oil prices and the ongoing trade wars. Nifty 50 was down by 4.98% (M-o-M) while S&P BSE Sensex was down by 4.93% (M-o-M). The S&P BSE Midcap and S&P BSE Small cap indices were relatively less hit and were down by 1.02% (M-o-M) and 1.59% (M-o-M) respectively.

## IIP^:

India's Index of Industrial Production (IIP) fell at 4.3% in August'18 as compared to 6.5% (revised) in July'18. The India's industrial activity lost steam in August as the country witnessed headwinds from increasing fuel prices, higher interest rates and deleveraging done by Indian banks. Output in 16 of the 23 industry groups in the manufacturing sector grew in August, with furniture, wearing apparel and wood and wood products showing the highest growth. On the other hand, printing and reproduction of recorded media, tobacco products and computer, electronics and optical products showed the highest decline.

## Inflation^^:

The Consumer Price Index (CPI) based inflation for the month of September'18 came at 3.77% as compared to 3.69% in August'18. Though India's inflation rose marginally it remained below the 4% mark. The increase in global crude oil prices compared to last year was balanced out by modest food prices and a decline in housing inflation. Inflation is currently below the MPC's forecast of 4.8% by June 2019. CPI food inflation rose to 0.51% in September'18 compared to 0.29% in August'18. While on the other hand, fuel and light inflation stood at 8.47% same as last time. Housing inflation stood at 7.07% in September'18, down from 7.59% in August'18.

## Trade Deficit##:

Trade deficit for India narrowed to \$13.98 bn in September'18 as against \$17.39 bn in August'18. The growth in manufacturing exports, rose 12.54% during the first six months in dollar terms y-o-y, which cancelled out the rising oil import bill for the world's third-biggest crude importer that has been suffering from rising oil prices. September imports were up 10.45% y-o-y.

## Triggers:

- ▶ The ongoing financial results of the second quarter ended September 2018 would be carefully watched by market participants and give direction to equity markets.
- ▶ Investors would closely track the ongoing tensions between US and China which could have a disrupting effect on the world economy.
- ▶ The weakening of rupee against the dollar which is further supported by the volatile crude oil price will remain a major concern for domestic and foreign investors.
- ▶ The trend in global markets, investment by foreign portfolio investors (FPIs) and domestic institutional investors (DIIs) would likely impact market sentiments.
- ▶ India imports majority of crude oil and a surge in price for the same forms a major concern to to fiscal deficit, inflation. The situation is further exacerbated by rupee depreciation. However the recent trend of moderation in the oil prices is likely to boost sentiments.
- ▶ The outcome of the upcoming assembly elections in 5 states, in the Nov/Dec, would be a key monitor to watch out for the domestic investors as it would set stage for the general elections in 2019

## Source:

\* Bloomberg  
^ mospi.nic.in  
^^ ICRA & RBI  
## Ministry of commerce



**Mr. Krishna Sanghavi**  
Head - Equities

October'18 was a lackluster month for investors around the world. From Hong Kong to New York to India, investors were concerned about slowing growth, trade wars and increasing interest rates. Global markets were seen getting impacted by the volatile US Dollar movements, geopolitical tensions and volatility in Crude oil prices. Brent crude prices recoiled by over 9%; marking its biggest softening since July'16.

Domestically, Indian equity markets were influenced by heavy foreign selloff as US economy outperformed the currency stressed emerging markets and bond yields there turned more attractive. Unpredictable crude oil prices, liquidity concerns in the NBFC space and a falling rupee also hastened this selloff. On a year-to-date basis, the BSE500 index has lost nearly 9%, whereas the BSE Midcap and Small cap indices have fallen by ~20% and ~28%, respectively, till end October'18. The corporate earnings season so far was in line with market expectations however the markets are expected to be guided by global as well as domestic macro-economic variables going ahead. In the month of October'18, while FIIs were seen withdrawing funds amounting to INR 28,921 Crs., domestic investors continue to invest in Indian equities to the tune of INR 24,047 Crs.

## Market Performance\*\*

A confluence of global as well as domestic events led the bell weather indices like S&P BSE Sensex & Nifty 50 close at 34442 and 10387 levels respectively. The S&P BSE Sensex saw a sharp drop of 4.93% while Nifty 50 fell by 4.98%. Meanwhile, S&P BSE Mid-Cap & S&P BSE Small-Cap indices were seen trading lower by 1.02% and 1.59% respectively.

On the sectoral front, S&P BSE Capital Goods and S&P BSE India Power index were amongst the few sectors which rose by 2.22% and 1.49%, respectively during the month. The markets witnessed negative returns in S&P BSE Infotech, S&P BSE India Auto and S&P BSE India Oil & Gas index which were seen falling by 7.02%, 7.43% and 10.83 % respectively.

## IIP^

Industrial production for the month of Aug'18 stood at 4.4% lower than revised estimate of July-18 at 6.5% (previously 6.6%), mainly due to unfavourable statistical base. Cumulative IIP stood at 5.2% for Apr-Aug period. As per sector-based classification, sequential momentum noted expansion in Manufacturing by 1.7% and Electricity by 3.1% while Mining sector contracted by 3.5%. On the usage front, all sub-categories expect primary recorded sequential increase. Primary goods fell by -2.1% vis-à-vis contraction of -2.9% previously while capital goods which is a gauge of private sector investments increased by 7.7% compared to a contraction of -9.5% in July'18.

## PMI`

The Nikkei India Manufacturing PMI rose unexpectedly to a four-month high of 53.1 in October'18 from 52.2 in September'18. Output growth accelerated to the second-highest registered in the year-to-date, new orders rise the most since June'18 and employment grew at the fastest rate since last December'18. Buying activity increased for the fifth month while, new export orders rose the least in three months.

Buoyed by new business orders, India's services sector activity expanded at the quickest pace in three months in October'18. The Nikkei Services Purchasing Managers' Index rose to 52.2 in October'18 from 50.9 in September'18, driving the rate of job creation to the second-strongest in over seven and-a-half years. Growth in business activity was recorded in three of the five monitored categories and led by information & communication. Declines were evident at finance & insurance and real estate & business services companies.

## Outlook

The Indian markets are evaluating multiple variables, both global and domestic, and implications of those variables on Indian economy, macroeconomic indicators and equity markets. While a majority of global issues are impacting all emerging markets including India, India specific factors like worries over liquidity at NBFCs, oil prices and sentiments associated with elections are playing a crucial role in market moves.

Global financial markets continue to be driven by the economic factors (US monetary policy & its implication on dollar vis a vis the currencies across world) and geopolitical factors (trade wars, rising crude oil etc.) Equity markets in USA continue to outperform the emerging markets which are under stress led by currency. Indian markets too have been impacted by this. In this context the US Fed policy action on interest rate hikes are to be monitored closely.

Oil prices retreated by nearly 10\$ during the month after recording a high of making a high at 86\$. Falling oil prices could provide a vital support to economy as worries over fiscal deficit, current account deficit, inflation and interest rates starts receding. Oil price is a key indicator to be monitored for its implications on Indian equities and fund portfolios.

The earnings season for Q2FY19 has so far has been in line with market expectations but the changes in the macro environment (oil, rupee, slowdown among NBFCs etc) and 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 (states as well as centre) over next 6 months. While the election outcomes are unlikely to alter the long-term growth dynamics for Indian economy, the temporary fears could make foreign investors prefer a waiting approach.

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

## Source:

^MOSPI, ICRA

`Markit

\*\*ICRAMFI Explorer





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

## Factsheet Debt Market Commentary\*\*

During the month of Oct'18, yields in the Indian fixed income markets softened due to the decrease in the crude oil prices, narrowing trade deficit and strengthening of the rupee. During the month of Oct'18 Indian 10-year benchmark surged to a high of 8.16%, but also eased ending at 7.85%. The domestic fixed income yields plunged after the Monetary Policy Committee (MPC) surprised the market participants keeping the interest rates unchanged in its fourth bi-monthly monetary policy review. Yields further eased off post RBI's announcement of carrying out open market operations and the governments slower anticipated borrowing schedule in the second half of the year. Crude oil prices also reduced boosting the sentiments of the market participants. The movement was further supported by strengthening of the Indian Rupee and a softening inflation print, which was in line within the expectations. Overall, Brent crude prices reduced by ~\$7.25/barrel to \$75.47/barrel at the end of Oct'18 from \$82.72/barrel on Sep'18 end. Following the Indian Rupee to strengthen a little against the USD and close at Rs. 73.96/\$ on 31st Oct'18 from Rs. 72.49/\$ on 28th Sep'18.

The month witnessed global volatility in the form of volatile US treasury yields. The yields rose after the U.S. & Canada got into a deal to save North American Free Trade Agreement (NAFTA) along with Mexico. The US yields rose and touched multi year highs after optimistic U.S. economic data increased the probability of rising the rates by the U.S. Federal Reserve in the upcoming policy. Concerns over slowdown in China, tensions between the European Union and Italy and downbeat in the U.S. corporate earnings reports for the quarter ended Sep 2018 also raised concerns to the volatility in the global yields.

## Retail Inflation below RBI's target:

India's retail inflation came in slightly higher to 3.77% in Sept'18 from 3.69% in Aug'18 owing to an increase in food and fuel prices. The same stood well within the RBI's medium-term target of 4%. Food inflation rose to 0.51% from 0.29% in Aug'18. Among the other important components, fuel and light inflation grew 8.47%, while the inflation in housing came in at 7.07% in Sept'18. Wholesale prices in India rose by 5.13% in Sept'18, after a 4.53% in the prior month because of increase in the cost of manufacturing products and fuel. The cost of manufactured products increased to 4.22%, while cost of fuel and power went up 16.65% in Sept'18.

## Fiscal deficit touched 91.3% of FY18 target<sup>a</sup>

India's trade deficit narrowed to USD 13.98 bn in Sept'18 from USD 17.4 bn in Aug'18 being the lowest in the last five months. Solid growth in manufacturing exports, rose 12.54%, sales rose for plastics and linoleum (28.2%); petroleum products (26.8%); chemicals (16.9%); drugs and pharmaceuticals (3.8%); and cotton and handloom (3.6%). Imports went up 10.5% to USD 41.9 billion, boosted by purchases of gold (51.5%); petroleum and crude (33.6%); coal, coke and briquettes (23.6%) and electronic goods (11.4%).

## Outlook:

- ▶ Investors need to take cues from the global landscape, with improving US economic activity data, the expectation of increase in FED funds rate in the month of December'18 seems a certainty. This rate hike may hit sentiments and the flow of funds to Emerging Markets.
- ▶ A depreciating INR, volatile crude oil prices and other global uncertainties may force the RBI to remain guarded. RBI may closely monitor the inflation print and the currency movements in the coming months before deciding the course of action in the month of December'18. In the recent times with more announcements of OMO's we expect that going ahead as well, RBI may actively manage the liquidity position especially after the announcement of lower borrowing by the government.
- ▶ In the shorter end of the curve, steepening was observed due to credit concerns till the 1-year space. Once the credit concern abates and market gets confirmation of long pause in interest rates, we expect term spreads up to 1 year to reduce.
- ▶ We expect short term volatility to continue amid negative sentiments, but the long-term picture continues to remain healthy. A sharp drop in oil prices augurs well for the Indian economy and the oil prices may remain under pressure in near term as near term global oil demand projections have reduced. With inflation also remaining below 4%, RBI may be in for a longish pause. We continue to believe that a strategy which focuses on current accruals and active duration management could offer better risk-adjusted returns.

**Source:** <sup>#</sup>MOSPI, <sup>^</sup>RBI, <sup>\*</sup>MFI Explorer, <sup>®</sup>Bloomberg, <sup>©</sup>CGA

## Re-Categorisation of Canara Robeco Mutual Fund Schemes

Category of Schemes	Canara Robeco New Scheme Name	Canara Robeco Existing Scheme Name
<b>EQUITY SCHEMES</b>		
Multi Cap Fund	Canara Robeco Equity Diversified Fund	Canara Robeco Equity Diversified
Large Cap Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Large Cap + Fund
Large & Mid Cap Fund	Canara Robeco Emerging Equities	Canara Robeco Emerging Equities
Thematic - Infrastructure	Canara Robeco Infrastructure	Canara Robeco Infrastructure
Thematic - Consumption & Finance Theme	Canara Robeco Consumer Trends Fund	Canara Robeco F.O.R.C.E Fund
ELSS	Canara Robeco Equity Tax Saver Fund	Canara Robeco Equity Tax Saver
<b>DEBT SCHEMES</b>		
Liquid Fund	Canara Robeco Liquid Fund	Canara Robeco Liquid
Ultra Short Duration Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Treasury Advantage Fund
Low Duration Fund	Canara Robeco Savings Fund	Canara Robeco Savings Plus Fund
Short Duration Fund	Canara Robeco Short Duration Fund*	Canara Robeco Yield Advantage Fund
		Canara Robeco Short Term Fund
Medium to Long Duration Fund	Canara Robeco Income Fund	Canara Robeco Income
Dynamic Bond	Canara Robeco Dynamic Bond Fund	Canara Robeco Dynamic Bond Fund
Corporate Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Medium Term Opportunities Fund
Gilt Fund	Canara Robeco Gilt Fund	Canara Robeco Gilt PGS
<b>HYBRID SCHEMES</b>		
Conservative Hybrid Fund	Canara Robeco Conservative Hybrid Fund <sup>#</sup>	Canara Robeco Monthly Income Plan
		Canara Robeco InDiGo Fund
Aggressive Hybrid Fund	Canara Robeco Equity Hybrid Fund <sup>##</sup>	Canara Robeco Balance
<b>OTHER SCHEMES</b>		
ETFs	Canara Robeco Gold ETF	Canara Robeco Gold ETF
FoFs (Domestic)	Canara Robeco Gold Savings Fund	Canara Robeco Gold Savings Fund

The categorisation and rationalisation of the schemes are done pursuant to the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 dated Oct 06, 2017 & SEBI/HO/IMD/DF3/CIR/P/2017/126 dated Dec 04, 2017.

\*Canara Robeco Short Term Fund has been merged with Canara Robeco Yield Advantage Fund and renamed as Canara Robeco Short Duration Fund. Please refer CRMF addendum dated March 29, 2018 on Merger of Schemes and Change the Fundamental Attributes of Canara Robeco Mutual Fund Schemes for the same.

<sup>##</sup>w.e.f. 6th August, 2018 scheme name for Canara Robeco Equity Debt Allocation Fund has been changed to Canara Robeco Equity Hybrid Fund.

<sup>#</sup>w.e.f. 6th August, 2018 scheme name for Canara Robeco Income Saver Fund has been changed to Canara Robeco Conservative Hybrid Fund

Pursuant to SEBI circular no SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 SEBI has defined companies as per market capitalisation as follows:

- Large Cap: 1st-100th company in terms of full market capitalization
- Mid Cap: 101st-250th company in terms of full market capitalization
- Small Cap: 251st company onwards in terms of full market capitalization

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

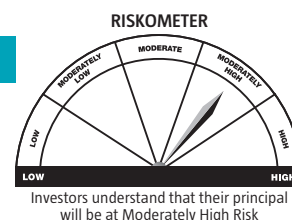
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 842.64 Crores

**Monthly AVGAUM :** ₹ 836.96 Crores

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

Direct Plan - Dividend Option ₹ 44.71

Regular Plan - Dividend Option ₹ 31.94

Direct Plan - Growth Option ₹ 124.62

Regular Plan - Growth Option ₹ 120.47

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.37%

Direct Plan : 1.79%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	16.18
Portfolio Beta	1.03
Portfolio Turnover Ratio	1.04 times
R-Squared	0.93
Sharpe Ratio	0.18

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.79</b>
<b>Listed</b>	<b>94.61</b>
<b>Banks</b>	<b>26.18</b>
HDFC Bank Ltd	8.54
ICICI Bank Ltd	6.57
Axis Bank Ltd	4.79
State Bank of India	3.66
Kotak Mahindra Bank Ltd	2.62
<b>Software</b>	<b>11.74</b>
Infosys Ltd	5.03
Tata Consultancy Services Ltd	4.29
Tech Mahindra Ltd	1.35
Larsen & Toubro Infotech Ltd	1.07
<b>Consumer Non Durables</b>	<b>9.50</b>
ITC Ltd	3.62
Hindustan Unilever Ltd	1.58
Asian Paints Ltd	1.25
Marico Ltd	1.08
Britannia Industries Ltd	1.03
Kansai Nerolac Paints Ltd	0.94
<b>Petroleum Products</b>	<b>6.09</b>
Reliance Industries Ltd	6.09
<b>Construction Project</b>	<b>4.88</b>
Larsen & Toubro Ltd	4.08
Ashoka Buildcon Ltd	0.80
<b>Finance</b>	<b>4.13</b>
Housing Development Finance Corporation Ltd	2.31
Bajaj Finance Ltd	1.82

## INVESTMENT STYLE

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

<b>Pharmaceuticals</b>	<b>4.06</b>
Sun Pharmaceutical Industries Ltd	1.66
Divi's Laboratories Ltd	1.52
Jubilant Life Sciences Ltd	0.88
<b>Gas</b>	<b>4.00</b>
Indraprastha Gas Ltd	1.47
Petronet LNG Ltd	1.27
GAIL (India) Ltd	1.26
<b>Consumer Durables</b>	<b>3.91</b>
Bata India Ltd	1.64
Titan Company Ltd	1.14
Havells India Ltd	1.13
<b>Industrial Products</b>	<b>3.65</b>
Schaeffler India Ltd	1.51
Bharat Forge Ltd	1.31
AIA Engineering Ltd	0.83
<b>Cement</b>	<b>2.49</b>
The Ramco Cements Ltd	1.14
Shree Cement Ltd	0.82
Ultratech Cement Ltd	0.53
<b>Transportation</b>	<b>2.21</b>
Transport Corporation of India Ltd	1.29
TCI Express Ltd	0.92
<b>Chemicals</b>	<b>2.19</b>
Atul Ltd	1.11
Solar Industries India Ltd	1.08
<b>Auto Ancillaries</b>	<b>2.01</b>
Balkrishna Industries Ltd	2.01
<b>Auto</b>	<b>1.83</b>
Maruti Suzuki India Ltd	1.83
<b>Ferrous Metals</b>	<b>1.39</b>
Tata Steel Ltd	1.39
<b>Industrial Capital Goods</b>	<b>1.35</b>
Honeywell Automation India Ltd	1.35
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.12</b>
The Indian Hotels Co Ltd	1.12
<b>Non - Ferrous Metals</b>	<b>1.05</b>
Vedanta Ltd	1.05
<b>Power</b>	<b>0.83</b>
Cesc Ltd	0.83
<b>Unlisted Retailing</b>	<b>0.18</b>
RP-SG Retail Ltd	0.11
<b>Software</b>	<b>0.07</b>
RP-SG Business Process Services Ltd	0.07
<b>Money Market Instruments</b>	<b>5.50</b>
CBLO	5.50
Net Current Assets	-0.29
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.10.2018

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

• Please refer page no. 39 for disclaimers.

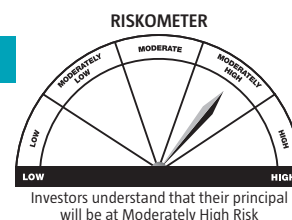
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 135.01 Crores

**Monthly AVGAUM :** ₹ 131.91 Crores

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

Direct Plan - Dividend Option	₹ 23.47
Regular Plan - Dividend Option	₹ 16.19
Direct Plan - Growth Option	₹ 23.67
Regular Plan - Growth Option	₹ 22.43

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

### ASSET ALLOCATION :

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan	: 3.02%
Direct Plan	: 1.73%

**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	14.85
Portfolio Beta	0.96
Portfolio Turnover Ratio	1.06 times
R-Squared	0.94
Sharpe Ratio	0.22

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>93.97</b>
<b>Listed</b>	<b>93.97</b>
<b>Banks</b>	<b>27.82</b>
HDFC Bank Ltd	9.07
ICICI Bank Ltd	6.71
Axis Bank Ltd	5.39
State Bank of India	3.94
Kotak Mahindra Bank Ltd	2.71
<b>Software</b>	<b>11.55</b>
Infosys Ltd	5.14
Tata Consultancy Services Ltd	5.05
Tech Mahindra Ltd	1.36
<b>Consumer Non Durables</b>	<b>10.08</b>
ITC Ltd	3.82
Hindustan Unilever Ltd	1.90
Asian Paints Ltd	1.59
Britannia Industries Ltd	0.99
Marico Ltd	0.99
Kansai Nerolac Paints Ltd	0.79
<b>Petroleum Products</b>	<b>6.32</b>
Reliance Industries Ltd	6.32

**Finance** **6.00**

Housing Development Finance Corporation Ltd	2.78
Bajaj Finance Ltd	2.03
ICICI Lombard General Insurance Co Ltd	1.19

**Gas** **5.37**

Indraprastha Gas Ltd	2.04
Petronet LNG Ltd	1.84
GAIL (India) Ltd	1.49

**Construction Project** **5.07**

Larsen & Toubro Ltd	5.07
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**Consumer Durables** **4.31**

Bata India Ltd	1.54
Titan Company Ltd	1.50
Havells India Ltd	1.27

**Auto** **4.23**

Maruti Suzuki India Ltd	2.30
Mahindra & Mahindra Ltd	1.93

**Pharmaceuticals** **3.19**

Sun Pharmaceutical Industries Ltd	1.83
Divi's Laboratories Ltd	1.36

**Cement** **3.01**

Ambuja Cements Ltd	2.01
Ultratech Cement Ltd	1.00

**Minerals/Mining** **1.97**

Coal India Ltd	1.97
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**Non - Ferrous Metals** **1.70**

Vedanta Ltd	1.70
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**Industrial Products** **1.69**

Bharat Forge Ltd	1.69
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**Ferrous Metals** **1.66**

Tata Steel Ltd	1.66
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**Money Market Instruments** **6.17**

CBLO	6.17
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**Net Current Assets** **-0.14**

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

## INVESTMENT STYLE

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



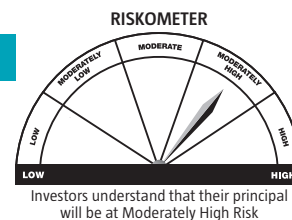
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 3,717.91 Crores

**Monthly AVGAUM :** ₹ 3,595.70 Crores

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

Direct Plan - Dividend Option ₹ 58.41

Regular Plan - Dividend Option ₹ 42.76

Direct Plan - Growth Option ₹ 90.78

Regular Plan - Growth Option ₹ 85.52

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

\*As defined by SEBI Circular No. SEBI / HO / IMD / DF3 / CIR / P / 2017 / 114 dated October 06, 2017 and SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 04, 2017 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 : 2.11%

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 19.68

Portfolio Beta 1.19

Portfolio Turnover Ratio 0.88 times

R-Squared 0.83

Sharpe Ratio 0.32

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 97.12**

**Listed 96.80**

**Banks 25.74**

HDFC Bank Ltd 6.58

ICICI Bank Ltd 4.91

Axis Bank Ltd 4.49

State Bank of India 3.49

Kotak Mahindra Bank Ltd 2.70

The Federal Bank Ltd 1.86

RBL Bank Ltd 1.71

**Software 8.00**

Infosys Ltd 1.88

Larsen & Toubro Infotech Ltd 1.68

Tech Mahindra Ltd 1.51

L&T Technology Services Ltd 1.23

Tata Consultancy Services Ltd 0.88

Persistent Systems Ltd 0.82

**Pharmaceuticals 7.78**

Divi's Laboratories Ltd 2.39

Sun Pharmaceutical Industries Ltd 2.02

IPCA Laboratories Ltd 1.09

Jubilant Life Sciences Ltd 0.85

Syngene International Ltd 0.81

Hikal Ltd 0.62

**Consumer Non Durables 7.30**

ITC Ltd 3.88

Britannia Industries Ltd 2.01

Dabur India Ltd 1.00

Akzo Nobel India Ltd 0.41

**Auto Ancillaries 5.29**

Balkrishna Industries Ltd 2.14

Minda Industries Ltd 1.16

Exide Industries Ltd 1.00

Sundram Fasteners Ltd 0.99

**Finance 5.26**

Mahindra & Mahindra Financial Services Ltd 2.03

## INVESTMENT STYLE

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

Bajaj Finance Ltd	1.36
LIC Housing Finance Ltd	1.09
Creditaccess Grameen Ltd	0.65
ICICI Lombard General Insurance Co Ltd	0.13

<b>Industrial Products 4.40</b>	
Bharat Forge Ltd	1.85
Schaeffler India Ltd	1.13
ALA Engineering Ltd	0.97
Timken India Ltd	0.45

<b>Chemicals 4.32</b>	
Atul Ltd	2.14
Navin Fluorine International Ltd	1.27
Solar Industries India Ltd	0.91

<b>Construction Project 4.28</b>	
Larsen & Toubro Ltd	2.03
Voltas Ltd	1.56
Ashoka Buildcon Ltd	0.69

<b>Cement 3.99</b>	
Dalmia Bharat Ltd	1.69
Century Textiles & Industries Ltd	1.23
The Ramco Cements Ltd	1.07

<b>Petroleum Products 3.78</b>	
Reliance Industries Ltd	3.78

<b>Gas 3.26</b>	
Indraprastha Gas Ltd	2.30
GAIL (India) Ltd	0.96

<b>Consumer Durables 3.08</b>	
Whirlpool Of India Ltd	1.80
Bata India Ltd	1.28

<b>Hotels, Resorts And Other Recreational Activities 1.69</b>	
The Indian Hotels Co Ltd	1.69

<b>Textile Products 1.59</b>	
Arvind Ltd	1.59

<b>Power 1.46</b>	
Cesc Ltd	1.46

<b>Transportation 1.44</b>	
Transport Corporation of India Ltd	0.79
TCI Express Ltd	0.65

<b>Auto 1.03</b>	
Tata Motors Ltd	1.03

<b>Fertilisers 1.02</b>	
Coromandel International Ltd	1.02

<b>Non - Ferrous Metals 0.85</b>	
Vedanta Ltd	0.85

<b>Industrial Capital Goods 0.79</b>	
Honeywell Automation India Ltd	0.79

<b>Pesticides 0.45</b>	
Bayer Cropscience Ltd	0.45

**Unlisted 0.32**

**Retailing 0.19**

RP-SG Retail Ltd 0.19

**Software 0.13**

RP-SG Business Process Services Ltd 0.13

<b>Money Market Instruments 2.95</b>	
CBLO	2.95

Net Current Assets -0.07

**Grand Total ( Net Asset) 100.00**

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.10.2018

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

• Please refer page no. 39 for disclaimers.

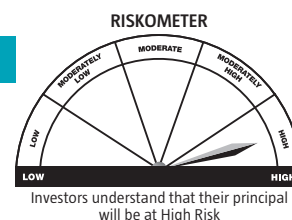
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

Monthend AUM \* : ₹ 114.82 Crores

Monthly AVGAUM : ₹ 111.68 Crores

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

Direct Plan - Dividend Option ₹ 29.33

Regular Plan - Dividend Option ₹ 22.49

Direct Plan - Growth Option ₹ 43.24

Regular Plan - Growth Option ₹ 41.38

**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	18.25
Portfolio Beta	0.83
Portfolio Turnover Ratio	0.55 times
R-Squared	0.83
Sharpe Ratio	-0.06

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.47</b>
<b>Listed</b>	<b>97.14</b>
<b>Construction Project</b>	<b>17.26</b>
Larsen & Toubro Ltd	7.38
Ashoka Buildcon Ltd	5.40
Sadbhav Engineering Ltd	4.48
<b>Banks</b>	<b>15.38</b>
ICICI Bank Ltd	6.68
Axis Bank Ltd	4.93
State Bank of India	3.77
<b>Gas</b>	<b>14.91</b>
Indraprastha Gas Ltd	5.94
Petronet LNG Ltd	3.98
Gujarat State Petronet Ltd	3.30
GAIL (India) Ltd	1.69
<b>Transportation</b>	<b>12.54</b>
Container Corporation Of India Ltd	5.25
Transport Corporation of India Ltd	4.66
TCI Express Ltd	2.63
<b>Cement</b>	<b>10.72</b>
Ultratech Cement Ltd	4.48
Ambuja Cements Ltd	4.19
Dalmia Bharat Ltd	2.05
<b>Power</b>	<b>9.42</b>
Power Grid Corporation Of India Ltd	4.93
Tata Power Company Ltd	2.95
Cesc Ltd	1.54

## INVESTMENT STYLE

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

<b>Industrial Products</b>	<b>7.97</b>
Cummins India Ltd	3.64
Schaeffler India Ltd	2.19
Bharat Forge Ltd	2.14
<b>Construction</b>	<b>3.95</b>
Ahluwalia Contracts (India) Ltd	2.40
PNC Infratech Ltd	1.55
<b>Industrial Capital Goods</b>	<b>3.77</b>
ABB India Ltd	2.34
Texmaco Rail & Engineering Ltd	1.43
<b>Engineering Services</b>	<b>1.22</b>
VA Tech Wabag Ltd	1.22
<b>Unlisted</b>	<b>0.33</b>
<b>Retailing</b>	<b>0.20</b>
RP-SG Retail Ltd	0.20
<b>Software</b>	<b>0.13</b>
RP-SG Business Process Services Ltd	0.13
<b>Money Market Instruments</b>	<b>2.35</b>
CBLO	2.35
Net Current Assets	0.18
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

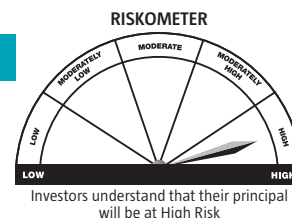
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 255.44 Crores

**Monthly AVGAUM :** ₹ 248.95 Crores

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

Direct Plan - Dividend Option ₹ 33.80

Direct Plan - Growth Option ₹ 36.39

Regular Plan - Dividend Option ₹ 20.20

Regular Plan - Growth Option ₹ 34.53

**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>^</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	18.11
Portfolio Beta	1.12
Portfolio Turnover Ratio	1.08 times
R-Squared	0.86
Sharpe Ratio	0.30

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.80</b>
<b>Listed</b>	<b>96.80</b>
<b>Consumer Non Durables</b>	<b>38.52</b>
Hindustan Unilever Ltd	5.57
Britannia Industries Ltd	5.28
Asian Paints Ltd	4.94
ITC Ltd	4.18
Dabur India Ltd	4.13
Nestle India Ltd	3.48
Colgate Palmolive (India) Ltd	3.22
Kansai Nerolac Paints Ltd	2.68
Berger Paints India Ltd	2.65
Jubilant Foodworks Ltd	2.39
<b>Banks</b>	<b>25.10</b>
HDFC Bank Ltd	8.40
ICICI Bank Ltd	6.78
State Bank of India	4.10
Axis Bank Ltd	3.85
Kotak Mahindra Bank Ltd	1.97
<b>Consumer Durables</b>	<b>14.87</b>
Bata India Ltd	4.04
VIP Industries Ltd	3.85
Havells India Ltd	2.67
Titan Company Ltd	2.34
Whirlpool Of India Ltd	1.97
<b>Petroleum Products</b>	<b>5.48</b>
Reliance Industries Ltd	5.48
<b>Chemicals</b>	<b>3.81</b>
Pidilite Industries Ltd	3.81

## INVESTMENT STYLE

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

<b>Construction Project</b>	<b>3.51</b>
Voltas Ltd	3.51
<b>Finance</b>	<b>2.16</b>
Housing Development Finance Corporation Ltd	2.16
<b>Textile Products</b>	<b>1.42</b>
Page Industries Ltd	1.42
<b>Auto Ancillaries</b>	<b>1.04</b>
Exide Industries Ltd	1.04
<b>Retailing</b>	<b>0.89</b>
Avenue Supermarts Ltd	0.89
<b>Money Market Instruments</b>	<b>2.79</b>
CBLO	2.79
<b>Net Current Assets</b>	<b>0.41</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.10.2018

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

● Please refer page no. 39 for disclaimers.

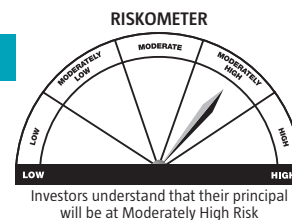
# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSEF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>§</sup> :** ₹ 821.72 Crores

**Monthly AVG AUM :** ₹ 808.98 Crores

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

Direct Plan - Dividend Option ₹ 37.38

Regular Plan - Dividend Option ₹ 25.00

Direct Plan - Growth Option ₹ 60.54

Regular Plan - Growth Option ₹ 58.52

**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 : 2.31%

Direct Plan : 1.52%

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

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

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

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

## PRODUCT POSITIONING

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

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

Standard Deviation	15.63
Portfolio Beta	0.99
Portfolio Turnover Ratio	1.82 times
R-Squared	0.89
Sharpe Ratio	0.19

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.29</b>
<b>Listed</b>	<b>96.29</b>
<b>Banks</b>	<b>29.67</b>
HDFC Bank Ltd	8.64
ICICI Bank Ltd	8.60
Axis Bank Ltd	5.47
State Bank of India	4.80
Kotak Mahindra Bank Ltd	2.16
<b>Software</b>	<b>13.78</b>
Infosys Ltd	5.13
Tata Consultancy Services Ltd	4.58
L&T Technology Services Ltd	2.32
Larsen & Toubro Infotech Ltd	1.75
<b>Consumer Durables</b>	<b>10.90</b>
VIP Industries Ltd	3.12
Bata India Ltd	2.79
Havells India Ltd	1.78
Whirlpool Of India Ltd	1.73
Titan Company Ltd	1.48
<b>Consumer Non Durables</b>	<b>9.44</b>
Asian Paints Ltd	2.79
Dabur India Ltd	1.86
Britannia Industries Ltd	1.66
Berger Paints India Ltd	1.63
Hindustan Unilever Ltd	1.50
<b>Petroleum Products</b>	<b>8.69</b>
Reliance Industries Ltd	7.76
Bharat Petroleum Corporation Ltd	0.93
<b>Industrial Products</b>	<b>4.50</b>
Schaeffler India Ltd	2.52
AIA Engineering Ltd	1.98
<b>Construction Project</b>	<b>3.14</b>
Larsen & Toubro Ltd	1.63

## INVESTMENT STYLE

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

Voltas Ltd	0.84
Ashoka Buildcon Ltd	0.67
<b>Transportation</b>	<b>2.55</b>
Transport Corporation of India Ltd	2.55
<b>Industrial Capital Goods</b>	<b>2.12</b>
Honeywell Automation India Ltd	2.12
<b>Construction</b>	<b>2.09</b>
Ahluwalia Contracts (India) Ltd	1.48
PNC Infratech Ltd	0.61
<b>Auto Ancillaries</b>	<b>1.92</b>
Exide Industries Ltd	1.01
Balkrishna Industries Ltd	0.91
<b>Minerals/Mining</b>	<b>1.89</b>
Coal India Ltd	1.89
<b>Ferrous Metals</b>	<b>1.81</b>
Tata Steel Ltd	1.81
<b>Non - Ferrous Metals</b>	<b>0.98</b>
Vedanta Ltd	0.98
<b>Finance</b>	<b>0.97</b>
Bajaj Finance Ltd	0.97
<b>Cement</b>	<b>0.92</b>
Ambuja Cements Ltd	0.92
<b>Chemicals</b>	<b>0.92</b>
Solar Industries India Ltd	0.92
<b>Money Market Instruments</b>	<b>5.26</b>
CBLO	5.26
Net Current Assets	-1.55
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



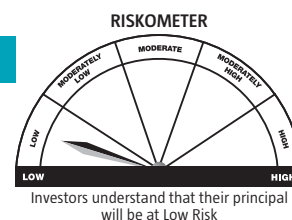
# CANARA ROBECO LIQUID FUND (CRL)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>§</sup> :** ₹ 1,250.30 Crores

**Monthly AVGAUM :** ₹ 1,272.50 Crores

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

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,569.2588

Direct Plan - Growth Option ₹ 2,191.8945

Unclaimed Redmp & Dividend Plan-Direct Growth ₹ 1,191.2180

Direct Plan - Monthly Dividend Option ₹ 1,000.0001

Regular Plan - Daily Dividend Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,186.3719

Regular Plan - Monthly Dividend Option ₹ 1,000.0000

Regular Plan - Weekly Dividend Option ₹ 1,000.0000

Direct Plan - Weekly Dividend Option ₹ 1,000.0001

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.

**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 - Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan - Daily Dividend Reinvestment

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend payout

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

Direct Plan - Dividend Payout

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.12%

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

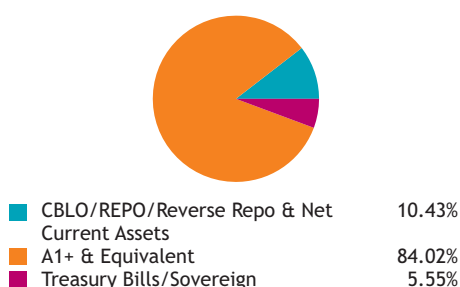
2) Since 18-Mar-11

## 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>

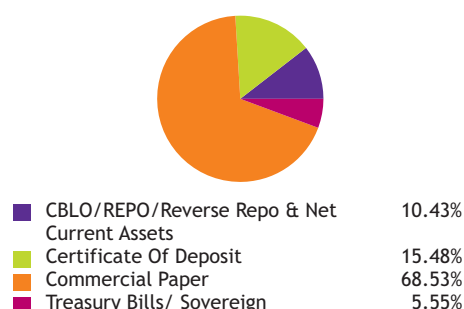
Yield to Maturity	7.29%
Modified Duration	0.06 Years
Average Maturity	0.06 Years

## 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>84.00</b>
National Bank For Agriculture & Rural Development	A1+(ICRA)	7.17
HT Media Ltd	A1+(CRISIL)	5.99
L & T Finance Ltd	A1+(ICRA)	4.00
Indian Bank	A1+(IND)	4.00
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.99
JM Financial Products Ltd	A1+(ICRA)	3.99
LIC Housing Finance Ltd	A1+(ICRA)	3.99
Manappuram Finance Ltd	A1+(CRISIL)	3.99
Indiabulls Housing Finance Ltd	A1+(CRISIL)	3.99
Axis Finance Ltd	A1+(IND)	3.99
IIFL Wealth Finance Ltd	A1+(CRISIL)	3.98
Reliance Jio Infocomm Ltd	A1+(CARE)	3.98
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.97
Blue Star Ltd	A1+(CARE)	3.97
Axis Bank Ltd	A1+(CRISIL)	3.96
Axis Bank Ltd	A1+(CRISIL)	3.96
Century Textiles & Industries Ltd	A1+(CRISIL)	3.95
Vijaya Bank	A1+(CARE)	3.57
Power Finance Corporation Ltd	A1+(CRISIL)	1.99
Aditya Birla Finance Ltd	A1+(ICRA)	1.99
JM Financial Credit Solutions Ltd	A1+(ICRA)	1.98
Godrej Industries Ltd	A1+(ICRA)	1.60
CBLO		10.41
Treasury Bills		5.55
Other Current Assets		0.04
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.10.2018

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

● Please refer page no. 39 for disclaimers.

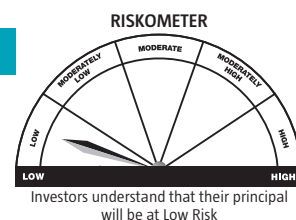
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 102.75 Crores

**Monthly AVGAUM :** ₹ 98.76 Crores

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

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,578.8073
Direct Plan - Growth Option	₹ 2,756.8385
Direct Plan - Monthly Dividend Option	₹ 1,000.0001
Regular Plan - Dividend Payout Option	₹ 1,103.7260
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,686.6457
Regular Plan - Monthly Dividend Option	₹ 1,000.0000
Regular Plan - Weekly Dividend Option	₹ 1,240.7100
Direct Plan - Weekly Dividend Option	₹ 1,240.7100

### 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 / Invtis- 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

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

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.95%  
 Direct Plan : 0.59%

**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>

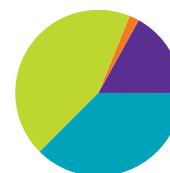
Yield to Maturity	7.24%
Modified Duration	0.27 Years
Average Maturity	0.30 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>43.56</b>
Tata Capital Financial Services Ltd	A1+(ICRA)	4.86
Mahindra & Mahindra Financial Services Ltd	A1+(CRISIL)	4.85
National Bank For Agriculture & Rural Development	A1+(ICRA)	4.85
Housing Development Finance Corporation Ltd	A1+(CRISIL)	4.84
Rural Electrification Corporation Ltd	A1+(CRISIL)	4.84
NTPC Ltd	A1+(CARE)	4.84
Nabha Power Ltd	A1+(ICRA)	4.84
Power Finance Corporation Ltd	A1+(CRISIL)	4.82
Axis Bank Ltd	A1+(CRISIL)	4.82
<b>Debt Instruments</b>		<b>1.95</b>
L&T Housing Finance Ltd	AAA(ICRA)	1.95
Treasury Bills		37.45
CBLO		17.22
Other Current Assets		-0.18
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

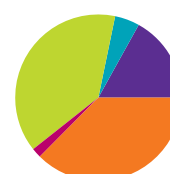
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	17.04%
AAA & Equivalent	1.95%
A1+ & Equivalent	43.56%
Treasury Bills/Sovereign	37.45%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	17.04%
Certificate Of Deposit	4.82%
Commercial Paper	38.74%
NCDs/ Bonds	1.95%
Treasury Bills/ Sovereign	37.45%

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.19%
0 to 3 Months	60.79%
3 to 6 Months	9.47%
6 to 12 Months	27.98%
Greater than 2 Years	1.95%

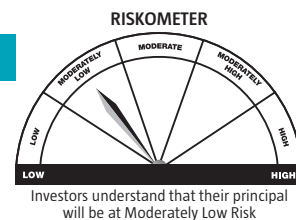
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>§</sup> :** ₹ 792.08 Crores

**Monthly AVGAUM :** ₹ 816.40 Crores

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

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 25.4803

Regular Plan - Dividend Option ₹ 25.2212

Direct Plan - Growth Option ₹ 28.4315

Regular Plan - Growth Option ₹ 28.1574

Direct Plan - Monthly Dividend Option ₹ 10.2600

Regular Plan - Monthly Dividend Option ₹ 10.2600

Regular Plan - Weekly Dividend Option ₹ 10.2600

Direct Plan - Weekly Dividend Option ₹ 10.2600

**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>^</sup>:

Regular Plan : 0.55%

Direct Plan : 0.30%

**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>§</sup>

Yield to Maturity 8.22%

Modified Duration 0.49 Years

Average Maturity 0.55 Years

## MATURITY PROFILE

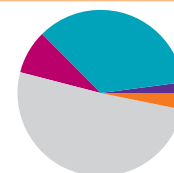
	% Allocation
Net Current Assets	1.52%
0 to 3 Months	54.46%
3 to 6 Months	16.01%
6 to 12 Months	6.88%
1 -2 years	19.34%
Greater than 2 Years	1.80%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>50.84</b>
Godrej Industries Ltd	A1+(ICRA)	7.52
Indian Bank	A1+(IND)	6.31
Axis Bank Ltd	A1+(ICRA)	6.31
Century Textiles & Industries Ltd	A1+(CRISIL)	6.24
NTPC Ltd	A1+(CARE)	5.65
Axis Bank Ltd	A1+(ICRA)	3.14
Piramal Capital and Housing Finance Ltd	A1+(CARE)	3.14
Piramal Enterprises Ltd	A1+(CARE)	3.14
Godrej Properties Ltd	A1+(ICRA)	3.14
JM Financial Credit Solutions Ltd	A1+(ICRA)	3.13
Power Finance Corporation Ltd	A1+(CRISIL)	3.12
<b>Debt Instruments</b>		<b>44.10</b>
Reliance Jio Infocomm Ltd	AAA(CRISIL)	6.27
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.59
Tata Motors Ltd	AA+(CARE)	3.15
Indiabulls Housing Finance Ltd	AAA(CRISIL)	3.14
Gruh Finance Ltd	AAA(CRISIL)	3.13
Sundaram Finance Ltd	AAA(CRISIL)	3.09
Capital First Ltd	AA+(CARE)	3.07
Capital First Ltd	AAA(BWR)	3.06
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.05
Indiabulls Housing Finance Ltd	AAA(CARE)	2.26
Indiabulls Housing Finance Ltd	AAA(CARE)	1.87
Tata Motors Ltd	AA+(CARE)	1.80
Indiabulls Housing Finance Ltd	AAA(CARE)	1.25
Rural Electrification Corporation Ltd	AAA(CRISIL)	1.23
Power Finance Corporation Ltd	AAA(CRISIL)	0.63
Rural Electrification Corporation Ltd	AAA(CRISIL)	0.63
Bajaj Finance Ltd	AAA(IND)	0.63
Tata Motors Ltd	AA+(CARE)	0.63
Indiabulls Housing Finance Ltd	AAA(CARE)	0.62
Treasury Bills		3.07
CBLO		0.48
Other Current Assets		1.51
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	2.00%
AAA & Equivalent	35.45%
AA+ & Equivalent	8.65%
A1+ & Equivalent	50.83%
Treasury Bills/Sovereign	3.07%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	2.00%
Certificate Of Deposit	15.76%
Commercial Paper	35.07%
NCDs/Bonds	44.10%
Treasury Bills/ Sovereign	3.07%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.10.2018

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

• Please refer page no. 39 for disclaimers.

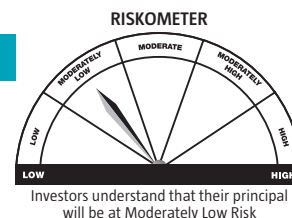
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 250.62 Crores

**Monthly AVGAUM :** ₹ 256.07 Crores

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

Direct Plan - Growth Option ₹ 17.5820

Regular Plan - Growth Option ₹ 16.8079

Direct Plan -

Monthly Dividend Option ₹ 15.4112

Regular Plan -

Monthly Dividend Option ₹ 14.3795

Regular Plan -

Quarterly Dividend Option ₹ 14.6650

Direct Plan -

Quarterly Dividend Option ₹ 15.4161

**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 : 0.48%

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 19 Years

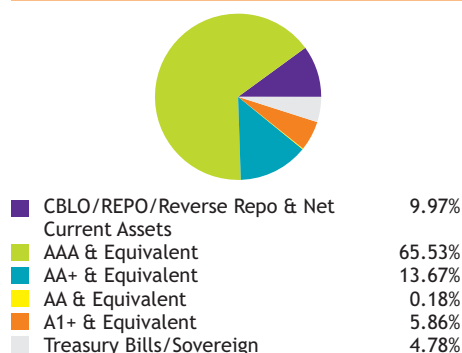
**MANAGING THIS FUND :** Since 16-Sep-12

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

Yield to Maturity	8.67%
Modified Duration	1.26 Years
Average Maturity	1.48 Years

## RATING PROFILE

(% to net assets)



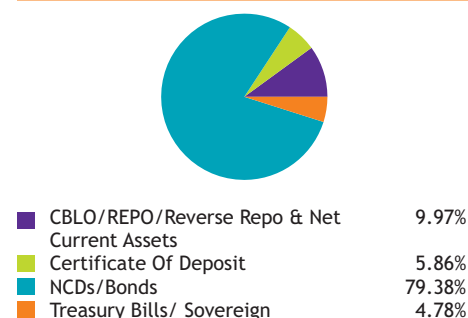
## PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>5.87</b>
HDFC Bank Ltd	A1+(IND)	3.89
Axis Bank Ltd	A1+(CRISIL)	1.98
<b>Debt Instruments</b>		<b>79.39</b>
LIC Housing Finance Ltd	AAA(CRISIL)	5.84
Aditya Birla Finance Ltd	AA+(ICRA)	5.80
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	3.99
Sundaram Finance Ltd	AAA(CRISIL)	3.95
National Bank For Agriculture & Rural Development	AAA(CRISIL)	3.95
Capital First Ltd	AA+(CARE)	3.93
Export Import Bank Of India	AAA(CRISIL)	3.91
Power Finance Corporation Ltd	AAA(CRISIL)	3.90
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	3.88
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.87
UltraTech Cement Ltd	AAA(CRISIL)	3.80
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.76
Indiabulls Housing Finance Ltd	AAA(CARE)	2.78
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.77
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.00
Export Import Bank Of India	AAA(CRISIL)	2.00
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.00
Tata Motors Ltd	AA+(CARE)	2.00
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.99
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	1.99
NTPC Ltd	AAA(CRISIL)	1.99
Indiabulls Housing Finance Ltd	AAA(CARE)	1.97
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	1.96
LIC Housing Finance Ltd	AAA(CRISIL)	1.94
Capital First Ltd	AA+(CARE)	1.94
LIC Housing Finance Ltd	AAA(CRISIL)	0.77
ICICI Home Finance Company Ltd	AAA(CARE)	0.52
Blue Dart Express Ltd	AA(ICRA)	0.11
Blue Dart Express Ltd	AA(ICRA)	0.08
<b>Government Securities</b>		<b>2.83</b>
8.27% GOI 09-JUN-20	Sovereign	2.01
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.71
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.11
CBLO		6.74
Treasury Bills		1.95
Other Current Assets		3.22
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	3.23%
0 to 3 Months	10.82%
3 to 6 Months	20.55%
6 to 12 Months	7.89%
1 -2 years	37.78%
Greater than 2 Years	19.74%

## 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.



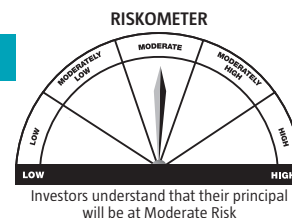
# CANARA ROBECO INCOME FUND (CRINC)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

Monthend AUM<sup>5</sup> : ₹ 106.76 Crores

Monthly AVGAUM : ₹ 107.31 Crores

NAV: (as on October 31, 2018)

Direct Plan - Quarterly Divi. Option ₹ 14.8933

Regular Plan - Quarterly Divi. Option ₹ 14.2302

Direct Plan - Growth Option ₹ 38.0666

Regular Plan - Growth Option ₹ 36.5417

**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 : 1.01%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity 8.71%

Modified Duration 2.51 Years

Average Maturity 3.49 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	5.67%
0 to 3 Months	6.51%
3 to 6 Months	4.68%
6 to 12 Months	9.38%
1 -2 years	9.12%
Greater than 2 years	64.64%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>67.47</b>
LIC Housing Finance Ltd	AAA(CRISIL)	9.38
Capital First Ltd	AA+(CARE)	9.12
Power Finance Corporation Ltd	AAA(CRISIL)	9.05
Rural Electrification Corporation Ltd	AAA(CRISIL)	8.96
Small Industries Development Bank Of India	AAA(CARE)	6.40
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.68
Tata Motors Ltd	AA+(CARE)	4.56
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.54
National Highways Authority Of India	AAA(CRISIL)	4.49
Reliance Industries Ltd	AAA(CRISIL)	4.43
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.86
<b>Government Securities</b>		<b>20.35</b>
6.57% GOI 05-DEC-33	Sovereign	6.50
7.42% MAHARASHTRA SDL 11-MAY-22	Sovereign	6.30
7.37% GOI 16-APR-23	Sovereign	4.60
7.17% GOI 08-JAN-28	Sovereign	2.69
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.26
CBLO		6.51
Other Current Assets		5.67
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	12.19%
AAA & Equivalent	53.79%
AA+ & Equivalent	13.68%
Treasury Bills/Sovereign	20.35%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	12.19%
NCDs/Bonds	67.46%
Treasury Bills/ Sovereign	20.35%

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.10.2018

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

● Please refer page no. 39 for disclaimers.

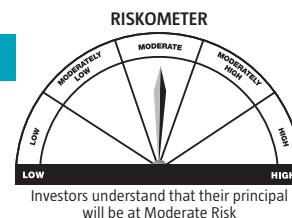
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 126.14 Crores

**Monthly AVGAUM :** ₹ 127.03 Crores

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

Direct Plan - Dividend Option ₹ 13.9933

Direct Plan - Growth Option ₹ 20.4129

Regular Plan - Dividend Option ₹ 13.4947

Regular Plan - Growth Option ₹ 19.7860

**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 7.76%

Modified Duration 1.82 Years

Average Maturity 2.49 Years

## MATURITY PROFILE

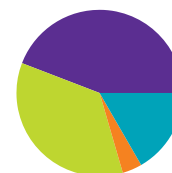
	% Allocation
Net Current Assets	2.45%
0 to 3 Months	41.85%
3 to 6 Months	1.98%
6 to 12 Months	4.32%
1 -2 years	11.64%
Greater than 2 Years	37.76%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>38.98</b>
Small Industries Development Bank Of India	AAA(CARE)	7.93
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	7.79
Rural Electrification Corporation Ltd	AAA(CRISIL)	7.57
Reliance Industries Ltd	AAA(CRISIL)	7.50
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.93
Capital First Ltd	AA+(CARE)	3.86
Power Finance Corporation Ltd	AAA(CRISIL)	0.40
<b>Government Securities</b>		<b>16.75</b>
7.17% GOI 08-JAN-28	Sovereign	12.68
6.05% GOI 02-FEB-19	Sovereign	1.98
6.84% GOI 19-DEC-22	Sovereign	1.92
6.68% GOI 17-SEP-31	Sovereign	0.17
CBLO		41.84
Other Current Assets		2.43
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

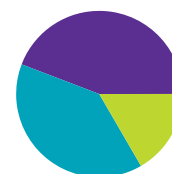
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	44.29%
AAA & Equivalent	35.11%
AA+ & Equivalent	3.86%
Treasury Bills/Sovereign	16.74%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	44.29%
NCDs/Bonds	38.96%
Treasury Bills/ Sovereign	16.74%

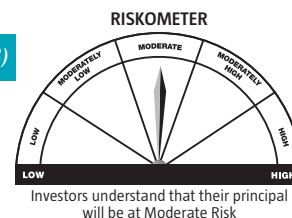
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 199.23 Crores

**Monthly AVGAUM :** ₹ 200.62 Crores

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

Direct Plan - Dividend Option ₹ 11.4875

Regular Plan - Dividend Option ₹ 11.1743

Direct Plan - Growth Option ₹ 14.5361

Regular Plan - Growth Option ₹ 14.1774

**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>5</sup>:

Regular Plan : 1.25%

Direct Plan : 0.54%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 23 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity 8.84%

Modified Duration 2.04 Years

Average Maturity 2.51 Years

## MATURITY PROFILE

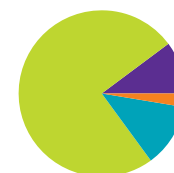
	% Allocation
Net Current Assets	2.65%
0 to 3 Months	7.50%
6 to 12 Months	5.04%
1 -2 years	27.21%
Greater than 2 years	57.61%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>87.33</b>
Tata Motors Ltd	AA+(CARE)	7.57
Rural Electrification Corporation Ltd	AAA(CRISIL)	7.46
Small Industries Development Bank Of India	AAA(CARE)	7.35
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	7.24
Aditya Birla Finance Ltd	AAA(ICRA)	6.03
Power Finance Corporation Ltd	AAA(CRISIL)	5.04
LIC Housing Finance Ltd	AAA(CRISIL)	4.99
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.97
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.92
L & T Finance Ltd	AA+(ICRA)	4.90
LIC Housing Finance Ltd	AAA(CRISIL)	4.88
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.87
Reliance Industries Ltd	AAA(CRISIL)	4.73
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.56
Power Finance Corporation Ltd	AAA(CRISIL)	2.49
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.46
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.45
Power Finance Corporation Ltd	AAA(CRISIL)	2.42
<b>Government Securities</b>		<b>2.52</b>
8.52% UTTAR PRADESH SDL UDAY 29-MAR-22	Sovereign	2.52
CBLO		7.50
Other Current Assets		2.65
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

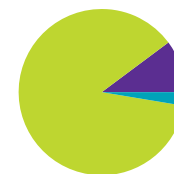
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	10.14%
AAA & Equivalent	74.87%
AA+ & Equivalent	12.47%
Treasury Bills/Sovereign	2.52%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	10.14%
NCDs/Bonds	87.34%
Treasury Bills/ Sovereign	2.52%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.10.2018

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

• Please refer page no. 39 for disclaimers.

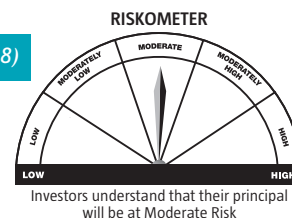
# CANARA ROBECO GILT FUND (CRGILT)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>†</sup> :** ₹ 61.55 Crores

**Monthly AVGAUM :** ₹ 61.18 Crores

**NAV:** (as on October 31, 2018)  
 Direct Plan - Dividend Option ₹ 14.6971  
 Regular Plan - Dividend Option ₹ 14.2309  
 Direct Plan - Growth Option ₹ 50.0301  
 Regular Plan - Growth Option ₹ 48.6579

**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	7.40%
Modified Duration	2.54 Years
Average Maturity	3.58 Years

## PORTFOLIO

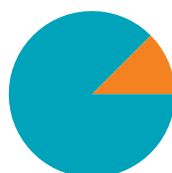
Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>87.50</b>
6.05% GOI 02-FEB-19	Sovereign	36.45
6.84% GOI 19-DEC-22	Sovereign	27.60
7.17% GOI 08-JAN-28	Sovereign	23.29
8.13% GOI 22-JUN-45	Sovereign	0.16
CBLO		9.79
Other Current Assets		2.71
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.71%
0 to 3 Months	9.79%
3 to 6 Months	36.45%
Greater than 2 years	51.05%

## RATING PROFILE & ASSET ALLOCATION

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	12.50%
Treasury Bills/Sovereign	87.50%

## 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.



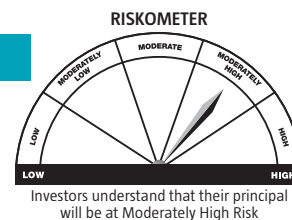
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 202.70 Crores

**Monthly AVGAUM :** ₹ 204.00 Crores

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

Direct Plan - Growth Option	₹ 56.1916
Regular Plan - Growth Option	₹ 52.9288
Direct Plan - Monthly Divi. Option	₹ 14.2540
Regular Plan - Monthly Divi. Option	₹ 13.2927
Regular Plan - Quarterly Divi. Option	₹ 13.6744
Direct Plan - Quarterly Divi. Option	₹ 14.6676

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

**ASSET ALLOCATION:**

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

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

**PLANS / OPTIONS:** Regular Plan- Growth Option  
Regular Plan - Monthly Dividend Payout / Reinvestment Option  
Regular Plan- Quarterly Dividend Payout/ Reinvestment Option  
Direct Plan- Growth Option  
Direct Plan - Monthly Dividend Payout / Reinvestment Option  
Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

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

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

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

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

**EXPENSE RATIO<sup>5</sup>:** Regular Plan : 2.39%

Direct Plan : 1.37%

**BENCHMARK:**

CRISIL Hybrid 85+15-Conservative Index

**FUND MANAGER:**

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Miyush Gandhi (For Equity Portfolio)

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

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

2) Since 15-June-18

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

Yield to Maturity 8.55%

Modified Duration 2.11 Years

Average Maturity 2.84 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	13.24%
6 to 12 Months	7.33%
1 -2 years	12.14%
Greater than 2 Years	34.89%

## PORTFOLIO

**Name of the Instruments** % to NAV

**Equities** 22.45

**Listed** 22.40

**Banks** 6.29

HDFC Bank Ltd 2.48

ICICI Bank Ltd 1.04

Kotak Mahindra Bank Ltd 0.84

Axis Bank Ltd 0.72

State Bank of India 0.69

IndusInd Bank Ltd 0.52

**Consumer Non Durables** 3.17

ITC Ltd 0.93

Hindustan Unilever Ltd 0.85

Britannia Industries Ltd 0.72

Marico Ltd 0.39

Kansai Nerolac Paints Ltd 0.28

**Software** 2.15

Infosys Ltd 1.27

Tata Consultancy Services Ltd 0.88

**Finance** 1.85

Housing Development Finance Corporation Ltd 0.84

Bajaj Finance Ltd 0.59

Bajaj Finserv Ltd 0.42

**Petroleum Products** 1.49

Reliance Industries Ltd 1.49

**Construction Project** 1.25

Larsen & Toubro Ltd 1.03

Ashoka Buildcon Ltd 0.22

**Auto** 0.95

Maruti Suzuki India Ltd 0.95

**Cement** 0.93

Ultratech Cement Ltd 0.46

Shree Cement Ltd 0.26

The Ramco Cements Ltd 0.21

**Consumer Durables** 0.89

Titan Company Ltd 0.49

Havells India Ltd 0.40

**Pharmaceuticals** 0.73

Divi's Laboratories Ltd 0.73

**Transportation** 0.67

Transport Corporation of India Ltd 0.35

TCI Express Ltd 0.32

**Power** 0.61

Tata Power Company Ltd 0.38

Cesc Ltd 0.23

**Gas** 0.46

Petronet LNG Ltd 0.46

**Chemicals** 0.28

Atul Ltd 0.28

**Pesticides** 0.27  
UPL Ltd 0.27

**Auto Ancillaries** 0.23  
Balkrishna Industries Ltd 0.23

**Industrial Products** 0.18  
Bharat Forge Ltd 0.18

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

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

**Debt Instruments** 45.71  
Capital First Ltd 4.86

Aditya Birla Finance Ltd 4.78  
Power Finance Corporation Ltd 4.77

Indian Railway Finance Corporation Ltd 4.75  
Rural Electrification Corporation Ltd 4.71

Tata Motors Ltd 2.48  
Tata Motors Ltd 2.48

Power Grid Corporation of India Ltd 2.48  
Export Import Bank Of India 2.47

Power Grid Corporation of India Ltd 2.42  
Capital First Ltd 2.40

Bharat Petroleum Corporation Ltd 2.39  
Power Finance Corporation Ltd 2.37

Power Finance Corporation Ltd 2.35  
**Government Securities** 11.13

7.42% MAHARASHTRA SDL 11-MAY-22 7.19

6.57% GOI 05-DEC-33 3.00

7.17% GOI 08-JAN-28 0.94

7.72% GOI 26-OCT-55 0.00

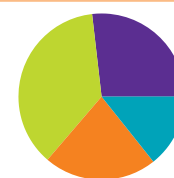
CBLO 10.77

Other Current Assets 9.94

**Grand Total ( Net Asset)** 100.00

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	26.74%
AAA & Equivalent	37.00%
AA+ & Equivalent	21.91%
Treasury Bills/Sovereign	14.36%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	20.74%
NCDs/Bonds	45.69%
Treasury Bills/Sovereign	11.14%
Equity	22.44%

## PRODUCT POSITIONING

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

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.10.2018

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

● Please refer page no. 39 for disclaimers.

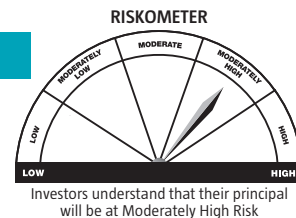
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>6</sup> :** ₹ 1,724.42 Crores

**Monthly AVGAUM :** ₹ 1,680.79 Crores

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

Direct Plan - Monthly Divi. Option ₹ 80.49  
Regular Plan - Monthly Divi. Option ₹ 75.59  
Direct Plan - Growth Option ₹ 151.64  
Regular Plan - Growth Option ₹ 144.99

**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 : 1.15%

**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	12.45
Portfolio Beta	1.18
Portfolio Turnover Ratio	4.12 times
R-Squared	0.91
Sharpe Ratio	0.17

## PORTFOLIO

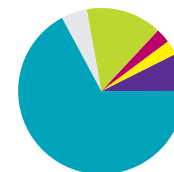
Name of the Instruments	% to NAV
<b>Equities</b>	<b>67.28</b>
<b>Listed</b>	<b>67.16</b>
<b>Banks</b>	<b>17.73</b>
HDFC Bank Ltd	5.40
ICICI Bank Ltd	4.36
Axis Bank Ltd	3.24
State Bank of India	2.86
Kotak Mahindra Bank Ltd	1.87
<b>Software</b>	<b>7.80</b>
Infosys Ltd	3.72
Tata Consultancy Services Ltd	2.60
Tech Mahindra Ltd	0.75
Larsen & Toubro Infotech Ltd	0.73
<b>Consumer Non Durables</b>	<b>6.37</b>
ITC Ltd	2.41
Hindustan Unilever Ltd	1.10
Asian Paints Ltd	1.05
Britannia Industries Ltd	0.62
Kansai Nerolac Paints Ltd	0.60
Marico Ltd	0.59
<b>Petroleum Products</b>	<b>4.27</b>
Reliance Industries Ltd	4.27
<b>Finance</b>	<b>4.22</b>
Housing Development Finance Corporation Ltd	1.62
Bajaj Finance Ltd	1.15
LIC Housing Finance Ltd	0.95
ICICI Lombard General Insurance Co Ltd	0.50
<b>Construction Project</b>	<b>3.51</b>
Larsen & Toubro Ltd	2.98
Ashoka Buildcon Ltd	0.53
<b>Gas</b>	<b>3.18</b>
Indraprastha Gas Ltd	1.17
Petronet LNG Ltd	1.04
GAIL (India) Ltd	0.97
<b>Consumer Durables</b>	<b>2.96</b>
Bata India Ltd	1.12
Titan Company Ltd	0.94
Havells India Ltd	0.90
<b>Industrial Products</b>	<b>2.69</b>
Schaeffler India Ltd	1.09
Bharat Forge Ltd	0.89
AIA Engineering Ltd	0.71
<b>Pharmaceuticals</b>	<b>2.62</b>
Sun Pharmaceutical Industries Ltd	1.16
Divi's Laboratories Ltd	0.87
Jubilant Life Sciences Ltd	0.59
<b>Cement</b>	<b>1.79</b>
Shree Cement Ltd	1.06
Ultratech Cement Ltd	0.73
<b>Chemicals</b>	<b>1.50</b>
Navin Fluorine International Ltd	0.79
Atul Ltd	0.71
<b>Auto</b>	<b>1.19</b>
Maruti Suzuki India Ltd	1.19
<b>Auto Ancillaries</b>	<b>1.18</b>
Balkrishna Industries Ltd	1.18
<b>Minerals/Mining</b>	<b>0.97</b>
Coal India Ltd	0.97
<b>Ferrous Metals</b>	<b>0.97</b>
Tata Steel Ltd	0.97
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.81</b>
The Indian Hotels Co Ltd	0.81
<b>Transportation</b>	<b>0.79</b>
Transport Corporation of India Ltd	0.79

## INVESTMENT STYLE

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

<b>Industrial Capital Goods</b>	<b>0.78</b>
Honeywell Automation India Ltd	0.78
<b>Non - Ferrous Metals</b>	<b>0.73</b>
Vedanta Ltd	0.73
<b>Construction</b>	<b>0.55</b>
Ahluwalia Contracts (India) Ltd	0.55
<b>Power</b>	<b>0.55</b>
Cesc Ltd	0.55
<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>14.67</b>
Power Finance Corporation Ltd	1.67
Rural Electrification Corporation Ltd	1.45
Reliance Industries Ltd	1.09
Small Industries Development Bank Of India	0.85
Power Finance Corporation Ltd	0.84
Rural Electrification Corporation Ltd	0.83
Sundaram Finance Ltd	0.70
Power Finance Corporation Ltd	0.58
Housing Development Finance Corporation Ltd	0.58
Indiabulls Housing Finance Ltd	0.57
Tata Motors Ltd	0.57
National Bank For Agriculture & Rural Development	0.56
Bharat Petroleum Corporation Ltd	0.56
Rural Electrification Corporation Ltd	0.40
Power Finance Corporation Ltd	0.39
Capital First Ltd	0.29
Rural Electrification Corporation Ltd	0.29
LIC Housing Finance Ltd	0.29
Housing Development Finance Corporation Ltd	0.29
Export Import Bank Of India	0.29
Tata Motors Ltd	0.29
Power Finance Corporation Ltd	0.28
Tata Motors Ltd	0.28
Power Finance Corporation Ltd	0.28
Power Grid Corporation of India Ltd	0.28
Housing Development Finance Corporation Ltd	0.17
<b>Money Market Instruments</b>	<b>13.37</b>
CBLO	6.52
Bandhan Bank Ltd	1.44
Piramal Capital and Housing Finance Ltd	1.44
Piramal Enterprises Ltd	1.44
Axis Bank Ltd	1.41
Treasury Bills	1.12
<b>Government Securities</b>	<b>3.92</b>
6.05% GOI 02-FEB-19	1.45
6.57% GOI 05-DEC-33	0.75
7.42% MAHARASHTRA SDL 11-MAY-22	0.56
8.24% GOI 15-FEB-27	0.30
7.37% GOI 16-APR-23	0.29
8.15% GOI 24-NOV-26	0.29
7.17% GOI 08-JAN-28	0.28
<b>Net Current Assets</b>	<b>0.76</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	7.30%
Certificate Of Deposit	2.85%
Commercial Paper	2.88%
NCDs/Bonds	14.66%
Treasury Bills/ Sovereign	5.03%
Equity	67.27%

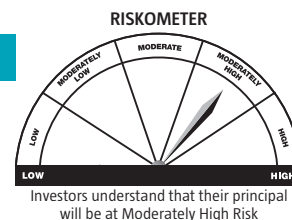
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>§</sup> :** ₹ 38.76 Crores

**Monthly AVGAUM :** ₹ 38.46 Crores

**NAV :** (as on October 31, 2018) : ₹ 2,960.7349

**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 October 2018 is 0.07 (Period: October 2013 to October 2018).

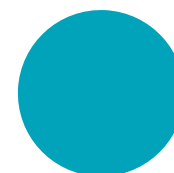
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	99.01
CBLO	0.94
Other Current Assets	0.05
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

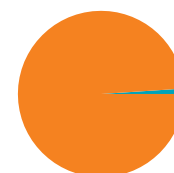
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ CBLO/REPO/Reverse Repo & Net Current Assets 0.99%

■ Gold ETFs 99.01%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 31.10.2018

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

• Please refer page no. 39 for disclaimers.

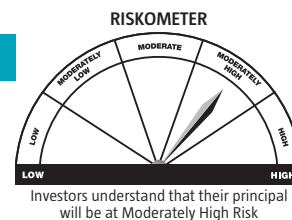
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on October 31, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 38.04 Crores

**Monthly AVG AUM :** ₹ 37.18 Crores

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

Direct Plan - Dividend Option ₹ 9.6698

Regular Plan - Dividend Option ₹ 9.6410

Direct Plan - Growth Option ₹ 9.7241

Regular Plan - Growth Option ₹ 9.6352

**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

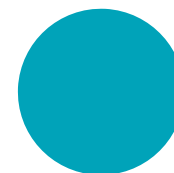
	% Allocation
Net Current Assets	-0.11%

## PORTFOLIO

Name of the Instruments	% to NAV
Mutual Fund Investments	99.24
Canara Robeco Gold ETF	99.24
CBLO	0.87
Other Current Assets	-0.11
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

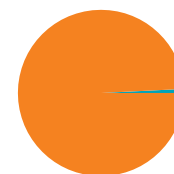
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ CBLO/REPO/Reverse Repo & Net Current Assets 0.76%

■ Gold ETFs 99.24%



## PERFORMANCE AT A GLANCE

(as on October 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-0.31%	-0.98%	4.91%	9969	9902	10491
Last 3 Years	8.81%	10.67%	10.33%	12890	13560	13436
Last 5 Years	13.07%	13.76%	11.75%	18491	19058	17430
Since Inception (CAGR)	17.87%	16.03%	17.59%	120470	94916	116142

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

#### CANARA ROBECO INFRASTRUCTURE

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	-20.79%	-20.42%	4.91%	7921	7958	10491
Last 3 Years	4.22%	6.61%	10.33%	11321	12122	13436
Last 5 Years	15.48%	N.A.	11.75%	20546	-	17430
Since Inception (CAGR)	11.62%	N.A.	14.17%	41380	-	55401

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

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	5.37%	0.24%	4.91%	10537	10024	10491
Last 3 Years	10.12%	10.63%	10.33%	13360	13546	13436
Last 5 Years	14.70%	12.72%	11.75%	19858	18204	17430
Since Inception (CAGR)	14.50%	12.69%	12.79%	320605	212775	217704

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Dividend 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	-7.05%	-0.98%	4.91%	9295	9902	10491
Last 3 Years	11.81%	10.67%	10.33%	13988	13560	13436
Last 5 Years	27.69%	13.76%	11.75%	33963	19058	17430
Since Inception (CAGR)	17.03%	17.92%	15.61%	85520	56899	72439

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	-2.21%	0.24%	4.91%	9779	10024	10491
Last 3 Years	11.24%	10.63%	10.33%	13773	13546	13436
Last 5 Years	17.03%	12.72%	11.75%	21966	18204	17430
Since Inception (CAGR)	14.53%	7.82%	13.03%	34530	19894	30620

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 October 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	1.13%	0.24%	4.91%	10113	10024	10491
Last 3 Years	9.30%	10.63%	10.33%	13063	13546	13436
Last 5 Years	12.15%	12.72%	11.75%	17745	18204	17430
Since Inception (CAGR)	10.35%	10.13%	12.86%	22430	22062	26980

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	0.02%	0.22%	4.91%	10002	10022	10491
Last 3 Years	8.51%	9.52%	10.33%	12783	13144	13436
Last 5 Years	14.91%	12.17%	11.75%	20040	17760	17430
Since Inception (CAGR)	10.94%	N.A.	12.07%	144990	-	188458

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	0.00%	1.47%	-0.47%	10000	10147	9953
Last 3 Years	4.90%	7.48%	5.44%	11546	12421	11726
Last 5 Years	8.17%	9.48%	6.99%	14814	15731	14018
Since Inception (CAGR)	9.65%	N.A.	N.A.	166600	-	-

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Dividend 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	3.93%	4.69%	-0.47%	10393	10469	9953
Last 3 Years	6.76%	7.11%	5.44%	12172	12292	11726
Last 5 Years	6.99%	8.13%	6.99%	14020	14787	14018
Since Inception (CAGR)	7.13%	8.30%	6.43%	16808	18220	15983

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 October 31, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	1.83%	1.74%	-0.47%	10183	10174	9953
Last 3 Years	5.95%	6.78%	5.44%	11897	12179	11726
Last 5 Years	7.53%	8.58%	6.99%	14377	15098	14018
Since Inception (CAGR)	8.37%	6.71%	6.11%	36542	28520	26021

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	7.17%	7.32%	7.41%	10717	10732	10741
Last 3 Years	7.12%	7.21%	7.35%	12296	12328	12376
Last 5 Years	7.78%	7.86%	8.00%	14549	14603	14695
Since Inception (CAGR)	7.89%	7.57%	7.83%	21864	21206	21735
Last 7 Days	0.14%	0.14%	0.15%	10014	10014	10015
Last 14 Days	0.29%	0.30%	0.32%	10029	10030	10032
Last 30 Days	0.66%	0.68%	0.75%	10066	10068	10075

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	5.82%	7.32%	7.41%	10582	10732	10741
Last 3 Years	6.33%	7.21%	7.35%	12026	12328	12376
Last 5 Years	7.41%	7.86%	8.00%	14297	14603	14695
Since Inception (CAGR)	7.78%	7.57%	7.83%	26866	21211	21739

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	1.23%	1.74%	-0.47%	10123	10174	9953
Last 3 Years	6.45%	6.78%	5.44%	12067	12179	11726
Last 5 Years	7.94%	8.58%	6.99%	14655	15098	14018
Since Inception (CAGR)	7.50%	7.36%	5.48%	19786	19542	16539

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	3.05%	1.74%	-0.47%	10305	10174	9953
Last 3 Years	6.18%	6.78%	5.44%	11975	12179	11726
Since Inception (CAGR)	7.66%	8.73%	7.53%	14177	14857	14100

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 October 31, 2018)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.10%	7.41%	7.41%	10610	10741	10741
Last 3 Years	7.22%	7.47%	7.35%	12331	12418	12376
Last 5 Years	7.86%	8.12%	8.00%	14598	14778	14695
Since Inception (CAGR)	7.87%	7.89%	7.52%	28157	28250	26940

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	8.05%	8.93%	10805	10893
Last 3 Years	5.16%	6.93%	11634	12232
Last 5 Years	0.45%	2.15%	10226	11121
Since Inception (CAGR)	0.86%	2.44%	10583	11733

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	9.85%	8.93%	10985	10893
Last 3 Years	4.94%	6.93%	11558	12232
Last 5 Years	0.24%	2.15%	10123	11121
Since Inception (CAGR)	-0.58%	1.43%	9635	10946

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	1.13%	1.86%	-0.47%	10113	10186	9953
Last 3 Years	7.28%	6.48%	5.44%	12352	12075	11726
Last 5 Years	8.91%	8.51%	6.99%	15328	15046	14018
Since Inception (CAGR)	8.76%	8.72%	N.A.	48658	48382	-

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 October 31, 2018)

### Fund Manager: Mr. Shridatta Bhandwaladar

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	-0.31%	-0.98%	8.81%	10.67%	13.07%	13.76%	17.87%	16.03%
CANARA ROBECO BLUE CHIP EQUITY FUND	1.13%	0.24%	9.30%	10.63%	12.15%	12.72%	10.35%	10.13%
CANARA ROBECO EQUITY HYBRID FUND	0.02%	0.22%	8.51%	9.52%	14.91%	12.17%	10.94%	N.A.
CANARA ROBECO INFRASTRUCTURE	-20.79%	-20.42%	4.22%	6.61%	15.48%	N.A.	11.62%	N.A.

Note:

- Mr. Shridatta Bhandwaladar 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	-7.05%	-0.98%	11.81%	10.67%	27.69%	13.76%	17.03%	17.92%
CANARA ROBECO CONSERVATIVE HYBRID FUND	0.00%	1.47%	4.90%	7.48%	8.17%	9.48%	9.65%	N.A.

Note:

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

### Fund Manager: Mr. Krishna Sanghavi

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	-0.31%	-0.98%	8.81%	10.67%	13.07%	13.76%	17.87%	16.03%
CANARA ROBECO BLUE CHIP EQUITY FUND	1.13%	0.24%	9.30%	10.63%	12.15%	12.72%	10.35%	10.13%
CANARA ROBECO EQUITY HYBRID FUND	0.02%	0.22%	8.51%	9.52%	14.91%	12.17%	10.94%	N.A.
CANARA ROBECO INFRASTRUCTURE	-20.79%	-20.42%	4.22%	6.61%	15.48%	N.A.	11.62%	N.A.
CANARA ROBECO CONSUMER TRENDS FUND	-2.21%	0.24%	11.24%	10.63%	17.03%	12.72%	14.53%	7.82%
CANARA ROBECO EMERGING EQUITIES	-7.05%	-0.98%	11.81%	10.67%	27.69%	13.76%	17.03%	17.92%
CANARA ROBECO EQUITY TAX SAVER FUND	5.37%	0.24%	10.12%	10.63%	14.70%	12.72%	14.50%	12.69%

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	5.37%	0.24%	10.12%	10.63%	14.70%	12.72%	14.50%	12.69%
CANARA ROBECO CONSUMER TRENDS FUND	-2.21%	0.24%	11.24%	10.63%	17.03%	12.72%	14.53%	7.82%

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.

\*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 October 31, 2018)

### Fund Manager: Mr. Avnish Jain

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY HYBRID FUND*	0.02%	0.22%	8.51%	9.52%	14.91%	12.17%	10.94%	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND*	0.00%	1.47%	4.90%	7.48%	8.17%	9.48%	9.65%	N.A.
CANARA ROBECO INCOME FUND	1.83%	1.74%	5.95%	6.78%	7.53%	8.58%	8.37%	6.71%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	8.05%	8.93%	5.16%	6.93%	0.45%	2.15%	0.86%	2.44%
CANARA ROBECO GOLD SAVINGS FUND	9.85%	8.93%	4.94%	6.93%	0.24%	2.15%	-0.58%	1.43%
CANARA ROBECO CORPORATE BOND FUND	3.05%	1.74%	6.18%	6.78%	-	-	7.66%	8.73%

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	1.13%	1.86%	7.28%	6.48%	8.91%	8.51%	8.76%	8.72%
CANARA ROBECO LIQUID FUND	7.17%	7.32%	7.12%	7.21%	7.78%	7.86%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.82%	7.32%	6.33%	7.21%	7.41%	7.86%	7.78%	7.57%
CANARA ROBECO DYNAMIC BOND FUND	1.23%	1.74%	6.45%	6.78%	7.94%	8.58%	7.50%	7.36%
CANARA ROBECO SAVINGS FUND	6.10%	7.41%	7.22%	7.47%	7.86%	8.12%	7.87%	7.89%

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	3.93%	4.69%	6.76%	7.11%	6.99%	8.13%	7.13%	8.30%
CANARA ROBECO LIQUID FUND	7.17%	7.32%	7.12%	7.21%	7.78%	7.86%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.82%	7.32%	6.33%	7.21%	7.41%	7.86%	7.78%	7.57%
CANARA ROBECO SAVINGS FUND	6.10%	7.41%	7.22%	7.47%	7.86%	8.12%	7.87%	7.89%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	8.05%	8.93%	5.16%	6.93%	0.45%	2.15%	0.86%	2.44%
CANARA ROBECO GOLD SAVINGS FUND	9.85%	8.93%	4.94%	6.93%	0.24%	2.15%	-0.58%	1.43%

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 October 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1820000	1200000	840000	600000	360000	120000
Market Value (INR)	5894785	2323174	1267769	763276	411886	115731
Scheme Returns	14.18%	12.68%	11.55%	9.56%	8.95%	-6.53%
S&P BSE 200 TRI <sup>#</sup>	12.83%	12.35%	12.38%	10.34%	9.14%	-7.44%
S&P BSE SENSEX TRI <sup>##</sup>	12.75%	11.66%	11.59%	10.01%	10.92%	-1.82%
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)	1170000	840000	600000	360000	120000
Market Value (INR)	2232542	1289087	765742	408704	116516
Scheme Returns	12.74%	12.02%	9.69%	8.42%	-5.34%
S&P BSE 100 TRI <sup>#</sup>	11.60%	11.86%	10.03%	9.64%	-5.46%
S&P BSE SENSEX TRI <sup>##</sup>	11.48%	11.59%	10.01%	10.92%	-1.82%
Inception Date (Canara Robeco Equity Taxsaver – Reg Growth Plan)	02-Feb-09				

#### CANARA ROBECO EQUITY HYBRID FUND

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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3090000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	23828324	14422371	5764710	2387564	1306974	772704	401701	117104
Scheme Returns	13.50%	15.67%	14.22%	13.19%	12.41%	10.05%	7.25%	-4.45%
CRISIL Hybrid 35+65 - Aggressive Index <sup>*</sup>	NA	NA	11.14%	10.88%	10.86%	9.39%	7.89%	-3.39%
S&P BSE SENSEX TRI <sup>##</sup>	13.66%	14.49%	12.58%	11.66%	11.59%	10.01%	10.92%	-1.82%
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	1100000	840000	600000	360000	120000
Market Value	2135058	1405506	812193	408785	112365
Scheme Returns	13.95%	14.44%	12.06%	8.43%	-11.59%
S&P BSE 100 TRI <sup>#</sup>	11.04%	11.86%	10.03%	9.64%	-5.46%
S&P BSE SENSEX TRI <sup>##</sup>	10.81%	11.59%	10.01%	10.92%	-1.82%
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)	1640000	1200000	840000	600000	360000	120000
Market Value (INR)	6370168	3761834	1774095	894870	407119	109203
Scheme Returns	18.17%	21.63%	20.98%	15.99%	8.16%	-16.25%
S&P BSE 200 TRI <sup>#</sup>	11.82%	12.35%	12.38%	10.34%	9.14%	-7.44%
S&P BSE Sensex TRI <sup>##</sup>	11.46%	11.66%	11.59%	10.01%	10.92%	-1.82%
Inception Date	11-Mar-05					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-October-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 October 31, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	990000	840000	600000	360000	120000
Market Value	1577093	1250015	759123	408729	116713
Scheme Returns	11.00%	11.16%	9.34%	8.42%	-5.04%
S&P BSE 100 TRI <sup>#</sup>	11.27%	11.86%	10.03%	9.64%	-5.46%
S&P BSE SENSEX TRI <sup>##</sup>	11.03%	11.59%	10.01%	10.92%	-1.82%
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	1200000	840000	600000	360000	120000
Market Value (INR)	2983254	1997562	1163238	686757	348070	102506
Scheme Returns	9.61%	9.84%	9.15%	5.34%	-2.18%	-25.86%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	N.A.	N.A.	N.A.	0.02%	-27.08%
S&P BSE SENSEX TRI <sup>##</sup>	10.88%	11.66%	11.59%	10.01%	10.92%	-1.82%
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	2270000	1800000	1200000	840000	600000	360000	120000
Market Value	5381672	3591700	1979064	1118976	724990	390304	122755
Scheme Returns	8.41%	8.66%	9.66%	8.06%	7.50%	5.32%	4.29%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.65%	7.39%	7.50%	7.45%	6.93%	5.51%	5.32%
10yr G Sec Index <sup>##</sup>	NA	6.03%	14.92%	6.06%	5.64%	4.87%	3.88%
Inception Date	29-Dec-99						

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1920000	1200000	840000	600000	360000	120000
Market Value	4230346	1795680	1080190	692046	382396	120022
Scheme Returns	9.21%	7.82%	7.07%	5.65%	3.96%	0.03%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.29%	8.46%	8.40%	7.66%	5.78%	2.02%
CRISIL 10 Year Gilt Index <sup>##</sup>	16.67%	14.92%	6.06%	5.64%	3.22%	3.88%
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	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1940000	1200000	840000	600000	360000	120000
Market Value	3971911	1750332	1076045	703794	386737	122237
Scheme Returns	8.30%	7.33%	6.96%	6.32%	4.71%	3.48%
Crisil Composite Bond Fund Index <sup>#</sup>	7.13%	7.65%	7.58%	7.05%	5.08%	3.58%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.96%	14.92%	6.06%	5.64%	3.22%	3.88%
Inception Date	19-Sep-02					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-October-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 October 31, 2018)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1640000	1200000	840000	600000	360000	120000
Market Value	2916263	1814350	1107424	722167	398868	124012
Scheme Returns	8.01%	8.01%	7.77%	7.34%	6.78%	6.27%
Crisil Liquid Fund Index <sup>#</sup>	7.50%	7.78%	7.76%	7.43%	7.15%	7.53%
CRISIL Money Market Index <sup>##</sup>	7.83%	7.99%	7.92%	7.58%	7.29%	7.70%
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	1140000	840000	600000	360000	120000
Market Value	1662593	1094522	709685	387397	122332
Scheme Returns	7.73%	7.44%	6.65%	4.82%	3.63%
Crisil Composite Bond Fund Index <sup>#</sup>	7.68%	7.58%	7.05%	5.08%	3.58%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.09%	6.06%	5.64%	3.22%	3.88%
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	1240000	1200000	840000	600000	360000	120000
Market Value	1864291	1778555	1087571	710066	394274	123796
Scheme Returns	7.64%	7.63%	7.26%	6.67%	6.00%	5.93%
Crisil Ultra Short Term Debt Index <sup>#</sup>	8.18%	8.18%	8.06%	7.69%	7.37%	7.70%
CRISIL Money Market Index <sup>##</sup>	7.98%	7.99%	7.92%	7.58%	7.29%	7.70%
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	770000	600000	360000	120000
Market Value	823139	654563	390001	128195
Scheme Returns	2.05%	3.44%	5.27%	12.92%
Domestic Price of Gold (Per KG) <sup>#</sup>	3.85%	5.28%	6.32%	11.13%
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	910000	840000	600000	360000	120000
Market Value	1183893	1067996	707581	394327	122866
Scheme Returns	6.82%	6.75%	6.53%	6.01%	4.46%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	7.87%	7.78%	7.26%	6.24%	5.43%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.15%	6.06%	5.64%	3.22%	3.88%
Inception Date	25-Apr-11				

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

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-October-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 October 31, 2018)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	570000	360000	120000
Market Value	662697	389423	122453
Scheme Returns	6.28%	5.17%	3.82%
Crisil Composite Bond Fund Index*	6.85%	5.08%	3.58%
CRISIL 10 Year Gilt Index**	5.42%	3.22%	3.88%
Inception Date	07-Feb-15		

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-October-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\*, Additional benchmark\*\*

## 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>		
27.04.2018	0.71	82.88
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
<b>Monthly Dividend Option - Direct Plan</b>		
27.04.2018	0.60	86.83
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

### 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
<b>Direct Plan</b>		
10.11.2017	1.50	39.48
23.02.2018	1.50	39.08

### 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
<b>Direct Plan</b>		
25.11.2016	0.75	46.04
24.11.2017	3.00	66.22

### 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 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

### 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>		
26.05.2017	0.10	14.6587
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
<b>Direct Plan</b>		
26.05.2017	0.10	15.3997
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
<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>		
28.07.2017	0.06	14.5887
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
<b>Direct Plan</b>		
28.07.2017	0.06	15.4288
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
<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 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 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
<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

\* 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 : 6.60% (MIBOR as of October 31, 2018)

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

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**BRANCH OFFICES** Toll Free No : 1800 209 2726 ● Website : [www.canararobeco.com](http://www.canararobeco.com)

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 31.10.2018. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.10.2018.

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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 Canara Robeco Equity Tax Saver Fund is like having twins.

## You get a dual advantage.

The Canara Robeco Equity Tax Saver Fund offers you the twin advantage of growth potential from investing in equities as well as tax savings under Sec 80C\*. The three-year lock in period aids the potential for your money to grow, as the fund has the flexibility to invest in large and medium-sized companies that have strong fundamentals. It's just one of the many funds from Canara Robeco that has the potential for you to have a smart tomorrow.

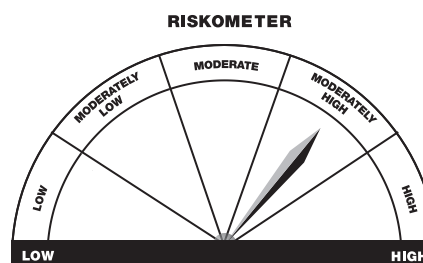
## CANARA ROBECO Equity Tax Saver Fund

(ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)



**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 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.

Give us a Missed Call: +91 98104 92222 or visit [www.canararobeco.com](http://www.canararobeco.com)

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**CANARA ROBECO**  
Mutual Fund

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