

# FACTSHEET

September 28, 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 Sep'18 saw the Indian equity indices trading in a negative trajectory and Nifty 50 index closing below the 11000 mark. This was on back of undesirable global cues arising from the trade conflict between the two major economies of the world, the depreciating rupee and the ongoing concerns of the crude oil prices across the globe. The month started with equity markets declining due to the sensitive uncertainties over international trade wars. As the month passed by, the markets witnessed the rupee hitting to record fresh lows during the month majorly on back of the rising crude oil prices. The domestic investors turned cautious towards the end of the month with the further sell offs in the non-banking financial space, strengthening of the dollar and uncertainties over the US-China trade relations. The month also watched heavy selling pressure which was majorly seen in the banking and financial sector along with a rating downgrade of a major domestic infrastructure development and finance company due to the liquidity crunch faced by the company.

On the domestic fixed income side, the 10 year G-sec traded range bound, in a range of 7.95% to 8.18% while closed the month at 8.02%. The start of the month saw the fixed income yields rising as market sentiments remained subdued with the rupee moving in the upward path. The situation was further exacerbated by rising oil prices, which made market participants fret over the rising inflation and the widening of the current account deficit. The rising crude oil prices across the globe, the weakening of the INR and rise in US Treasury yields kept bond yields at elevated levels. Possible monetary tightening to curb on inflation and higher INR and oil prices weighed on the market sentiments. There was a breather seen in the bond yields when the rupee recovered from its record levels post the announcement, that the government would intervene and undertake measures to prevent any further losses. The markets were further bolstered on announcement of reduction in H2FY2019, reducing the overall gross borrowing for FY2019 by Rs.70, 000 cr. On the global front, the global indices traded range bound amid the ongoing concerns over trade war between the United States and China. This was supported by the currency chaos in Argentina, Turkey and other emerging countries also placed a lot of pressure on the global markets. Overall market participants remained cautious over the trade wars, depreciating emerging market currencies and rising crude oil prices.

## Market Performance\*:

The Indian equity markets ended the month on a negative note, on back of weak INR, concerns of rising crude oil prices and the ongoing trade wars. Nifty 50 was down by 6.42% (M-o-M) while S&P BSE Sensex was down by 6.26% (M-o-M). The S&P BSE Midcap and S&P BSE Small cap indices were also hit and were down by 12.55% (M-o-M) and 16.07% (M-o-M) respectively.

## IIP^:

India's Index of Industrial Production (IIP) fell at 6.6% in July'18 as compared to 6.8% (revised downwards from 7%) in June'18. The IIP grew on back of good performance by the manufacturing sector and higher offtake of capital goods and consumer durables. During the month 22 out of 23 industries in manufacturing showed positive growth. The IIP for the Mining sector registered 3.7% growth, Manufacturing registered 7% and Electricity sector registered 6.7% growth as compared to July last year.

## Inflation^^:

The Consumer Price Index (CPI) based inflation for the month of August'18 came down to 3.69% as compared to 4.17% in July'18. India's inflation reading came below the 4% mark for the first time in 2018, as the prices of vegetables & pulses fell sharply compared to last year. Inflation is currently below the MPC's forecast of 4.6% in the second quarter of the current financial year. The MPC has a mandate of maintaining inflation in a band of 4% (+/-2). CPI food inflation stood at 0.29% in August'18 compared to 1.37% in July'18. Within the food basket, vegetable inflation fell to -7% and inflation of pulses and products fell to -7.76%. While on the other hand, fuel and light inflation stood at 8.47%. Fuel inflation continues to remain high because of the increase in global crude oil prices compared to last year.

## Trade Deficit^#:

Trade deficit for India stood at \$17.39 bn in August'18 as against \$18.02 bn in July'18. A weaker currency is always good news for exports and that showed up in the numbers. The value of outbound shipments improved by 19.21% to \$23.36 bn led by growth in export of engineering goods, petroleum products, gems and jewellery and chemicals. Imports in August'18 rose 25.41% over last year to \$45.24 bn, led by higher inbound shipments of petroleum, gold and capital goods.

## Triggers:

- ▶ Investors would closely track geo-political tensions especially between the two major economies US and China, the weakening movement of rupee against the dollar and volatile crude oil price which may remain a major concern for investors.
- ▶ Rising crude oil prices continue to remain the key trigger for markets as it leads to depreciation of rupee and widening current account deficit. Further these factors can lead to higher inflation in the near term. The emerging market sell-off on back of higher US rates and a stronger dollar is likely to continue to impact foreign portfolio investment.
- ▶ The weakening of the INR currency due to strong demand for dollar and the ongoing emerging market currency crisis would be a key event for market participants domestically and globally.
- ▶ Investments by the foreign and domestic investors would be a key point to watch out for, which could keep sentiments elevated.
- ▶ With the US and China having targeted each other in a fresh boom of a global trade war, India's exports, like that of many others, could come under pressure.

## Source:

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



**Mr. Krishna Sanghavi**  
Head - Equities

The holiday shortened month of September 2018 saw the market witnessing losses to the fore, initially the continued spectrum of rupee volatility, US-China trade war tension and finally financial industry turbulence. The key indices suffered losses throughout the month as investors opted for selling from day one as selling pressure in most of the sectors, fear of escalation in US, China trade spat, continuing rupee woes which fell to a historic over 73 levels against the dollar impacting the trading momentum. US Fed increasing interest rates by 25 bps and the continued volatility in Crude Oil prices saw the broad market index S&P BSE Sensex revisit 36K-levels, while the broader Nifty 50 plummeted below the key 11,000-levels.

Amidst negativity entrenched in the markets, the fiscal deficit for the five-month period between April and August stood at Rs 5.91 lakh crore reaching 94.7% of the FY 19 target. The Narendra Modi government also announced borrowing estimates cut by whopping Rs 70,000 crore, which gave positive surprises to the participants amid the continuing challenges. FIIs were net sellers in the Indian markets with a total sell off of Rs. 11,446 however domestic market participants tried to support the markets by their Rs. 7,684 inflows.

## Market Performance\*\*

The month of Sept'18 saw negative performances by equity indices. Bell weather indices like S&P BSE Sensex & Nifty 50 were seen underperforming various other indices. The S&P BSE Sensex fell by 6.26% in Sept'18 to close at 36227.14 while Nifty 50 also fell by 6.42% to close at 10930.45. Further, S&P BSE Mid-Cap fell by 12.55% while S&P BSE Small-Cap fell by 16.07%.

On the sectoral front, S&P BSE Infotech was the sectors which was marginally positive and rose by 0.52% during the month. The market was dragged down by negative sentiments across the sectoral indices with S&P BSE India Banex, S&P BSE India Auto and S&P BSE India Realty seen falling the most by 11.81%, 13.11%, and 20.48% respectively.

## IIP<sup>^</sup>

Industrial production for the month of Jul'18 stood at 6.6% slightly lower than revised estimate of Jun'18 at 6.8% (previously 7.0%). On a yearly basis, broad based upward momentum was observed across Manufacturing, Electricity and Mining sectors of 7.0% (6.7% previously), 6.7% (8.5% previously) and 3.7% (6.6% previously), respectively. On the usage front, all sub-categories expect consumer durable and non-durables recorded a sequential decline. Primary goods fell by 2.8% vis-à-vis contraction of 1.4% previously while capital goods contracted by 9.3% compared to an expansion of 2.8% in Jul'18.

## PMI<sup>`</sup>

Manufacturing growth picked up pace in September as did goods and services tax (GST) collections, but sentiment was tempered by slower infrastructure sector growth and tepid auto sales as shown by data. The Nikkei India Manufacturing Purchasing Managers' Index strengthened in Sep'18 to 52.2 from 51.7 in Aug'18. The country's services sector expanded at a slower pace in Sep'18 as higher fuel costs and stronger US dollar made imported goods expensive. The seasonally-adjusted Nikkei India Services Business Activity Index touched 50.9 in Sep'18, down from 51.5 recorded in Aug'18, the lowest reading in the current four-month sequence of rising activity. According to the survey, companies reported that market conditions were underwhelming amid a lack of demand at a time of generally higher prices.

## FPI Outflows \*\*

Continuing the trend witnessed in the last month, FPIs (Foreign Portfolio Investor) reduced exposure to Indian equities in the month of Sept'18. On net basis foreign investors removed funds to the tune of Rs. 11,446 Crs. from the Indian equity markets; primarily led by slowing growth in corporate earnings coupled with high valuations of Indian stocks and strengthening US Dollar leading to weakness in the rupee.

## Outlook

While the Indian economy and markets have been trying to adjust to global turbulence of last 6 months (trade war fears, rising oil prices, rising US dollar) and its domestic implications on currency, fiscal and current account deficits, the recent action of credit default issues at a large NBFC has created additional headwind to growth as in the immediate reaction to default, the entire NBFC sector has seen a fear of freeze in liquidity and its ability and willingness to grow. We need to remember that NBFCs have emerged as a very relevant participant in lending across assets (secured assets like home, auto, commercial vehicle and unsecured loans like consumer appliances, personal loans etc) in past 3 years as many banks have had taken a backseat driven by their own capital adequacy and asset quality issues.

Global financial markets continue to be driven by the economic factors (financial changing course of monetary policy in US, rising dollar and its implications on currencies across world) and geopolitical factors (trade wars, rising crude oil etc.) Equity markets in USA and most other developed economies have outperformed the emerging markets which are under stress. Indian markets too have been impacted though less than other emerging markets as such till the worries about NBFCs and its implication on growth emerged last month.

Domestically, Indian macro-economic variables have been impacted mainly by rising oil prices and oil at 80\$ and above, the troubles have risen on fiscal deficit, current account deficit, interest rates and on economic growth. Fear of populist policy actions ahead of the general elections due in 6-8 months could act as overhang for Foreign investors. While the election outcomes are unlikely to alter the longer-term growth dynamics for Indian economy, the temporary fears could make foreign investors prefer a waiting approach.

In the near term, Indian equity markets are likely to remain volatile and the direction will primarily be driven by the credit growth and the upcoming corporate result season for Q2FY19. The management commentary accompanying the earnings would give a better clarity on the growth prospects for H2FY19.

We believe that the medium to long term growth prospects remaining strong, the issues of credit freeze and tight liquidity caused post the credit default can create some obstacle to economic growth in the short term. Despite these aberration in short term, we believe India is on track towards a period of economic growth. A strategy of continuing the SIP would be beneficial for a long-term investor in the current environment.

## Source:

<sup>^</sup>MOSPI, ICRA

<sup>`</sup>Markit

\*\*ICRAMFI Explorer





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

## Factsheet Debt Market Commentary\*\*

Indian debt markets continued to remain volatile amidst soaring crude price and depreciating rupee. During the month of Sept'18 Indian 10-year benchmark surged to a high of 8.23%, the highest reading in the last 4 years. Uncertainty loomed over the fixed income market across the globe with US Treasury yields making market participants vigilant in addition to the concerns in Eurozone with Italy's budget and the U.K.'s impending exit from the European Union. In its Sept'18 policy meeting, the Federal Reserve increased interest rates by 25 bps and hinted towards gradual fiscal tightening due to which the US 10 Year Treasury hardened by 20 bps to 3.06% on 28th Sept'18 against 2.86% on 31st Aug'18. ECB maintained status quo and upheld its stance till next year and hinted towards gradually scaling back stimulus with inflation expected to increase on the back of rising trade as well as political risk. Bank of Japan also kept its monetary policy steady and maintained its optimistic view on the economy despite escalating global trade frictions.

Factors like crude oil movement and geo political issues across the globe have continued to put pressure on the Indian rupee. As a result, the Indian rupee depreciated by INR/USD 1.50 with INR/USD 72.49 on 28th Sept'18 v/s INR/USD 71.00 on 31st Aug'18. With demand surge and OPEC decision to not increase the output, Brent crude prices rose by ~\$5/barrel to \$82.72/barrel by the end of Sept'18 from \$77.42/barrel at the end of Aug'18. As a result of all these, fixed income yields hardened marginally by 7bps to 8.02% on 28th Sept'18 as against 7.95% on 31st Aug'18.

### RBI maintains status quo^:

The RBI, in its Oct'18 policy, decided to maintain status quo and kept the repo rate unchanged at 6.50% amidst subdued economic activity across the globe in addition to weakening global trade and domestic retail inflation. Anticipation of a rate hike had increased in the past month as oil prices climbed, the rupee's slide accelerated and concerns on liquidity emerged; however, RBI surprised markets and refrained from making any changes in the Interest rates. A steep rise in crude prices and hike in minimum support price (MSP) for agri-commodities had stoke inflation concerns, however, 5 of six MPC member voted in favour of status quo.

### Inflation continues to ease^:

Retail inflation eased to 3.69% in Aug'18 from 4.17% in Jul'18 to reduce to a 10-month low amidst food price reducing significantly to 0.29% in Aug'18 from 1.30% in Jul'18. Among the key components, fuel and light grew 8.47% for the month of Aug'18 as against a growth of 7.96% in Jul '18. Inflation in housing came in at 7.59% as against 8.30% in Jul'18. WPI based inflation eased to 4.53% in Aug'18 from 5.09% in Jul'18 as prices of food articles, mainly vegetables reduced significantly. According to the data released, food articles registered deflation at 4.04% in Aug'18 with deflation in vegetables at 20.18% in Aug'18, as against 14.07% in the previous month.

### Current Account Deficit (CAD) Q1 FY19^:

India's Current Account Deficit as a percentage of GDP rose to \$15.8 bn or 2.4% of GDP in Q1FY19, up from \$15.0 bn or 2.5% of GDP in Q1FY18. The widening of the CAD was driven by higher trade deficit that came in at \$45.7 bn as against \$41.9 bn in the previous year period. Net services receipts grew 2.1% YoY mainly due to rise in net earnings from software and financial services.

### Outlook:

On the global front, Fed is expected to gradually increase the federal funds rate and to be in line with sustained expansion of economic activity, strong labor market conditions and inflation numbers. In the Eurozone, ECB continue to remain status quo in short to medium term and reduce the GDP growth forecasts for year.

Global headwinds in the form of escalating trade tensions, volatile and rising oil prices, and tightening of global financial conditions pose substantial risks to the growth and inflation outlook of the country and is expected to keep the rupee movement under check.

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

With RBI maintaining the status quo projected Retail inflation at 4.6% in Q2FY19, 4.8% in H2FY19 and 5.0% in Q1FY20, with risks evenly balanced. Going forward, inflation trajectory could be impacted by factors such as food price due to uneven rainfall, volatile crude price, depreciating EM currency and dissipating effect of HRA.

RBI is back with OMO and has done Rs 20,000 cr OMO in Sep'18 and has announced Rs 36,000 cr additional support in the month of Oct'18. We believe that though this step from RBI is to support the hardening yields and the depreciating rupee, OMO timing and choice of stock could be critical.

The Government has announced a sharp decrease in H2 borrowing program. On the other hand, RBI announced OMO calendar for the month of October worth Rs 36,000 cr which has helped the yields rally to 7.95%. We believe it will be difficult for the yields bond to breach 8.50% and sustain in an environment where INR is depreciating, and crude is rising. Hence, it presents the investors with a good opportunity to invest at such levels.

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

## 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.**

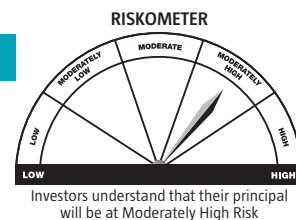
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on September 28, 2018)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>^</sup> :** ₹ 876.08 Crores

**Monthly AVGAUM :** ₹ 905.65 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 50.49

Regular Plan - Dividend Option ₹ 36.23

Direct Plan - Growth Option ₹ 128.68

Regular Plan - Growth Option ₹ 124.46

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.38%

Direct Plan : 1.77%

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

**FUND MANAGER:** Mr. Shridatta Bhandwaladar

**TOTAL EXPERIENCE:** 11 Years

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

## PRODUCT POSITIONING

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

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

Standard Deviation	16.05
Portfolio Beta	1.03
Portfolio Turnover Ratio	1.03 times
R-Squared	0.93
Sharpe Ratio	0.31

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.57</b>
<b>Listed</b>	<b>97.57</b>
<b>Banks</b>	<b>22.80</b>
HDFC Bank Ltd	7.53
ICICI Bank Ltd	3.98
Axis Bank Ltd	3.90
State Bank of India	2.93
IndusInd Bank Ltd	2.67
Kotak Mahindra Bank Ltd	1.79
<b>Software</b>	<b>12.59</b>
Infosys Ltd	5.15
Tata Consultancy Services Ltd	5.02
Tech Mahindra Ltd	1.30
Larsen & Toubro Infotech Ltd	1.12
<b>Consumer Non Durables</b>	<b>11.19</b>
ITC Ltd	4.35
Kansai Nerolac Paints Ltd	1.62
Hindustan Unilever Ltd	1.51
Marico Ltd	1.43
Asian Paints Ltd	1.26
Britannia Industries Ltd	1.02
<b>Petroleum Products</b>	<b>6.94</b>
Reliance Industries Ltd	6.94
<b>Finance</b>	<b>6.34</b>
Housing Development Finance Corporation Ltd	3.22
Bajaj Finance Ltd	1.83
Bajaj Finserv Ltd	1.29
<b>Pharmaceuticals</b>	<b>4.87</b>
Divi's Laboratories Ltd	2.03
Sun Pharmaceutical Industries Ltd	1.90
Jubilant Life Sciences Ltd	0.94
<b>Construction Project</b>	<b>4.56</b>
Larsen & Toubro Ltd	3.85
Ashoka Buildcon Ltd	0.71
<b>Consumer Durables</b>	<b>3.76</b>
Bata India Ltd	1.38
Havells India Ltd	1.22
Titan Company Ltd	1.16
<b>Industrial Products</b>	<b>3.43</b>
Schaeffler India Ltd	1.43
Bharat Forge Ltd	1.29
ALA Engineering Ltd	0.71
<b>Cement</b>	<b>3.19</b>
The Ramco Cements Ltd	1.17
Ultratech Cement Ltd	1.06
Shree Cement Ltd	0.96
<b>Auto</b>	<b>3.17</b>
Maruti Suzuki India Ltd	2.18
Ashok Leyland Ltd	0.99
<b>Gas</b>	<b>3.13</b>
Petronet LNG Ltd	1.22
GAIL (India) Ltd	0.99
Indraprastha Gas Ltd	0.92
<b>Auto Ancillaries</b>	<b>2.48</b>
Balkrishna Industries Ltd	1.63
MRF Ltd	0.85
<b>Transportation</b>	<b>2.14</b>
Transport Corporation of India Ltd	1.20
TCI Express Ltd	0.94
<b>Chemicals</b>	<b>2.12</b>
Solar Industries India Ltd	1.10
Atul Ltd	1.02
<b>Ferrous Metals</b>	<b>1.40</b>
Tata Steel Ltd	1.40
<b>Industrial Capital Goods</b>	<b>1.37</b>
Honeywell Automation India Ltd	1.37
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.15</b>
The Indian Hotels Co Ltd	1.15
<b>Power</b>	<b>0.94</b>
Cesc Ltd	0.94
<b>Money Market Instruments</b>	<b>3.65</b>
Reverse Repo (for India)	3.65
Net Current Assets	-1.22
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## INVESTMENT STYLE

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

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

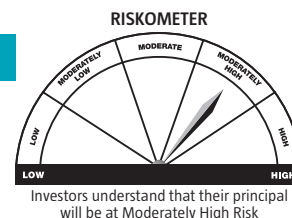
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on September 28, 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> :** ₹ 135.51 Crores

**Monthly AVGAUM :** ₹ 133.14 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option	₹ 24.39
Regular Plan - Dividend Option	₹ 16.84
Direct Plan - Growth Option	₹ 24.60
Regular Plan - Growth Option	₹ 23.33

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

### ASSET ALLOCATION :

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan	: 3.02%
Direct Plan	: 1.73%

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

**FUND MANAGER :** Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE :** 11 Years

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

## 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	14.64
Portfolio Beta	0.96
Portfolio Turnover Ratio	0.95 times
R-Squared	0.93
Sharpe Ratio	0.38

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.77</b>
<b>Listed</b>	<b>94.77</b>
<b>Banks</b>	<b>24.09</b>
HDFC Bank Ltd	7.71
ICICI Bank Ltd	4.56
Axis Bank Ltd	3.78
State Bank of India	3.15
IndusInd Bank Ltd	3.06
Kotak Mahindra Bank Ltd	1.83
<b>Consumer Non Durables</b>	<b>12.40</b>
ITC Ltd	4.75
Hindustan Unilever Ltd	1.88
Kansai Nerolac Paints Ltd	1.53
Asian Paints Ltd	1.47
Britannia Industries Ltd	1.41
Marico Ltd	1.36
<b>Software</b>	<b>12.29</b>
Tata Consultancy Services Ltd	5.60
Infosys Ltd	4.88
Tech Mahindra Ltd	1.81
<b>Finance</b>	<b>7.27</b>
Housing Development Finance Corporation Ltd	3.53

## INVESTMENT STYLE

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

Bajaj Finserv Ltd	2.04
Bajaj Finance Ltd	1.70
<b>Petroleum Products</b>	<b>6.63</b>
Reliance Industries Ltd	6.63
<b>Auto</b>	<b>5.85</b>
Maruti Suzuki India Ltd	2.74
Mahindra & Mahindra Ltd	1.84
Ashok Leyland Ltd	1.27
<b>Cement</b>	<b>4.82</b>
Ambuja Cements Ltd	1.87
Ultratech Cement Ltd	1.86
Shree Cement Ltd	1.09
<b>Construction Project</b>	<b>4.46</b>
Larsen & Toubro Ltd	4.46
<b>Gas</b>	<b>4.43</b>
Petronet LNG Ltd	1.83
Indraprastha Gas Ltd	1.36
GAIL (India) Ltd	1.24
<b>Pharmaceuticals</b>	<b>4.17</b>
Sun Pharmaceutical Industries Ltd	2.19
Divi's Laboratories Ltd	1.98
<b>Consumer Durables</b>	<b>2.95</b>
Havells India Ltd	1.53
Titan Company Ltd	1.42
<b>Ferrous Metals</b>	<b>1.74</b>
Tata Steel Ltd	1.74
<b>Industrial Products</b>	<b>1.53</b>
Bharat Forge Ltd	1.53
<b>Auto Ancillaries</b>	<b>1.09</b>
MRF Ltd	1.09
<b>Retailing</b>	<b>1.05</b>
Avenue Supermarts Ltd	1.05
<b>Money Market Instruments</b>	<b>8.89</b>
Reverse Repo (for India)	8.89
Net Current Assets	-3.66
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



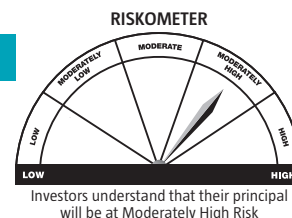
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on September 28, 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> :** ₹ 3,693.67 Crores

**Monthly AVGAUM :** ₹ 3,884.12 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 60.17

Regular Plan - Dividend Option ₹ 44.09

Direct Plan - Growth Option ₹ 93.53

Regular Plan - Growth Option ₹ 88.19

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

### ASSET ALLOCATION:

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS:

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.14%

Direct Plan : 0.95%

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

**FUND MANAGER:** Mr. Miyush Gandhi

**TOTAL EXPERIENCE:** 10 Years

**MANAGING THIS FUND:** Since 5-April-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>5</sup>

Standard Deviation 19.57

Portfolio Beta 1.19

Portfolio Turnover Ratio 0.82 times

R-Squared 0.83

Sharpe Ratio 0.43

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 93.41**

**Listed 93.41**

**Banks 13.11**

ICICI Bank Ltd 4.00

Axis Bank Ltd 3.59

State Bank of India 3.02

RBL Bank Ltd 1.68

HDFC Bank Ltd 0.82

**Pharmaceuticals 10.93**

Divi's Laboratories Ltd 3.24

Sun Pharmaceutical Industries Ltd 2.85

IPCA Laboratories Ltd 1.42

Lupin Ltd 0.98

Jubilant Life Sciences Ltd 0.95

Syngene International Ltd 0.84

Hikal Ltd 0.65

**Finance 9.35**

Mahindra & Mahindra Financial Services Ltd 2.01

LIC Housing Finance Ltd 1.52

Shriram Transport Finance Co Ltd 1.45

PNB Housing Finance Ltd 1.35

Bajaj Finserv Ltd 1.12

Bajaj Finance Ltd 0.75

Creditaccess Grameen Ltd 0.61

IIFL Holdings Ltd 0.54

**Consumer Non Durables 7.88**

ITC Ltd 4.15

Britannia Industries Ltd 2.09

Dabur India Ltd 1.11

Akzo Nobel India Ltd 0.53

**Software 6.85**

Larsen & Toubro Infotech Ltd 1.83

Tech Mahindra Ltd 1.53

L&T Technology Services Ltd 1.26

Persistent Systems Ltd 1.19

Infosys Ltd 1.04

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

**Auto Ancillaries**

Balkrishna Industries Ltd 5.68

Sundram Fasteners Ltd 2.00

Minda Industries Ltd 1.87

**Chemicals 5.27**

Atul Ltd 2.95

Navin Fluorine International Ltd 1.36

Solar Industries India Ltd 0.96

**Petroleum Products 4.51**

Reliance Industries Ltd 4.51

**Cement 4.26**

Dalmia Bharat Ltd 1.87

Century Textiles & Industries Ltd 1.24

The Ramco Cements Ltd 1.15

**Construction Project 4.20**

Larsen & Toubro Ltd 2.01

Voltas Ltd 1.55

Ashoka Buildcon Ltd 0.64

**Industrial Products 4.18**

Bharat Forge Ltd 1.59

AIA Engineering Ltd 1.01

Schaeffler India Ltd 1.00

Timken India Ltd 0.58

**Auto 3.12**

Tata Motors Ltd 2.32

Escorts Ltd 0.80

**Consumer Durables 3.03**

Whirlpool Of India Ltd 1.75

Bata India Ltd 1.28

**Gas 2.65**

Indraprastha Gas Ltd 1.68

GAIL (India) Ltd 0.97

**Hotels, Resorts And Other Recreational Activities 1.81**

The Indian Hotels Co Ltd 1.81

**Power 1.73**

Cesc Ltd 1.73

**Transportation 1.47**

Transport Corporation of India Ltd 0.76

TCI Express Ltd 0.71

**Fertilisers 1.02**

Coromandel International Ltd 1.02

**Textile Products 0.86**

Arvind Ltd 0.86

**Industrial Capital Goods 0.84**

Honeywell Automation India Ltd 0.84

**Pesticides 0.66**

Bayer Cropscience Ltd 0.66

**Money Market Instruments 6.08**

Reverse Repo (for India) 6.08

Net Current Assets 0.51

**Grand Total ( Net Asset) 100.00**

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

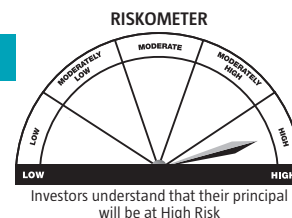
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on September 28, 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 \*** : ₹ 115.98 Crores

**Monthly AVGAUM** : ₹ 125.17 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 29.43

Regular Plan - Dividend Option ₹ 22.58

Direct Plan - Growth Option ₹ 43.37

Regular Plan - Growth Option ₹ 41.54

**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^:

Regular Plan : 2.73%

Direct Plan : 1.86%

### BENCHMARK:

S&P BSE India Infrastructure TRI

**FUND MANAGER\*:** Mr. Shridatta Bhandwaladar

**TOTAL EXPERIENCE:** 11 Years

**MANAGING THIS FUND:** Since 29-Sept-18

## PRODUCT POSITIONING

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

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

Standard Deviation	18.39
Portfolio Beta	0.82
Portfolio Turnover Ratio	0.48 times
R-Squared	0.83
Sharpe Ratio	0.03

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.49</b>
<b>Listed</b>	<b>97.49</b>
<b>Construction Project</b>	<b>15.41</b>
Larsen & Toubro Ltd	5.85
Ashoka Buildcon Ltd	4.90
Sadbhav Engineering Ltd	4.66
<b>Transportation</b>	<b>14.63</b>
Container Corporation Of India Ltd	6.36
Transport Corporation of India Ltd	4.69
TCI Express Ltd	3.58
<b>Gas</b>	<b>14.16</b>
Indraprastha Gas Ltd	5.35
Petronet LNG Ltd	3.93
Gujarat State Petronet Ltd	3.18
GAIL (India) Ltd	1.70
<b>Cement</b>	<b>12.09</b>
Ultratech Cement Ltd	5.15
Ambuja Cements Ltd	4.70
Dalmia Bharat Ltd	2.24
<b>Power</b>	<b>9.26</b>
Power Grid Corporation Of India Ltd	4.95
Tata Power Company Ltd	2.51
Cesc Ltd	1.80
<b>Banks</b>	<b>8.55</b>
State Bank of India	3.53
ICICI Bank Ltd	2.85
Axis Bank Ltd	2.17

## INVESTMENT STYLE

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

<b>Petroleum Products</b>	<b>7.83</b>
Indian Oil Corporation Ltd	3.98
Bharat Petroleum Corporation Ltd	3.85
<b>Industrial Products</b>	<b>5.43</b>
Cummins India Ltd	3.25
Bharat Forge Ltd	2.18
<b>Industrial Capital Goods</b>	<b>4.73</b>
ABB India Ltd	2.55
Texmaco Rail & Engineering Ltd	2.18
<b>Construction</b>	<b>3.73</b>
Ahluwalia Contracts (India) Ltd	2.21
PNC Infratech Ltd	1.52
<b>Engineering Services</b>	<b>1.67</b>
VA Tech Wabag Ltd	1.67
<b>Money Market Instruments</b>	<b>5.02</b>
Reverse Repo (for India)	5.02
Net Current Assets	-2.51
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

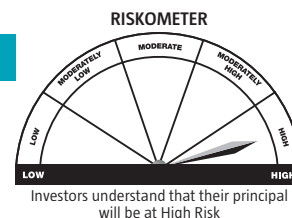
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on September 28, 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> :** ₹ 253.86 Crores

**Monthly AVGAUM :** ₹ 265.06 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 34.35

Direct Plan - Growth Option ₹ 36.99

Regular Plan - Dividend Option ₹ 20.56

Regular Plan - Growth Option ₹ 35.14

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

## ASSET ALLOCATION:

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

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

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

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

## MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

## PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD :

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

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

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

Regular Plan : 2.91%

Direct Plan : 1.50%

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

**FUND MANAGER:** Ms. Cheenu Gupta

**TOTAL EXPERIENCE:** 12 Years

**MANAGING THIS FUND:** Since 15-June-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	18.04
Portfolio Beta	1.13
Portfolio Turnover Ratio	0.96 times
R-Squared	0.86
Sharpe Ratio	0.37

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.41</b>
<b>Listed</b>	<b>95.41</b>
<b>Consumer Non Durables</b>	<b>34.45</b>
Britannia Industries Ltd	5.48
Hindustan Unilever Ltd	5.06
Dabur India Ltd	4.61
ITC Ltd	4.47
Asian Paints Ltd	4.20
Nestle India Ltd	2.83
Berger Paints India Ltd	2.79
Kansai Nerolac Paints Ltd	1.90
Jubilant Foodworks Ltd	1.62
Colgate Palmolive (India) Ltd	1.49
<b>Banks</b>	<b>20.98</b>
HDFC Bank Ltd	7.81
ICICI Bank Ltd	4.93
State Bank of India	3.43
Axis Bank Ltd	3.04
IndusInd Bank Ltd	1.77
<b>Consumer Durables</b>	<b>15.71</b>
Havells India Ltd	4.39
Bata India Ltd	4.04
VIP Industries Ltd	3.62
Whirlpool Of India Ltd	1.91
Titan Company Ltd	1.75
<b>Finance</b>	<b>6.98</b>
Bajaj Finance Ltd	3.12
Housing Development Finance Corporation Ltd	2.16
Bajaj Finserv Ltd	1.70

## INVESTMENT STYLE

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

<b>Textile Products</b>	<b>3.32</b>
Arvind Ltd	1.73
Page Industries Ltd	1.59
<b>Retailing</b>	<b>3.05</b>
Avenue Supermarts Ltd	3.05
<b>Transportation</b>	<b>2.96</b>
Interglobe Aviation Ltd	2.96
<b>Auto</b>	<b>2.81</b>
Hero MotoCorp Ltd	1.91
Maruti Suzuki India Ltd	0.90
<b>Petroleum Products</b>	<b>2.18</b>
Reliance Industries Ltd	2.18
<b>Chemicals</b>	<b>1.50</b>
Pidilite Industries Ltd	1.50
<b>Construction Project</b>	<b>1.47</b>
Voltas Ltd	1.47
<b>Money Market Instruments</b>	<b>1.95</b>
Reverse Repo (for India)	1.95
Net Current Assets	2.64
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

• ^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 September 28, 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>6</sup> :** ₹ 848.46 Crores

**Monthly AVG AUM :** ₹ 889.41 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 38.69

Regular Plan - Dividend Option ₹ 25.89

Direct Plan - Growth Option ₹ 62.67

Regular Plan - Growth Option ₹ 60.62

**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>6</sup>:

Regular Plan : 2.34%

Direct Plan : 1.51%

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

**FUND MANAGER :** Ms. Cheenu Gupta

**TOTAL EXPERIENCE :** 12 Years

**MANAGING THIS FUND :** Since 12-March-18

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

Standard Deviation 15.49

Portfolio Beta 0.99

Portfolio Turnover Ratio 1.73 times

R-Squared 0.89

Sharpe Ratio 0.34

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 97.39**

**Listed 97.39**

**Banks 22.08**

HDFC Bank Ltd 6.01

Axis Bank Ltd 5.07

ICICI Bank Ltd 4.70

State Bank of India 3.46

Indusind Bank Ltd 2.11

AU Small Finance Bank Ltd 0.73

**Software 20.92**

Tata Consultancy Services Ltd 8.34

Infosys Ltd 6.55

Larsen & Toubro Infotech Ltd 2.94

L&T Technology Services Ltd 2.29

Kpit Technologies Ltd 0.80

**Consumer Durables 10.04**

VIP Industries Ltd 2.82

Bata India Ltd 2.17

Havells India Ltd 2.07

Whirlpool Of India Ltd 1.61

Titan Company Ltd 1.37

**Consumer Non Durables 9.57**

Asian Paints Ltd 2.84

Hindustan Unilever Ltd 1.94

Berger Paints India Ltd 1.66

Britannia Industries Ltd 1.66

Dabur India Ltd 1.47

**Petroleum Products 8.90**

Reliance Industries Ltd 8.90

**Industrial Products 5.11**

Schaeffler India Ltd 2.61

AIA Engineering Ltd 1.47

Bharat Forge Ltd 1.03

**Finance 4.12**

Bajaj Finance Ltd 3.27

Bajaj Finserv Ltd 0.85

**Transportation 2.38**

Transport Corporation of India Ltd 2.38

**Ferrous Metals 2.36**

Tata Steel Ltd 2.36

**Industrial Capital Goods 2.16**

Honeywell Automation India Ltd 2.16

**Gas 2.02**

GAIL (India) Ltd 2.02

**Construction 1.92**

Ahluwalia Contracts (India) Ltd 1.34

PNC Infratech Ltd 0.58

**Construction Project 1.65**

Larsen & Toubro Ltd 1.06

Ashoka Buildcon Ltd 0.59

**Textile Products 1.33**

Page Industries Ltd 1.33

**Auto Ancillaries 1.30**

Balkrishna Industries Ltd 1.30

**Chemicals 0.94**

Solar Industries India Ltd 0.94

**Retailing 0.59**

Avenue Supermarts Ltd 0.59

**Money Market Instruments 1.51**

Reverse Repo (for India) 1.51

Net Current Assets 1.10

**Grand Total ( Net Asset) 100.00**

## 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.

## INVESTMENT STYLE

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



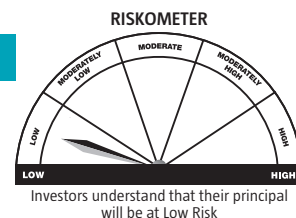
# CANARA ROBECO LIQUID FUND (CRL)

(as on September 28, 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> :** ₹ 1,323.01 Crores

**Monthly AVGAUM :** ₹ 1,577.34 Crores

**NAV:** (as on September 28, 2018)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,558.9409

Direct Plan - Growth Option ₹ 2,177.4826

Unclaimed Redmp &

Dividend Plan-Direct Growth ₹ 1,183.3934

Direct Plan -

Monthly Dividend Option ₹ 1,000.4311

Regular Plan - Daily Dividend

Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,172.1103

Regular Plan -

Monthly Dividend Option ₹ 1,000.4278

Regular Plan -

Weekly Dividend Option ₹ 1,000.4280

Direct Plan -

Weekly Dividend Option ₹ 1,000.4312

**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 - Weekly Dividend payout

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan -Daily Dividend Reinvestment

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend payout

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

Direct Plan - Dividend Payout

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.10%

Direct Plan : 0.04%

**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

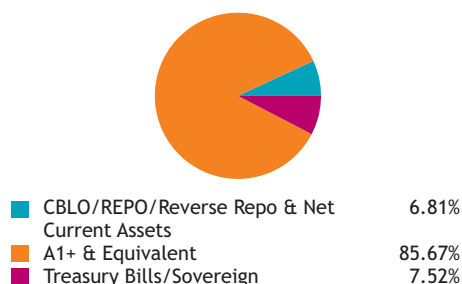
2) Since 18-Mar-11

## 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>

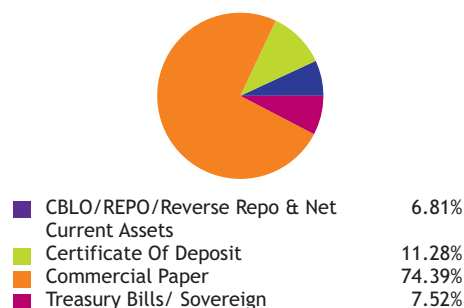
Yield to Maturity	7.34%
Modified Duration	0.07 Years
Average Maturity	0.073 Years

## MATURITY PROFILE

% Allocation

Net Current Assets	0.06%
0 to 3 Months	99.94%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>85.65</b>
Reliance Industries Ltd	A1+(CRISIL)	7.54
LIC Housing Finance Ltd	A1+(ICRA)	7.52
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.77
National Bank For Agriculture & Rural Development	A1+(ICRA)	3.77
Small Industries Development Bank Of India	A1+(CARE)	3.77
RBL Bank Ltd	A1+(ICRA)	3.77
Sun Pharma Laboratories Ltd	A1+(ICRA)	3.77
Godrej Consumer Products Ltd	A1+(ICRA)	3.77
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.76
Century Textiles & Industries Ltd	A1+(CRISIL)	3.76
L & T Finance Ltd	A1+(ICRA)	3.75
JM Financial Products Ltd	A1+(ICRA)	3.75
Indiabulls Housing Finance Ltd	A1+(CRISIL)	3.75
Manappuram Finance Ltd	A1+(CRISIL)	3.75
ECL Finance Ltd	A1+(CRISIL)	3.75
Indian Bank	A1+(IND)	3.75
Vijaya Bank	A1+(CARE)	3.75
Axis Finance Ltd	A1+(IND)	3.74
IIFL Wealth Finance Ltd	A1+(CRISIL)	3.73
Edelweiss Commodities Services Ltd	A1+(CRISIL)	3.01
L&T Housing Finance Ltd	A1+(CARE)	1.86
JM Financial Credit Solutions Ltd	A1+(ICRA)	1.86
Treasury Bills		7.52
Reverse REPO		6.75
Other Current Assets		0.08
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

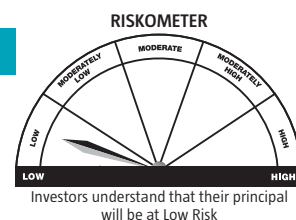
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on September 28, 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> :** ₹ 88.62 Crores

**Monthly AVGAUM :** ₹ 84.08 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,568.5369
Direct Plan - Growth Option	₹ 2,738.8769
Direct Plan - Monthly Dividend Option	₹ 1,000.5823
Regular Plan - Dividend Payout Option	₹ 1,096.9168
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,670.0659
Regular Plan - Monthly Dividend Option	₹ 1,000.5440
Regular Plan - Weekly Dividend Option	₹ 1,241.3851
Direct Plan - Weekly Dividend Option	₹ 1,241.4327

### DATE OF ALLOTMENT:

**Retail Plan :** September 16, 2003

**Institutional Plan :** August 21, 2007

**Regular Plan :** July 14, 2008

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

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

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.95%  
Direct Plan : 0.25%

**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>

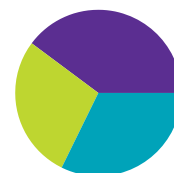
Yield to Maturity	7.01%
Modified Duration	0.24 Years
Average Maturity	0.26 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>27.96</b>
Reliance Industries Ltd	A1+(CRISIL)	5.63
Tata Capital Housing Finance Ltd	A1+(CRISIL)	5.60
Tata Capital Financial Services Ltd	A1+(ICRA)	5.60
Mahindra & Mahindra Financial Services Ltd	A1+(CRISIL)	5.58
Power Finance Corporation Ltd	A1+(CRISIL)	5.55
Reverse REPO		41.74
Treasury Bills		32.19
Other Current Assets		-1.89
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

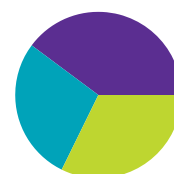
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	39.86%
A1+ & Equivalent	27.96%
Treasury Bills/Sovereign	32.18%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	39.86%
Commercial Paper	27.96%
Treasury Bills/ Sovereign	32.18%

## MATURITY PROFILE

	% Allocation
Net Current Assets	-1.88%
0 to 3 Months	69.70%
6 to 12 Months	32.18%

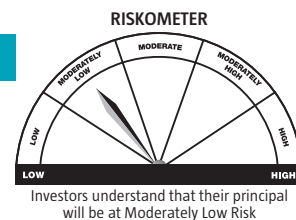
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on September 28, 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> :** ₹ 809.64 Crores

**Monthly AVGAUM :** ₹ 840.09 Crores

**NAV :** (as on September 28, 2018)

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 25.3231

Regular Plan - Dividend Option ₹ 25.0698

Direct Plan - Growth Option ₹ 28.2554

Regular Plan - Growth Option ₹ 27.9884

Direct Plan - Monthly Dividend Option ₹ 10.2761

Regular Plan - Monthly Dividend Option ₹ 10.2760

Regular Plan - Weekly Dividend Option ₹ 10.2679

Direct Plan - Weekly Dividend Option ₹ 10.2685

**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 : 0.34%

**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 8.04%

Modified Duration 0.49 Years

Average Maturity 0.56 Years

## MATURITY PROFILE

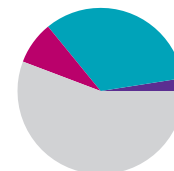
	% Allocation
Net Current Assets	-2.36%
0 to 3 Months	60.39%
3 to 6 Months	7.38%
6 to 12 Months	15.08%
1 -2 years	14.46%
Greater than 2 Years	5.04%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>55.64</b>
Godrej Industries Ltd	A1+(ICRA)	7.31
Reliance Industries Ltd	A1+(CRISIL)	6.16
Century Textiles & Industries Ltd	A1+(CRISIL)	6.14
Axis Bank Ltd	A1+(ICRA)	6.13
Indian Bank	A1+(IND)	6.13
NTPC Ltd	A1+(CARE)	5.49
Axis Bank Ltd	A1+(ICRA)	3.06
Piramal Enterprises Ltd	A1+(CARE)	3.05
Godrej Properties Ltd	A1+(ICRA)	3.05
JM Financial Credit Solutions Ltd	A1+(ICRA)	3.04
Piramal Capital and Housing Finance Ltd	A1+(CARE)	3.04
Power Finance Corporation Ltd	A1+(CRISIL)	3.04
<b>Debt Instruments</b>		<b>41.98</b>
Reliance Jio Infocomm Ltd	AAA(CRISIL)	6.14
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	3.27
Tata Motors Ltd	AA+(CARE)	3.08
Indiabulls Housing Finance Ltd	AAA(CRISIL)	3.07
Gruh Finance Ltd	AAA(CRISIL)	3.06
Capital First Ltd	AA+(CARE)	3.03
Sundaram Finance Ltd	AAA(CRISIL)	3.02
Capital First Ltd	AAA(BWR)	3.02
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.98
Indiabulls Housing Finance Ltd	AAA(CARE)	2.21
Indiabulls Housing Finance Ltd	AAA(CARE)	1.84
Tata Motors Ltd	AA+(CARE)	1.77
Indiabulls Housing Finance Ltd	AAA(CARE)	1.22
Rural Electrification Corporation Ltd	AAA(CRISIL)	1.20
Power Finance Corporation Ltd	AAA(CRISIL)	0.62
Bajaj Finance Ltd	AAA(IND)	0.62
Indiabulls Housing Finance Ltd	AAA(CARE)	0.61
Rural Electrification Corporation Ltd	AAA(CRISIL)	0.61
Tata Motors Ltd	AA+(CARE)	0.61
Reverse REPO		4.76
Other Current Assets		-2.38
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

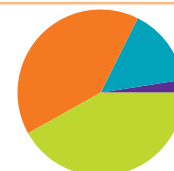
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	2.40%
AAA & Equivalent	33.47%
AA+ & Equivalent	8.50%
A1+ & Equivalent	55.63%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	2.40%
Certificate Of Deposit	15.32%
Commercial Paper	40.31%
NCDs/Bonds	41.97%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

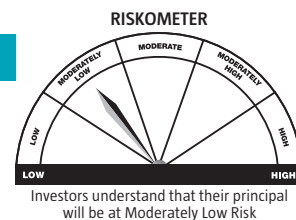
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on September 28, 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> :** ₹ 259.63 Crores

**Monthly AVGAUM :** ₹ 263.59 Crores

**NAV :** (as on September 28, 2018)

Direct Plan - Growth Option ₹ 17.4616

Regular Plan - Growth Option ₹ 16.7045

Direct Plan -

Monthly Dividend Option ₹ 15.4254

Regular Plan -

Monthly Dividend Option ₹ 14.4109

Regular Plan -

Quarterly Dividend Option ₹ 14.7550

Direct Plan -

Quarterly Dividend Option ₹ 15.4906

**DAT E 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 : 0.43%

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 19 Years

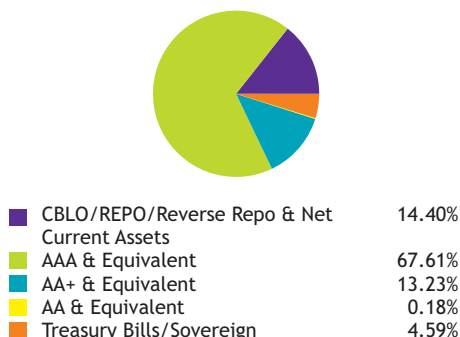
**MANAGING THIS FUND :** Since 16-Sep-12

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

Yield to Maturity	8.46%
Modified Duration	1.21 Years
Average Maturity	1.44 Years

## RATING PROFILE

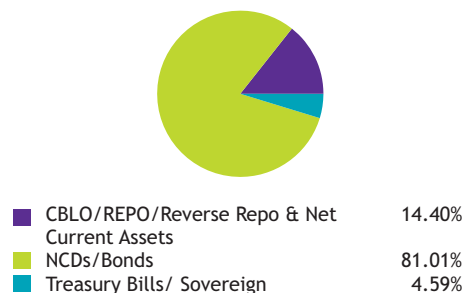
(% to net assets)



## MATURITY PROFILE

	% Allocation
Net Current Assets	4.01%
0 to 3 Months	20.12%
3 to 6 Months	5.71%
6 to 12 Months	14.17%
1 -2 years	34.52%
Greater than 2 Years	21.47%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Debt Instruments</b>		<b>81.01</b>
Power Finance Corporation Ltd	AAA(CRISIL)	5.78
LIC Housing Finance Ltd	AAA(CRISIL)	5.64
Aditya Birla Finance Ltd	AA+(ICRA)	5.58
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	3.85
National Bank For Agriculture & Rural Development	AAA(CRISIL)	3.81
Sundaram Finance Ltd	AAA(CRISIL)	3.81
Capital First Ltd	AA+(CARE)	3.81
Export Import Bank Of India	AAA(CRISIL)	3.76
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	3.74
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.73
UltraTech Cement Ltd	AAA(CRISIL)	3.66
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.62
Indiabulls Housing Finance Ltd	AAA(CARE)	2.68
Food Corporation Of India	AAA(SO)(CRISIL)	1.99
Tata Motors Ltd	AA+(CARE)	1.95
Export Import Bank Of India	AAA(CRISIL)	1.93
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.93
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.93
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	1.92
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.92
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.92
NTPC Ltd	AAA(CRISIL)	1.92
LIC Housing Finance Ltd	AAA(CRISIL)	1.91
Indiabulls Housing Finance Ltd	AAA(CARE)	1.90
Capital First Ltd	AA+(CARE)	1.89
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	1.88
LIC Housing Finance Ltd	AAA(CRISIL)	1.87
ICICI Home Finance Company Ltd	AAA(CARE)	0.50
Blue Dart Express Ltd	AA(ICRA)	0.10
Blue Dart Express Ltd	AA(ICRA)	0.08
<b>Government Securities</b>		<b>2.72</b>
8.27% GOI 09-JUN-20	Sovereign	1.94
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.68
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.10
Reverse REPO		10.39
Treasury Bills		1.87
Other Current Assets		4.01
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## PRODUCT POSITIONING

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



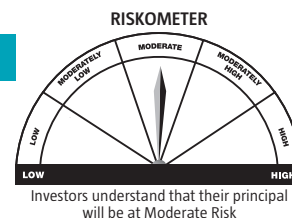
# CANARA ROBECO INCOME FUND (CRINC)

(as on September 28, 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> : ₹ 107.50 Crores

Monthly AVGAUM : ₹ 107.79 Crores

NAV: (as on September 28, 2018)

Direct Plan - Quarterly Divi. Option ₹ 14.9586

Regular Plan - Quarterly Divi. Option ₹ 14.3125

Direct Plan - Growth Option ₹ 37.7212

Regular Plan - Growth Option ₹ 36.2394

**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 8.78%

Modified Duration 2.13 Years

Average Maturity 2.66 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	9.81%
0 to 3 Months	5.26%
3 to 6 Months	4.64%
6 to 12 Months	9.33%
1 -2 years	9.11%
Greater than 2 Years	61.84%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>76.86</b>
LIC Housing Finance Ltd	AAA(CRISIL)	9.33
Capital First Ltd	AA+(CARE)	9.11
Small Industries Development Bank Of India	AAA(CARE)	9.07
Power Finance Corporation Ltd	AAA(CRISIL)	8.97
Rural Electrification Corporation Ltd	AAA(CRISIL)	8.87
Reliance Industries Ltd	AAA(CRISIL)	8.75
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.64
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.60
Tata Motors Ltd	AA+(CARE)	4.57
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.50
National Highways Authority Of India	AAA(CRISIL)	4.45
<b>Government Securities</b>		<b>8.06</b>
7.42% MAHARASHTRA SDL 11-MAY-22	Sovereign	6.21
6.57% GOI 05-DEC-33	Sovereign	1.59
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.26
Reverse REPO		5.26
Other Current Assets		9.82
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	15.07%
AAA & Equivalent	63.19%
AA+ & Equivalent	13.68%
Treasury Bills/Sovereign	8.06%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	15.07%
NCDs/Bonds	76.87%
Treasury Bills/ Sovereign	8.06%

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 28.09.2018

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

● Please refer page no. 39 for disclaimers.

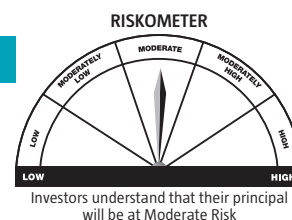
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on September 28, 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> :** ₹ 127.92 Crores

**Monthly AVGAUM :** ₹ 128.85 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 13.8725

Direct Plan - Growth Option ₹ 20.2362

Regular Plan - Dividend Option ₹ 13.3890

Regular Plan - Growth Option ₹ 19.6312

**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 6.93%

Modified Duration 1.23 Years

Average Maturity 1.61 Years

## MATURITY PROFILE

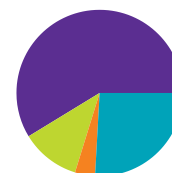
	% Allocation
Net Current Assets	-1.96%
0 to 3 Months	60.59%
3 to 6 Months	1.95%
6 to 12 Months	4.26%
1 -2 years	3.83%
Greater than 2 Years	31.33%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>15.53</b>
Rural Electrification Corporation Ltd	AAA(CRISIL)	7.44
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.87
Capital First Ltd	AA+(CARE)	3.83
Power Finance Corporation Ltd	AAA(CRISIL)	0.39
<b>Government Securities</b>		<b>25.85</b>
6.84% GOI 19-DEC-22	Sovereign	20.61
7.17% GOI 08-JAN-28	Sovereign	3.13
6.05% GOI 02-FEB-19	Sovereign	1.95
6.68% GOI 17-SEP-31	Sovereign	0.16
Reverse REPO		60.59
Other Current Assets		-1.97
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	58.63%
AAA & Equivalent	11.70%
AA+ & Equivalent	3.83%
Treasury Bills/Sovereign	25.84%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	58.63%
NCDs/Bonds	15.53%
Treasury Bills/ Sovereign	25.84%

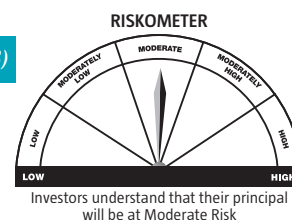
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on September 28, 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> :** ₹ 203.19 Crores

**Monthly AVGAUM :** ₹ 204.88 Crores

**NAV :** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 11.4027

Regular Plan - Dividend Option ₹ 11.0987

Direct Plan - Growth Option ₹ 14.4284

Regular Plan - Growth Option ₹ 14.0815

**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 8.69%

Modified Duration 2.02 Years

Average Maturity 2.50 Years

## MATURITY PROFILE

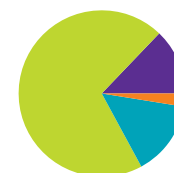
	% Allocation
Net Current Assets	3.05%
0 to 3 Months	9.81%
6 to 12 Months	4.94%
1 -2 years	29.17%
Greater than 2 Years	53.02%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>84.69</b>
Tata Motors Ltd	AA+(CARE)	9.95
Rural Electrification Corporation Ltd	AAA(CRISIL)	7.30
Small Industries Development Bank Of India	AAA(CARE)	7.20
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	7.08
Power Finance Corporation Ltd	AAA(CRISIL)	4.94
LIC Housing Finance Ltd	AAA(CRISIL)	4.90
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.87
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.82
L & T Finance Ltd	AA+(ICRA)	4.79
LIC Housing Finance Ltd	AAA(CRISIL)	4.78
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	4.76
Reliance Industries Ltd	AAA(CRISIL)	4.63
Food Corporation Of India	AAA(SO)(CRISIL)	2.54
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.51
Power Finance Corporation Ltd	AAA(CRISIL)	2.44
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.41
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.40
Power Finance Corporation Ltd	AAA(CRISIL)	2.37
<b>Government Securities</b>		<b>2.45</b>
8.52% UTTAR PRADESH SDL UDAY 29-MAR-22	Sovereign	2.45
<b>Reverse REPO</b>		<b>9.81</b>
<b>Other Current Assets</b>		<b>3.05</b>
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

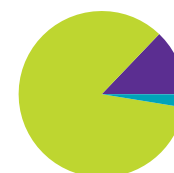
## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	12.87%
AAA & Equivalent	69.95%
AA+ & Equivalent	14.74%
Treasury Bills/Sovereign	2.45%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	12.87%
NCDs/Bonds	84.68%
Treasury Bills/ Sovereign	2.45%

<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

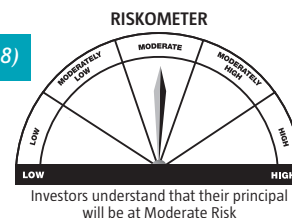
## CANARA ROBECO GILT FUND (CRGILT)

(as on September 28, 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> :** ₹ 60.77 Crores

**Monthly AVGAUM :** ₹ 60.86 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 14.5193

Regular Plan - Dividend Option ₹ 14.0668

Direct Plan - Growth Option ₹ 49.4247

Regular Plan - Growth Option ₹ 48.0967

**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 7.43%

Modified Duration 1.56 Years

Average Maturity 2.02 Years

### PORTFOLIO

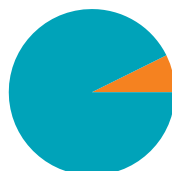
Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>92.77</b>
6.05% GOI 02-FEB-19	Sovereign	53.23
6.84% GOI 19-DEC-22	Sovereign	35.49
7.17% GOI 08-JAN-28	Sovereign	3.89
8.13% GOI 22-JUN-45	Sovereign	0.16
Reverse REPO		12.99
Other Current Assets		-5.76
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### MATURITY PROFILE

	% Allocation
Net Current Assets	-5.76%
0 to 3 Months	12.99%
3 to 6 Months	53.23%
Greater than 2 Years	39.54%

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	7.23%
Treasury Bills/Sovereign	92.77%

### 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.



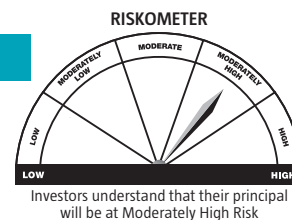
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)\*

(as on September 28, 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\*** : ₹ 208.15 Crores

**Monthly AVGAUM** : ₹ 212.48 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Growth Option ₹ 56.1934

Regular Plan - Growth Option ₹ 52.9785

Direct Plan - Monthly Divi. Option ₹ 14.4585

Regular Plan - Monthly Divi. Option ₹ 13.5063

Regular Plan - Quarterly Divi. Option ₹ 13.9872

Direct Plan - Quarterly Divi. Option ₹ 14.9712

**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^:** Regular Plan : 2.39%  
Direct Plan : 1.38%

**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 8.44%

Modified Duration 2.14 Years

Average Maturity 2.82 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	12.58%
6 to 12 Months	3.14%
1 -2 years	14.18%
Greater than 2 Years	35.83%

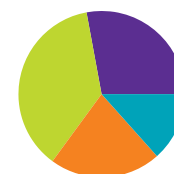
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>23.07</b>
<b>Listed</b>	<b>23.07</b>
<b>Banks</b>	<b>6.22</b>
HDFC Bank Ltd	2.54
ICICI Bank Ltd	0.87
Kotak Mahindra Bank Ltd	0.84
Axis Bank Ltd	0.74
State Bank of India	0.64
IndusInd Bank Ltd	0.59
<b>Consumer Non Durables</b>	<b>3.24</b>
ITC Ltd	0.96
Hindustan Unilever Ltd	0.82
Britannia Industries Ltd	0.73
Marico Ltd	0.40
Kansai Nerolac Paints Ltd	0.33
<b>Software</b>	<b>2.28</b>
Infosys Ltd	1.31
Tata Consultancy Services Ltd	0.97
<b>Finance</b>	<b>1.78</b>
Housing Development Finance Corporation Ltd	0.81
Bajaj Finance Ltd	0.52
Bajaj Finserv Ltd	0.45
<b>Petroleum Products</b>	<b>1.72</b>
Reliance Industries Ltd	1.72
<b>Construction Project</b>	<b>1.17</b>
Larsen & Toubro Ltd	0.98
Ashoka Buildcon Ltd	0.19
<b>Cement</b>	<b>1.04</b>
Ultratech Cement Ltd	0.52
Shree Cement Ltd	0.30
The Ramco Cements Ltd	0.22
<b>Auto</b>	<b>1.02</b>
Maruti Suzuki India Ltd	1.02
<b>Consumer Durables</b>	<b>0.81</b>
Titan Company Ltd	0.46
Havells India Ltd	0.35
<b>Auto Ancillaries</b>	<b>0.81</b>
MRF Ltd	0.60
Balkrishna Industries Ltd	0.21
<b>Pharmaceuticals</b>	<b>0.63</b>
Divi's Laboratories Ltd	0.63
<b>Transportation</b>	<b>0.62</b>
Transport Corporation of India Ltd	0.33
TCI Express Ltd	0.29
<b>Power</b>	<b>0.58</b>
Tata Power Company Ltd	0.32
Cesc Ltd	0.26
<b>Gas</b>	<b>0.45</b>
Petronet LNG Ltd	0.45

<b>Chemicals</b>	<b>0.26</b>
Atul Ltd	0.26
<b>Pesticides</b>	<b>0.26</b>
UPL Ltd	0.26
<b>Industrial Products</b>	<b>0.18</b>
Bharat Forge Ltd	0.18
<b>Debt Instruments</b>	<b>45.20</b>
Capital First Ltd	4.76
Aditya Birla Finance Ltd	4.64
Power Finance Corporation Ltd	4.63
Indian Railway Finance Corporation Ltd	4.61
Rural Electrification Corporation Ltd	4.57
Tata Motors Ltd	2.43
Tata Motors Ltd	2.43
Power Grid Corporation of India Ltd	2.41
Export Import Bank Of India	2.40
Capital First Ltd	2.35
Power Grid Corporation of India Ltd	2.35
Power Finance Corporation Ltd	2.31
Bharat Petroleum Corporation Ltd	2.31
Power Finance Corporation Ltd	2.28
Power Finance Corporation Ltd	0.72
<b>Government Securities</b>	<b>10.32</b>
7.42% MAHARASHTRA SDL 11-MAY-22	6.96
6.68% GOI 17-SEP-31	2.13
6.57% GOI 05-DEC-33	1.23
7.72% GOI 26-OCT-55	0.00
Reverse REPO	10.18
Other Current Assets	11.23
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



CBLO/REPO/Reverse Repo & Net Current Assets	27.80%
AAA & Equivalent	37.19%
AA+ & Equivalent	21.59%
Treasury Bills/Sovereign	13.42%

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	21.39%
NCDs/Bonds	45.22%
Treasury Bills/Sovereign	10.32%
Equity	23.07%

## 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 28.09.2018 • ^The expense ratios mentioned for the schemes includes GST on investment management fees. • \*w.e.f. 6th August, 2018 scheme name for Canara Robeco Income Saver Fund has been changed to Canara Robeco Conservative Hybrid Fund • Please refer page no. 39 for disclaimers.

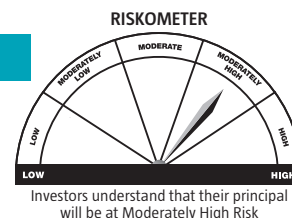
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)\*

(as on September 28, 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>5</sup> :** ₹ 1,702.87 Crores

**Monthly AVGAUM :** ₹ 1,718.72 Crores

**NAV:** (as on September 28, 2018)

Direct Plan - Monthly Divi. Option ₹ 83.47

Regular Plan - Monthly Divi. Option ₹ 78.64

Direct Plan - Growth Option ₹ 154.92

Regular Plan - Growth Option ₹ 148.28

**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 : 2.40%  
Direct Plan : 1.14%

**BENCHMARK :**

CRISIL Hybrid 35+65 - Aggressive Index

**FUND MANAGER :**

For Equity Portfolio 1) Mr. Shridatta Bhandwadar

For Debt Portfolio 2) Mr. Avnish Jain

**TOTAL EXPERIENCE :** 1) 11 Years

2) 23 Years

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

2) Since 7-Oct-13

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

Standard Deviation	12.50
Portfolio Beta	1.18
Portfolio Turnover Ratio	4.23 times
R-Squared	0.91
Sharpe Ratio	0.34

## PORTFOLIO

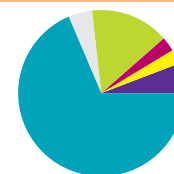
Name of the Instruments	% to NAV
<b>Equities</b>	<b>68.69</b>
<b>Listed</b>	<b>68.69</b>
<b>Banks</b>	<b>14.75</b>
HDFC Bank Ltd	4.39
ICICI Bank Ltd	2.93
Axis Bank Ltd	2.55
State Bank of India	2.09
IndusInd Bank Ltd	1.56
Kotak Mahindra Bank Ltd	1.23
<b>Software</b>	<b>8.78</b>
Infosys Ltd	4.01
Tata Consultancy Services Ltd	3.21
Larsen & Toubro Infotech Ltd	0.80
Tech Mahindra Ltd	0.76
<b>Consumer Non Durables</b>	<b>7.76</b>
ITC Ltd	3.06
Asian Paints Ltd	1.12
Hindustan Unilever Ltd	1.10
Kansai Nerolac Paints Ltd	1.00
Marico Ltd	0.83
Britannia Industries Ltd	0.65
<b>Finance</b>	<b>5.53</b>
Housing Development Finance Corporation Ltd	2.15
Bajaj Finserv Ltd	1.50
Bajaj Finance Ltd	1.14
LIC Housing Finance Ltd	0.74
<b>Petroleum Products</b>	<b>4.95</b>
Reliance Industries Ltd	4.95
<b>Construction Project</b>	<b>3.33</b>
Larsen & Toubro Ltd	2.83
Ashoka Buildcon Ltd	0.50
<b>Pharmaceuticals</b>	<b>3.22</b>
Sun Pharmaceutical Industries Ltd	1.41
Divi's Laboratories Ltd	1.15
Jubilant Life Sciences Ltd	0.66
<b>Consumer Durables</b>	<b>2.90</b>
Bata India Ltd	1.03
Havells India Ltd	0.96
Titan Company Ltd	0.91
<b>Industrial Products</b>	<b>2.56</b>
Schaeffler India Ltd	1.08
Bharat Forge Ltd	0.93
AIA Engineering Ltd	0.55
<b>Gas</b>	<b>2.44</b>
Petronet LNG Ltd	1.04
Indraprastha Gas Ltd	0.83
GAIL (India) Ltd	0.57
<b>Cement</b>	<b>2.31</b>
Shree Cement Ltd	1.21
Ultratech Cement Ltd	1.10
<b>Auto</b>	<b>2.18</b>
Maruti Suzuki India Ltd	1.51
Ashok Leyland Ltd	0.67
<b>Auto Ancillaries</b>	<b>1.78</b>
Balkrishna Industries Ltd	1.02
MRF Ltd	0.76
<b>Chemicals</b>	<b>1.53</b>
Navin Fluorine International Ltd	0.85
Atul Ltd	0.68
<b>Ferrous Metals</b>	<b>1.03</b>

## INVESTMENT STYLE

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

Tata Steel Ltd	1.03
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.87</b>
The Indian Hotels Co Ltd	0.87
<b>Industrial Capital Goods</b>	<b>0.82</b>
Honeywell Automation India Ltd	0.82
<b>Transportation</b>	<b>0.77</b>
Transport Corporation of India Ltd	0.77
<b>Power</b>	<b>0.66</b>
Cesc Ltd	0.66
<b>Construction</b>	<b>0.52</b>
Ahluwalia Contracts (India) Ltd	0.52
<b>Debt Instruments</b>	<b>15.26</b>
Power Finance Corporation Ltd	1.69
Rural Electrification Corporation Ltd	1.47
Small Industries Development Bank Of India	1.43
Reliance Industries Ltd	1.10
Sundaram Finance Ltd	0.87
Power Finance Corporation Ltd	0.85
Rural Electrification Corporation Ltd	0.84
Housing Development Finance Corporation Ltd	0.59
Power Finance Corporation Ltd	0.59
Indiabulls Housing Finance Ltd	0.58
Tata Motors Ltd	0.58
National Bank For Agriculture & Rural Development	0.57
Power Finance Corporation Ltd	0.57
Bharat Petroleum Corporation Ltd	0.57
Power Finance Corporation Ltd	0.50
Capital First Ltd	0.29
Rural Electrification Corporation Ltd	0.29
LIC Housing Finance Ltd	0.29
Export Import Bank Of India	0.29
Housing Development Finance Corporation Ltd	0.29
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>12.70</b>
Reverse Repo (for India)	5.81
Bandhan Bank Ltd	1.45
Piramal Capital and Housing Finance Ltd	1.45
Piramal Enterprises Ltd	1.45
Axis Bank Ltd	1.42
Treasury Bills	1.12
<b>Government Securities</b>	<b>3.44</b>
6.05% GOI 02-FEB-19	1.46
7.17% GOI 08-JAN-28	0.83
7.42% MAHARASHTRA SDL 11-MAY-22	0.57
8.15% GOI 24-NOV-26	0.29
8.24% GOI 15-FEB-27	0.29
Net Current Assets	-0.09
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## ASSET ALLOCATION



CBLO/REPO/Reverse Repo & Net Current Assets	5.70%
Certificate Of Deposit	2.87%
Commercial Paper	2.90%
NCDs/Bonds	15.27%
Treasury Bills/ Sovereign	4.58%
Equity	68.69%

## PRODUCT POSITIONING

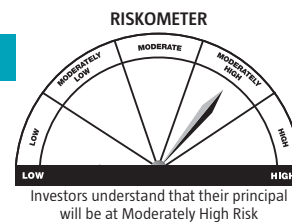
Canara Robeco Equity Hybrid Fund aims to generating long term capital appreciation through a prudent mix of equity and debt portfolio, making it more suitable for the average investor as it takes away the burden of focusing on asset allocation between equity & debt. The fund invests in a careful blend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

# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF) (as on September 28, 2018)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>§</sup> :** ₹ 37.31 Crores

**Monthly AVGAUM :** ₹ 37.81 Crores

**NAV :** (as on September 28, 2018) : ₹ 2,828.8300

**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	-0.01%

## TRACKING ERROR

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

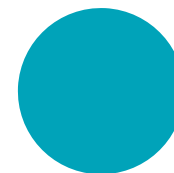
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	98.96
Reverse REPO	1.05
Other Current Assets	-0.01
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

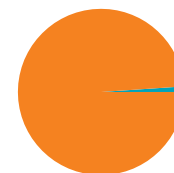
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ CBLO/REPO/Reverse Repo & Net Current Assets 1.04%

■ Gold ETFs 98.96%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 28.09.2018

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

• Please refer page no. 39 for disclaimers.

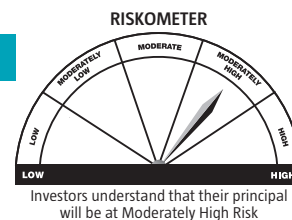
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on September 28, 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> :** ₹ 33.25 Crores

**Monthly AVG AUM :** ₹ 36.56 Crores

**NAV :** (as on September 28, 2018)

Direct Plan - Dividend Option ₹ 8.3920

Regular Plan - Dividend Option ₹ 8.3668

Direct Plan - Growth Option ₹ 8.4385

Regular Plan - Growth Option ₹ 8.3618

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

### ASSET ALLOCATION :

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

### ENTRY LOAD: Nil

### EXIT LOAD:

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

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

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

Regular Plan : 0.58%

Direct Plan : 0.44%

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

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

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

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

## PRODUCT POSITIONING

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

## MATURITY PROFILE

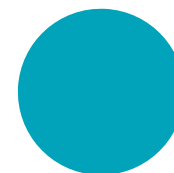
	% Allocation
Net Current Assets	-0.18%

## PORTFOLIO

Name of the Instruments	% to NAV
Mutual Fund Investments	99.55
Canara Robeco Gold ETF	99.55
Reverse REPO	0.63
Other Current Assets	-0.18
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

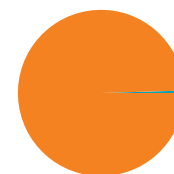
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ CBLO/REPO/Reverse Repo & Net Current Assets 0.45%

■ Gold ETFs 99.55%



## PERFORMANCE AT A GLANCE

(as on September 28, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwadar

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	7.61%	9.57%	17.18%	10759	10954	11713
Last 3 Years	10.33%	12.85%	12.96%	13426	14366	14408
Last 5 Years	15.74%	16.76%	14.90%	20761	21695	20017
Since Inception (CAGR)	18.25%	16.45%	18.09%	124460	98916	122021

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 manager Mr. Shridatta Bhandwadar is managing the scheme since 5-July-16

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Shridatta Bhandwadar

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	-13.58%	-11.86%	17.18%	8645	8817	11713
Last 3 Years	4.89%	8.20%	12.96%	11539	12663	14408
Last 5 Years	17.23%	N.A.	14.90%	22131	-	20017
Since Inception (CAGR)	11.74%	N.A.	14.72%	41540	-	58205

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. Mr. Yogesh Patil managed the scheme upto 28.09.2018. Mr. Shridatta Bhandwadar is managing the scheme since 29.09.2018.

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Ms. Cheenu Gupta

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	9.44%	10.97%	17.18%	10941	11094	11713
Last 3 Years	10.55%	12.84%	12.96%	13507	14362	14408
Last 5 Years	16.78%	15.83%	14.90%	21709	20840	20017
Since Inception (CAGR)	14.56%	12.92%	13.05%	320605	222133	228724

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. Ms. Cheenu Gupta is managing the scheme since 12-March-2018. Mr. Yogesh Patil managed the scheme from 1-April-2016 till 12-March-2018.

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi

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	1.23%	9.57%	17.18%	10123	10954	11713
Last 3 Years	13.50%	12.85%	12.96%	14616	14366	14408
Last 5 Years	30.75%	16.76%	14.90%	38177	21695	20017
Since Inception (CAGR)	17.42%	18.41%	16.15%	88190	59297	76106

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 manager Mr. Miyush Gandhi is managing the scheme since 5-April-2018.

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta

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	2.46%	10.97%	17.18%	10245	11094	11713
Last 3 Years	11.88%	12.84%	12.96%	14000	14362	14408
Last 5 Years	19.58%	15.83%	14.90%	24437	20840	20017
Since Inception (CAGR)	14.91%	8.42%	13.79%	35140	20769	32170

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 manager Ms. Cheenu Gupta is managing the scheme since 15-June-2018.

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 September 28, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwaladar

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	8.89%	10.97%	17.18%	10887	11094	11713
Last 3 Years	10.99%	12.84%	12.96%	13667	14362	14408
Last 5 Years	14.89%	15.83%	14.90%	20009	20840	20017
Since Inception (CAGR)	11.01%	10.83%	13.70%	23330	23032	28346

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 manager Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16.

#### CANARA ROBECO EQUITY HYBRID FUND\*

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

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	5.43%	6.57%	17.18%	10542	10655	11713
Last 3 Years	10.00%	10.83%	12.96%	13308	13611	14408
Last 5 Years	17.20%	14.14%	14.90%	22102	19362	20017
Since Inception (CAGR)	11.08%	N.A.	12.33%	148280	-	197997

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - Growth Option. The current fund managers Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16 and Mr. Avnish Jain is managing the scheme since 7-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	1.08%	1.98%	-3.00%	10107	10197	9701
Last 3 Years	5.16%	7.61%	4.81%	11627	12457	11513
Last 5 Years	8.87%	10.04%	6.96%	15288	16129	13994
Since Inception (CAGR)	9.68%	N.A.	N.A.	166756	-	-

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	3.79%	4.25%	-3.00%	10378	10424	9701
Last 3 Years	6.77%	7.03%	4.81%	12170	12258	11513
Last 5 Years	7.08%	8.21%	6.96%	14076	14834	13994
Since Inception (CAGR)	7.13%	8.28%	6.26%	16705	18065	15698

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. ● \*w.e.f. 6th August, 2018 scheme name for Canara Robeco Equity Debt Allocation Fund has been changed to Canara Robeco Equity Hybrid Fund ● \*\*w.e.f. 6th August, 2018 scheme name for Canara Robeco Income Saver Fund has been changed to Canara Robeco Conservative Hybrid Fund

## PERFORMANCE AT A GLANCE

(as on September 28, 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	0.96%	0.54%	-3.00%	10096	10054	9701
Last 3 Years	5.68%	6.56%	4.81%	11802	12098	11513
Last 5 Years	7.69%	8.74%	6.96%	14478	15199	13994
Since Inception (CAGR)	8.36%	6.67%	6.03%	36239	28157	25558

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	7.07%	7.21%	7.23%	10705	10719	10721
Last 3 Years	7.12%	7.19%	7.30%	12290	12315	12352
Last 5 Years	7.83%	7.92%	8.07%	14578	14637	14738
Since Inception (CAGR)	7.89%	7.57%	7.82%	21721	21063	21573
Last 7 Days	0.14%	0.13%	0.13%	10014	10013	10013
Last 14 Days	0.27%	0.28%	0.28%	10027	10028	10028
Last 30 Days	0.54%	0.55%	0.52%	10054	10055	10052

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	5.68%	7.21%	7.23%	10566	10719	10721
Last 3 Years	6.34%	7.19%	7.30%	12022	12315	12352
Last 5 Years	7.50%	7.92%	8.07%	14354	14637	14738
Since Inception (CAGR)	7.78%	7.57%	7.82%	26701	21068	21577

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	0.36%	0.54%	-3.00%	10036	10054	9701
Last 3 Years	6.18%	6.56%	4.81%	11970	12098	11513
Last 5 Years	8.13%	8.74%	6.96%	14782	15199	13994
Since Inception (CAGR)	7.49%	7.29%	5.33%	19631	19293	16245

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	2.78%	0.54%	-3.00%	10277	10054	9701
Last 3 Years	6.18%	6.56%	4.81%	11968	12098	11513
Since Inception (CAGR)	7.65%	8.60%	7.27%	14082	14668	13850

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 September 28, 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	6.07%	7.25%	7.23%	10605	10723	10721
Last 3 Years	7.23%	7.43%	7.30%	12329	12395	12352
Last 5 Years	7.94%	8.20%	8.07%	14649	14825	14738
Since Inception (CAGR)	7.87%	7.89%	7.51%	27988	28042	26740

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	1.51%	2.05%	10151	10204
Last 3 Years	4.26%	5.83%	11332	11851
Last 5 Years	-0.91%	0.79%	9555	10401
Since Inception (CAGR)	0.17%	1.77%	10111	11211

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	-7.18%	2.05%	9284	10204
Last 3 Years	0.74%	5.83%	10222	11851
Last 5 Years	-3.03%	0.79%	8576	10401
Since Inception (CAGR)	-2.82%	0.72%	8362	10460

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	-0.32%	0.01%	-3.00%	9968	10001	9701
Last 3 Years	6.87%	5.98%	4.81%	12204	11902	11513
Last 5 Years	9.05%	8.65%	6.96%	15421	15136	13994
Since Inception (CAGR)	8.73%	8.67%	N.A.	48097	47593	-

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 September 28, 2018)

### Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	7.61%	9.57%	10.33%	12.85%	15.74%	16.76%	18.25%	16.45%
CANARA ROBECO BLUE CHIP EQUITY FUND	8.89%	10.97%	10.99%	12.84%	14.89%	15.83%	11.01%	10.83%
CANARA ROBECO EQUITY HYBRID FUND*	5.43%	6.57%	10.00%	10.83%	17.20%	14.14%	11.08%	N.A.
CANARA ROBECO INFRASTRUCTURE <sup>#</sup>	-13.58%	-11.86%	4.89%	8.20%	17.23%	N.A.	11.74%	N.A.

Note:

- Mr. Shridatta Bhandwaldar manages 4 open-ended schemes of Canara Robeco Mutual Fund .
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.
- \* 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>Mr. Yogesh Patil managed the scheme upto 28.09.2018. Mr. Shridatta Bhandwaldar is managing the scheme since 29.09.2018.

### 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	1.23%	9.57%	13.50%	12.85%	30.75%	16.76%	17.42%	18.41%
CANARA ROBECO CONSERVATIVE HYBRID FUND**	1.08%	1.98%	5.16%	7.61%	8.87%	10.04%	9.68%	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.
- \*\* w.e.f. 6th August, 2018 scheme name for Canara Robeco Income Saver Fund has been changed to Canara Robeco Conservative Hybrid Fund

### 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	9.44%	10.97%	10.55%	12.84%	16.78%	15.83%	14.56%	12.92%
CANARA ROBECO CONSUMER TRENDS FUND	2.46%	10.97%	11.88%	12.84%	19.58%	15.83%	14.91%	8.42%

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 September 28, 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 * <sup>^</sup>	5.43%	6.57%	10.00%	10.83%	17.20%	14.14%	11.08%	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND* <sup>^^</sup>	1.08%	1.98%	5.16%	7.61%	8.87%	10.04%	9.68%	N.A.
CANARA ROBECO INCOME FUND	0.96%	0.54%	5.68%	6.56%	7.69%	8.74%	8.36%	6.67%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	1.51%	2.05%	4.26%	5.83%	-0.91%	0.79%	0.17%	1.77%
CANARA ROBECO GOLD SAVINGS FUND	-7.18%	2.05%	0.74%	5.83%	-3.03%	0.79%	-2.82%	0.72%
CANARA ROBECO CORPORATE BOND FUND	2.78%	0.54%	6.18%	6.56%	-	-	7.65%	8.60%

- 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.
  - <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

### 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	-0.32%	0.01%	6.87%	5.98%	9.05%	8.65%	8.73%	8.67%
CANARA ROBECO LIQUID FUND	7.07%	7.21%	7.12%	7.19%	7.83%	7.92%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.68%	7.21%	6.34%	7.19%	7.50%	7.92%	7.78%	7.57%
CANARA ROBECO DYNAMIC BOND FUND	0.36%	0.54%	6.18%	6.56%	8.13%	8.74%	7.49%	7.29%
CANARA ROBECO SAVINGS FUND	6.07%	7.25%	7.23%	7.43%	7.94%	8.20%	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	3.79%	4.25%	6.77%	7.03%	7.08%	8.21%	7.13%	8.28%
CANARA ROBECO LIQUID FUND	7.07%	7.21%	7.12%	7.19%	7.83%	7.92%	7.89%	7.57%
CANARA ROBECO ULTRA SHORT TERM FUND	5.68%	7.21%	6.34%	7.19%	7.50%	7.92%	7.78%	7.57%
CANARA ROBECO SAVINGS FUND	6.07%	7.25%	7.23%	7.43%	7.94%	8.20%	7.87%	7.89%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	1.51%	2.05%	4.26%	5.83%	-0.91%	0.79%	0.17%	1.77%
CANARA ROBECO GOLD SAVINGS FUND	-7.18%	2.05%	0.74%	5.83%	-3.03%	0.79%	-2.82%	0.72%

- 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 September 28, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwalder

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1810000	1200000	840000	600000	360000	120000
Market Value (INR)	6080062	2430411	1323960	799229	428950	120316
Scheme Returns	14.70%	13.54%	12.79%	11.44%	11.78%	0.50%
S&P BSE200 TRI <sup>#</sup>	13.43%	13.32%	13.88%	12.61%	12.73%	1.45%
S&P BSE SENSEX TRI <sup>##</sup>	13.45%	12.78%	13.31%	12.52%	15.09%	10.44%
Inception Date	16-Sep-03					

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Ms. Cheenu Gupta

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1160000	840000	600000	360000	120000
Market Value (INR)	2302677	1350323	804836	426846	121632
Scheme Returns	13.64%	13.35%	11.72%	11.44%	2.57%
S&P BSE 100 TRI <sup>#</sup>	12.64%	13.41%	12.33%	13.36%	4.17%
S&P BSE SENSEX TRI <sup>##</sup>	12.63%	13.31%	12.52%	15.09%	10.44%
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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3080000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	24359042	14889283	5998047	2471391	1351770	802279	414116	120292
Scheme Returns	13.70%	15.93%	14.69%	13.85%	13.38%	11.60%	9.35%	0.46%
CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	NA	NA	11.55%	11.48%	11.78%	10.79%	10.02%	1.67%
S&P BSE SENSEX TRI <sup>##</sup>	14.06%	15.00%	13.37%	12.78%	13.31%	12.52%	15.09%	10.44%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1090000	840000	600000	360000	120000
Market Value	2162784	1448591	840701	419976	114536
Scheme Returns	14.57%	15.32%	13.49%	10.32%	-8.45%
S&P BSE 100 TRI <sup>#</sup>	12.15%	13.41%	12.33%	13.36%	4.17%
S&P BSE SENSEX TRI <sup>##</sup>	12.05%	13.31%	12.52%	15.09%	10.44%
Inception Date	14-Sep-09				

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1630000	1200000	840000	600000	360000	120000
Market Value (INR)	6559084	3942261	1860980	951104	424400	112715
Scheme Returns	18.76%	22.52%	22.37%	18.53%	11.04%	-11.22%
S&P BSE200 TRI <sup>#</sup>	12.50%	13.32%	13.88%	12.61%	12.73%	1.45%
S&P BSE Sensex TRI <sup>##</sup>	12.24%	12.78%	13.31%	12.52%	15.09%	10.44%
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 28-September-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> 5. \*w.e.f. 6th August, 2018 scheme name for Canara Robeco Equity Debt Allocation Fund will change to Canara Robeco Equity Hybrid Fund

## SIP RETURNS

(as on September 28, 2018)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	980000	840000	600000	360000	120000
Market Value	1630421	1314025	799502	428795	122284
Scheme Returns	12.16%	12.58%	11.46%	11.75%	3.60%
S&P BSE 100 TRI <sup>#</sup>	12.53%	13.41%	12.33%	13.36%	4.17%
S&P BSE SENSEX TRI <sup>##</sup>	12.43%	13.31%	12.52%	15.09%	10.44%
Inception Date	20-Aug-10				

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Shridatta Bhandwalder

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1540000	1200000	840000	600000	360000	120000
Market Value (INR)	2984875	2025256	1177593	701606	351015	101624
Scheme Returns	9.79%	10.11%	9.51%	6.21%	-1.64%	-27.44%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	N.A.	N.A.	N.A.	1.03%	-27.86%
S&P BSE SENSEX TRI <sup>##</sup>	11.71%	12.78%	13.31%	12.52%	15.09%	10.44%
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	2260000	1800000	1200000	840000	600000	360000	120000
Market Value	5309614	3568289	1967894	1114145	722032	388031	121306
Scheme Returns	8.37%	8.59%	9.57%	7.95%	7.36%	4.95%	2.06%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.56%	7.25%	7.32%	7.19%	6.58%	4.60%	2.20%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	5.86%	15.15%	5.72%	5.18%	4.13%	0.04%
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	1910000	1200000	840000	600000	360000	120000
Market Value	4224342	1811917	1088815	697988	384400	120244
Scheme Returns	9.31%	8.00%	7.31%	6.00%	4.33%	0.38%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.31%	8.51%	8.49%	7.82%	5.90%	1.42%
CRISIL 10 Year Gilt Index <sup>##</sup>	16.89%	15.15%	5.72%	5.18%	2.32%	0.04%
Inception Date	24-April-88					

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

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1930000	1200000	840000	600000	360000	120000
Market Value	3929064	1748420	1074108	702442	385364	121322
Scheme Returns	8.29%	7.32%	6.93%	6.26%	4.49%	2.08%
Crisil Composite Bond Fund Index <sup>#</sup>	7.06%	7.54%	7.43%	6.85%	4.62%	1.25%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.82%	15.15%	5.72%	5.18%	2.32%	0.04%
Inception Date	19-Sep-02					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 28-September-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> 5. \*\*w.e.f. 6th August, 2018 scheme name for Canara Robeco Income Saver Fund will change to Canara Robeco Conservative Hybrid Fund



## SIP RETURNS

(as on September 28, 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	1630000	1200000	840000	600000	360000	120000
Market Value	2888766	1815039	1108345	722484	398806	123869
Scheme Returns	8.02%	8.03%	7.81%	7.38%	6.80%	6.13%
Crisil Liquid Fund Index <sup>#</sup>	7.50%	7.77%	7.77%	7.44%	7.12%	7.44%
CRISIL Money Market Index <sup>##</sup>	7.82%	7.97%	7.92%	7.57%	7.22%	7.47%
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	1130000	840000	600000	360000	120000
Market Value	1639596	1093476	708906	386360	121409
Scheme Returns	7.70%	7.43%	6.62%	4.67%	2.22%
Crisil Composite Bond Fund Index <sup>#</sup>	7.55%	7.43%	6.85%	4.62%	1.25%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.83%	5.72%	5.18%	2.32%	0.04%
Inception Date	29-May-09				

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1230000	1200000	840000	600000	360000	120000
Market Value	1842792	1778644	1088058	710037	393864	123597
Scheme Returns	7.65%	7.65%	7.29%	6.69%	5.96%	5.69%
Crisil Ultra Short Term Debt Index <sup>#</sup>	8.17%	8.18%	8.06%	7.68%	7.31%	7.49%
CRISIL Money Market Index <sup>##</sup>	7.97%	7.97%	7.92%	7.57%	7.22%	7.47%
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	760000	600000	360000	120000
Market Value	704443	566735	338846	110684
Scheme Returns	-2.37%	-2.25%	-3.91%	-14.27%
Domestic Price of Gold (Per KG) <sup>#</sup>	2.53%	3.52%	3.65%	2.82%
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	900000	840000	600000	360000	120000
Market Value	1166620	1067611	707301	394078	122482
Scheme Returns	6.81%	6.76%	6.53%	5.99%	3.92%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	7.83%	7.74%	7.21%	6.08%	4.51%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.82%	5.72%	5.18%	2.32%	0.04%
Inception Date	25-Apr-11				

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

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 28-September-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 September 28, 2018)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	3 yr	1 yr
Total Amt invested	560000	360000	120000
Market Value	648224	388767	121899
Scheme Returns	6.23%	5.08%	2.99%
Crisil Composite Bond Fund Index <sup>#</sup>	6.55%	4.62%	1.25%
CRISIL 10 Year Gilt Index <sup>##</sup>	4.85%	2.32%	0.04%
Inception Date	07-Feb-15		

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 28-September-2018 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. **Past performance may or may not be sustained in the future.** Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
30.10.2015	2.50	34.57
28.10.2016	2.70	34.26
27.10.2017	3.00	37.91
<b>Direct Plan</b>		
28.10.2016	0.75	44.07
27.10.2017	4.00	52.37

### 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>		
23.03.2018	0.60	79.63
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
<b>Monthly Dividend Option - Direct Plan</b>		
23.03.2018	0.60	83.30
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

### 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>		
28.04.2017	0.10	14.6586
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
<b>Direct Plan</b>		
28.04.2017	0.10	15.3821
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
<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>		
30.06.2017	0.06	14.5231
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
<b>Direct Plan</b>		
30.06.2017	0.06	15.3470
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
<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.

## DISCLAIMERS

(as on September 28, 2018)

**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 September 28, 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 28.09.2018. The disclosures of average maturity period relates to the debt component of the portfolio as on 28.09.2018.

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

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

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

## You may have several reasons to celebrate.

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

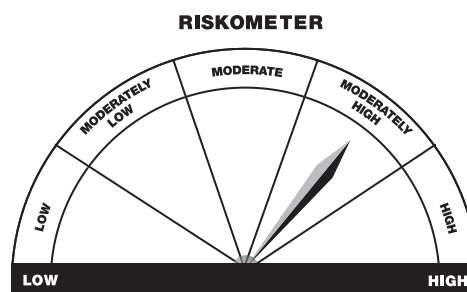
## CANARA ROBECO Equity Diversified Fund

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



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

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



Investors understand that their principal will be at Moderately High Risk

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

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

**CANARA ROBECO**  
Mutual Fund

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