



# FACTSHEET

December 31st, 2020

# Index

## MARKETS & BEYOND

ECONOMIC INDICATORS .....	03
EQUITY MARKET REVIEW .....	04
DEBT MARKET REVIEW .....	05
SNAPSHOT OF EQUITY SCHEMES / DEBT SCHEMES / HYBRID & OTHER SCHEMES .....	06

## ABOUT FEW SCHEMES OF CANARA ROBECO MUTUAL FUND

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

## PERFORMANCE

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

## SCHEME PERFORMANCE - FUND MANAGER WISE

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

## SIP RETURNS

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

## DIVIDEND HISTORY

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

## HOW TO READ A FACTSHEET

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

## DEFINITION

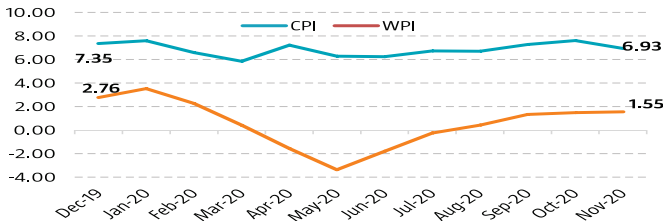
DEFINITIONS .....	38
-------------------	----

## DISCLAIMERS

DISCLAIMERS .....	39
-------------------	----

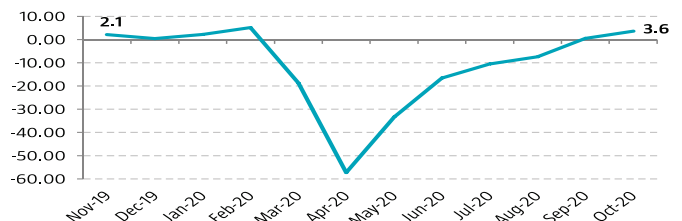
## Inflation in India (%)

CPI dips to 6.93% in Nov'20 from 7.61% in Oct'20 because of softening of food prices. The current level of inflation has once again surpassed way beyond RBI's upper margin of 6%. WPI increased to nine month high to 1.55% in Nov'20 from 1.48% in Oct'20 as manufactured products turned costlier. Fuel and power prices also marginally increased.



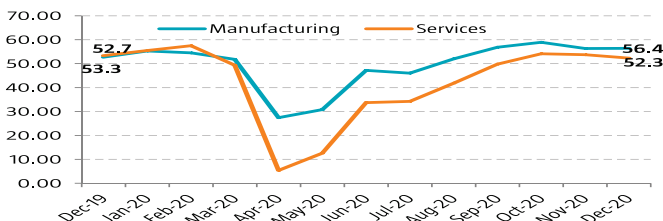
## India Industrial Production (%)

IIP rose to 3.6% in Oct'20 from 0.2% in Sep'20 with sustained growth in the industrial output. The October IIP growth was the fastest in last 7 months after it turned positive in September, following a six months of contraction. Electricity and manufactured sector increased by 11.2% and 3.5%, respectively, in Oct'20. Additionally, mining sector went down 1.5 percent. With the gradual relaxation of restrictions, there has been a relative improvement in the economic activities.



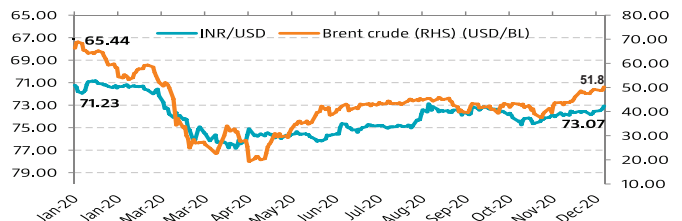
## Indian Business Indicators - PMI

The Nikkei India Manufacturing PMI saw a slight uptick to 56.4 in Dec'20 from 56.3 in Nov'20. The growth remained on right path as demand and output continued to recover strongly from coronavirus-related disruptions. There was improvement in business conditions with strong growth of new orders and output sustained during December. At the same time, overseas sales returned to growth, while buying levels improved drastically. PMI Services decreased to 52.3 in Dec'20 from 53.7 in Nov'20 output and new orders growth eased to three-month lows.



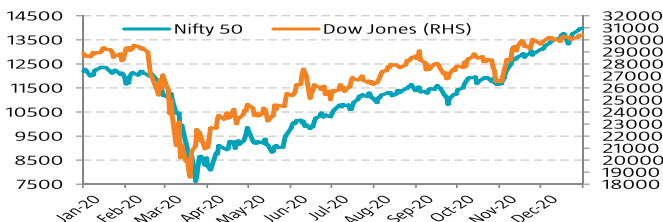
## USD INR & Brent Crude Movement

Brent crude oil increased to ~US\$ 51.8 as there was decrease in crude oil inventories in U.S. There was optimism regarding COVID-19 vaccine which improved the demand outlook of the commodity. The Rupee closed the month on 73.065 per USD as on 31st Dec'20, almost at the same price like last month.



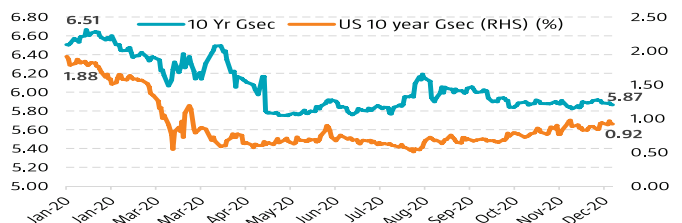
## Equity Markets - India & US

Bellwether indices, Nifty 50 and S&P BSE Sensex inched all time high and gained more than 14.5% from the previous month during the month of Dec'20 as there was improvement in domestic economic macro data, increase in FII inflows, multiple stimulus packages given by government, improvement in GST collection and decline in new Covid-19 cases. Dow Jones also touched all time high and reacted positively with Joe Biden's win against Donald Trump in a gripping contest.



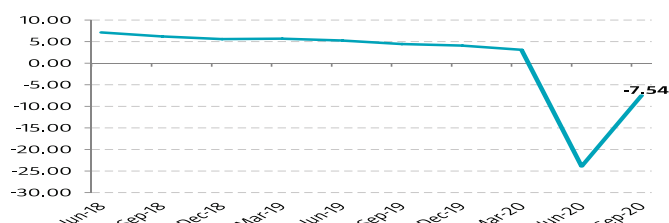
## Interest Rate Movement (%) - India & US

Markets remained mostly range bound, with yield on the 10-Year benchmark paper closing at 5.865% on 31st Dec'20 vs 5.911% on 27th Nov'20 as RBI conducted the auction of special OMO of simultaneous purchase and sale of government of India securities for a notified amount which were fully accepted. 10-year U.S. Treasury bond closed higher at 0.913% on 31st Dec'20 vs 0.839% on 27th Nov'20.



## India GDP Growth Rate

India's Real GDP narrows to -7.5% for Q2 FY21 vs -23.9% for Q1 FY21, showing significant improvement. India has had two consecutive quarters when GDP growth rate has declined and the economy is said to be in technical recession. The key manufacturing sector, agriculture and utilities sector showed positive growth. Moreover, in three out of the remaining five sectors, the rate of decline decelerated.





## Equity Market Review



Mr. Shridatta Bhandwadar  
Head - Equities

- ▶ Calendar year 2020 was majorly all about virus, vaccine and volatility. Equity investors traversed the whole gamut of emotions in 2020 as a once-in-a-lifetime pandemic followed by equally unprecedented stimulus measures whiplashed global stock markets. Investors witnessed its biggest-ever single day plunge to markets reaching all-time high in the calendar year 2020.
- ▶ The year started off on an ominous note when the top Iranian commander Qasem Soleimani was killed in US Drone strike building up tension in the Middle East. It then saw the initial reports of coronavirus outbreak in China but remained indifferent about it and looked ahead to the Union Budget which at the end failed to impress and led to markets tumbling.
- ▶ Investors all over the world started getting extremely skittish as it became clear that the Covid-19 crisis would not be limited to China. The downturn in domestic bourses mirrored global market turmoil.
- ▶ With the world economy falling and large-scale health crisis, the task of supporting financial markets and restoring investor confidence fell in the hands of global central banks.
- ▶ RBI stepping in with emergency liquidity support, and the Centre and Reserve Bank of India (RBI) have together provided total fiscal stimulus of Rs 29.87 lakh crore since the COVID-19 pandemic began which is nearly 15% of India's GDP. Global central bankers too injected nearly \$11 trillion as stimuli to combat the COVID pandemic.
- ▶ Foreign portfolio investors (FPIs) poured in billions of dollars

### Indices Performance (M-o-M Basis) (in %)

Nifty 50	14.77
S&P BSE Sensex	15.60
S&P BSE Healthcare	61.03
S&P BSE Infotech	55.74
S&P BSE India Teck	43.32
S&P BSE Consumer Durables	23.24
S&P BSE India Auto	13.15

### Equity Outlook

What a roller coaster year it has been!!! Investors started the year worrying about the economic and market impact of COVID; little did we know that markets would be at new highs before calendar year end. We have massive monetary and fiscal stimulus in place, several Vaccines have been approved, economic activity is back in most countries (excluding services), low cost of money is driving asset price reflation and visibility on end of COVID during CY21—mostly 2H. This teaches two things as an investor, 1) time in market is more important than trying to time it and 2) margin of safety (in 1HCY20) always comes with uncertainty—there is no free lunch. **The new year is starting with fairly high expectations and above fair valuations – be ready for getting surprised again!!!**

Globally the COVID cases have increased again in past three month; Europe and US have touched or surpassed previous highs on daily basis. Good news is that, the fatality rate has been much lower than the first episode. The Vaccine related news flow has kept the hopes alive that at least developed world would be largely vaccinated during CY21 and so the economic activity will continue to expand. As time has elapsed, economic realities are taking precedence and thus we expect opening of economies to continue, with minor localised lockdowns across the globe and domestically.

November and December proved to be one of the best two months from global and domestic equities perspective, surpassing pre-COVID highs in almost all markets. This sharp bounce back is driven by four key reasons, – 1) Massive fiscal and monetary stimulus put in place by developed countries – expect more of this on any sign of troubles in economies (US is contemplating another package post Democratic Govt in place), 2) Possible commercialisation of 3-5 Vaccines over next few months and 3) Opening up of economies across the world and particularly in China (95% open), 4) Depreciating dollar bias as it increases pace of printing money – helping EM markets and commodities in terms of flows.

Key driver from market perspective has been fiscal stimulus to the tune of 5%-20% GDP across developed world, along with central bank's monetary policy extension into buying of lower grade corporate bonds, including Junk bonds in US. Monetary/fiscal expansion is also driving reflation of assets in the other geographies and commodities. We think, more will follow from countries like China and Euro zone. Oil and several other commodity prices have stabilised and have moved up (due to depreciation bias in USD and China operating at >95%) - which augurs well for several ME/African/LA and CIS countries. Most economies have opened above 80-100% in terms of economic activity – except service industries.

Domestically, while the overall figure crossed 1Cr (actual active cases are only ~3lac), with more daily recovery than new cases lately. Recovery rate is at staggering ~97%. Fatality rate continues to fall and is below 1.5%, amongst the best globally. The key risk remains whether we will be able to sustain these numbers as we open

into emerging markets with India topping the chart in Asia. Foreign Institutional Investors (FIIs) were net buyers in Indian equities to the tune of Rs 1.6 lakh crore this year-- a life-time high.

- ▶ As most of the losses of 2020 were erased, global investors cherished the results of the tightly contested US election.
- ▶ Covid-19 infected numbers saw a drastic decline and announcement of the successful vaccine for coronavirus kept investor sentiments high.
- ▶ Nifty 50 touched all time high and inched up by 14.77% during the year.
- ▶ Improvement in GST collection is pointing to sustained economic recovery.
- ▶ There was improvement in domestic economic macro data. India manufacturing PMI signalled growth and rebound in production volumes on robust demand.
- ▶ Globally, major markets too saw a similar trend. Dow Jones had suffered its worst fall, emerging market assets were routed, US oil futures turned negative for the first time in history. As global central banks came to rescue and with reduction in coronavirus cases worldwide and successful launch of vaccine, investor sentiments were buoyed. Major markets are all in green and have reacted positively with Joe Biden's win against Donald Trump in a gripping contest. Market sentiments were even buoyed, following fairly decent economic data from the euro zone, China's economic recovery was also gaining momentum.

economy fully. However, statistically none of COVID data points domestically today suggest dramatic closing of broader economy again (neither can India afford it now).

India is clearly better positioned post this pandemic given, 1) Many global corporations will now actively seek to diversify the supply chain to countries other than China, 2) Reforms viz. GST, Lower corporate tax rates, Labour reforms, Agri reforms and manufacturing incentives through PLI bodes well, and 3) Oil price decline will act as a fiscal and CAD boost to India (given Govt has kept all benefits by increasing the taxes). Lack of aggression on fiscal expansion is a key risk to possible upside in economy and markets.

**There are several positives from domestic perspective, viz, 1) Banking sector has witnessed much lower NPAs and restructuring than anticipated till date, 2) Corporate earnings reported during 2QFY21 have been far better than estimated on both top-line and operating profit side, upping the EPS estimates of FY21 by 6-8% for Nifty 3) EM/India continues to be beneficiary of capital flows (India received ~20bn USD in Oct-Dec, among the highest ever flows, 4) COVID situation continues to improve domestically with active cases just about 5lac, 5) Banking liquidity and capital access is become easier by the month.**

Based on above we are working with three thesis – 1) Developed world through aggressive fiscal expansion may lead the aggregate demand recovery, 2) Indian rural (as well as upper white collar workers) may do relatively better given higher water reservoirs, good monsoon, crop production and stimulus from Govt lack of job losses respectively and 3) Corporate earnings might continue to surprise given operating and financial leverage play out as economy recovers over next few quarters.

Liquidity is unprecedented with ~US20bn dollar FII flows in Oct-Dec alone, one of the highest ever. FIIs have been big buyer worth ~US\$23bn in CY20.

Nifty is at new highs and so are most global markets. Nifty now is trading at 22x FY22 (ignoring FY21 as it would be a washout year from earnings perspective) on consensus earnings, in a expensive valuation zone from near term perspective. We expect market to consolidate now with meaningful divergence within sectoral performance (rotation towards financials, discretionary, investments and broader market) based on incremental data points, quarterly earnings and opening up of economy over next few months. Upside risk to market could come from, abundance of liquidity sloshing around as developed countries keep expanding the balance sheets. **Lower than expected stress in domestic financial sector in terms of slippages/restructuring, Better 2QFY21 earnings than expected, unprecedented FII flows, positive US election outcome and news flow on the vaccine commercialisations have clearly been latest positives aiding the markets.**

Watch out for corporate earnings and worry about heightened expectations!!! Happy Investing!!!

Source: ICRA MFI Explorer

## Debt Market Review



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

### Fixed Income Market update\*\*

As the unprecedented year 2020 came to an end, the India 10 Year G-sec yields marginally fell by 3 bps in the month of Dec'20 as compared to Nov'20 and was at 5.87% as on December end. This was supported by the decision of the Monetary policy Committee (the MPC), in its Dec 4 meeting to keep the rates unchanged, maintaining an accommodative stance with an aim to revive growth and ensure that inflation remains within the target. Besides, moderation in inflationary pressure along with simultaneous open market operations (OMO) purchase and sale also supported the yield. Globally too, the FOMC continued to remain status quo and kept the interest rates at 0%-0.25% amidst a continuing economic crisis to support the recovery from the deep impact of the COVID-19 lockdowns.

Domestically, GST collections for Dec'20 rose to Rs 1.15 lakh crore, the highest ever since the implementation of the nationwide tax in July 2017. This is the fourth consecutive month this year that GST collections have outperformed comparable months from 2019, suggestive of possible recovery from the pandemic led disruptions. These were 11.6% higher than the same month of last year. However, during April-December'20, total GST collection amounted to Rs. 7.8 lakh crore, 14% lower than Rs. 9.1 lakh crore in the corresponding period of last year. The FPIs continued turned positive into the Indian debt markets. Foreign investors remained net buyers during the month with inflows amounting to USD 766 mn in the debt market. This could be mostly attributed to ample liquidity in the global markets following monetary and fiscal stimulus announced by advanced economies, hopes over quick economic recovery with the distribution of vaccine, attractive valuations and weakness in the US dollar. The fiscal deficit of the central government reached 135% of the budgeted estimate at INR 10.75 lakh crore during Apr-Nov'20. This focuses on the financial stress faced by the government with the decline in income and increase in expenditure which has led to the significant widening of the fiscal deficit. Total receipts have been 18% lower during these eight months while the total expenditure has grown by 5% compared with the same period a year ago. Retail inflation (CPI) had shown a dip to 6.9% in November as compared to 7.6% in October. This was aided by the moderation in food inflation. Core inflation firmed up in November to the highest levels in over two year at 5.8%. WPI inflation has been low throughout the year and reached 1.6% in November. This was driven by the price gains in the manufacturing segment which has risen to a 2-year high. At the same time, wholesale prices of food items moderated from a year ago and the fuel segment continued to be deflationary. Foreign exchange reserves reached to a historic-high of \$581 bn with continued foreign investment inflows in the country. The Rupee strengthened during the month of Dec'20 by around 0.8% to INR 73.07 per USD as compared to Nov'20. The continued FPI flows supported by adequate liquidity in the global markets and the probability of

vaccine distribution in the advanced economies boosted the optimism of a quick economic recovery.

### Outlook:

The timely arrival and distribution of vaccine could settle the unsettled macroeconomic variables and lessen the interest rate volatility in the coming months. Crude prices which remained below average level is unlikely to pose a major challenge to India's macro stability. However, it could impact the macros in the coming future due to the upside pressure on crude, aided by return in demand as business sentiments are expected to improve. GDP growth is expected to turn positive in H2 FY2021 but overall growth for FY2021 is likely to still be negative. Besides, the increase in GST collections indicate signs of recovery of overall consumption. The economy, however, continues to face downward pressure from the sustained spread of the pandemic in the country and the re-imposition of restrictions in various regions.

With cereal prices expected to soften, aided by a good kharif harvest, food inflation could come down sharply. However, cost push pressure persist at an elevated level on core inflation and retail inflation could remain above 4% for the first quarter of CY2021. The RBI would align monetary measure with fiscal support and monitor all threats to macroeconomic and financial stability and would remain accommodative for medium term. Rate markets will likely continue to feel the tug-of-war between inflation and growth concerns. With government borrowings expected to return to normal in FY2022, government bonds may perform well. Markets may continue to remain volatile in 1QCY2021 as both the Union Budget/ MPC is scheduled for first week of February.

Indian bond markets will likely focus on tempering of CPI inflation and any sharp downward movement in CPI could lead to positive market sentiments. With the market participants continuing to be prudent, the upcoming quarter would be critical from investment perspective and all eyes would be on the budget announcements along with the stance taken by the MPC based on inflation and the outcome of other macroeconomic factors. With the uncertainties continuing to prevail, we recommend investments in high quality Short Duration Funds and Corporate Bond Funds depending on the investment horizon of investors as well as Gilt Fund for investors with high risk appetite.

**Source:** \*\*ICRA MFI Explorer, Bloomberg, RBI, MOSPI.

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

(as on December 31, 2020)

EQUITY SCHEMES	Canara Robeco Equity Diversified Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Small Cap Fund	Canara Robeco Equity Tax Saver Fund
Category	Multi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic-Consumption & Finance Theme	Small Cap Fund	ELSS
AUM (Cr)	3,055.60	1,364.34	7,312.85	101.57	492.42	639.81	1,475.66
Standard Deviation	23.05	22.65	26.08	27.84	24.38	-	24.31
Beta	0.89	0.90	0.96	0.83	0.93	-	0.95
Sharpe	0.42	0.51	0.28	-0.08	0.41	-	0.49
R-Squared	0.95	0.96	0.96	0.87	0.88	-	0.93
Portfolio Turnover Ratio	0.68	0.52	0.65	0.65	1.94	0.91	1.67
Benchmark	S&P BSE 500 TRI	S&P BSE 100 TRI	NIFTY Large Midcap 250 TRI	S&P BSE India Infrastructure TRI	S&P BSE 100 TRI	Nifty Smallcap 250 Index TRI	S&P BSE 100 TRI
Fund Manager	Mr. Shridatta Bhandwalder Mr. Miyush Gandhi	Mr. Shridatta Bhandwalder Mr. Sanjay Bambalkar	Mr. Miyush Gandhi Mr. Shridatta Bhandwalder	Ms. Cheenu Gupta Mr. Shridatta Bhandwalder	Ms. Cheenu Gupta Mr. Shridatta Bhandwalder	Ms. Cheenu Gupta Mr. Shridatta Bhandwalder	Ms. Cheenu Gupta Mr. Shridatta Bhandwalder
Exit Load	1% - if redeemed/switched out within 1 year from the date of allotment. Nil - if redeemed / switched out after 1 year from the date of allotment.						Nil

DEBT SCHEMES	Canara Robeco Overnight Fund	Canara Robeco Liquid Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Savings Fund	Canara Robeco Short Duration Fund	Canara Robeco Income Fund	Canara Robeco Dynamic Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Gilt Fund
Category	Overnight Fund	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Short Duration Fund	Medium to Long Duration Fund	Dynamic Fund	Corporate Bond Fund	Gilt Fund
AUM (Cr)	119.09	1,601.83	459.59	1,394.97	1,136.54	154.43	118.74	332.81	135.84
Average Maturity(Yrs)	0.00	0.05	0.34	0.74	2.22	8.04	5.46	3.74	7.80
Yield to Maturity(%)	2.78	2.96	3.24	3.54	4.30	5.55	4.69	4.88	5.39
Modified Duration(Yrs)	0.00	0.04	0.33	0.69	1.89	5.48	3.88	2.92	5.74
Macaulay Duration(Yrs)	0.00	0.05	0.34	0.71	1.97	5.68	3.99	3.05	5.91
Benchmark	CRISIL Overnight Index	Crisil Liquid Fund Index	CRISIL Ultra Short Term Debt Index	CRISIL Low Duration Debt Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index			Crisil Dynamic Gilt Fund Index
Fund Manager	Ms.SumanPrasad	Mr. Girish Hisaria, Ms. Suman Prasad			Ms.SumanPrasad	Mr. Avnish Jain	Mr. Girish Hisaria	Mr. Avnish Jain	Mr. Girish Hisaria
Exit Load	Nil	If redeemed on Day 1; Exit Load is 0.0070%; If redeemed on Day 2; Exit Load is 0.0065%; If redeemed on Day 3; Exit Load is 0.0060%; If redeemed on Day 4; Exit Load is 0.0055%; If redeemed on Day 5; Exit Load is 0.0050%; If redeemed on Day 6; Exit Load is 0.0045%; If redeemed on or after Day 7; Exit Load is Nil.			Nil	1% - if redeemed/switched out within 12 months from the date of allotment	-If redeemed / switched out within six months from the date of allotment: 0.50% -If redeemed / switched out after six months from the date of allotment: Nil	If redeemed/switched - out within 90 Days from the date of allotment: 0.50% If redeemed/switched - out after 90 Days from the date of allotment: Nil	Nil

HYBRID & OTHER SCHEMES	Canara Robeco Conservative Hybrid Fund	Canara Robeco Equity Hybrid Fund
Category	Conservative Hybrid Fund	Aggressive Hybrid Fund
AUM (Cr)	370.46	4,169.56
Standard Deviation	6.19	17.08
Beta	1.23	1.03
Sharpe	0.90	0.46
R-Squared	0.84	0.96
Portfolio Turnover Ratio	1.95	0.98
Debt Quants	Average Maturity(Yrs)	3.96
	Yield to Maturity(%)	4.48
	Modified Duration(Yrs)	2.92
	Macaulay Duration(Yrs)	3.05
Benchmark	CRISIL Hybrid 85+15-Conservative Index	CRISIL Hybrid 35+65 - Aggressive Index
Fund Manager	Mr. Avnish Jain (Fixed Income) Mr. Miyush Gandhi (Equities),	Mr. Shridatta Bhandwalder (Equities), Ms. Cheenu Gupta (Equities), Mr. Avnish Jain (Fixed Income)
Exit Load	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil	

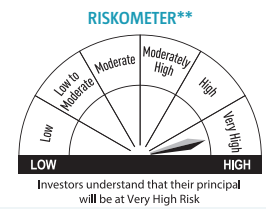
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)\*

(as on December 31, 2020)

## 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

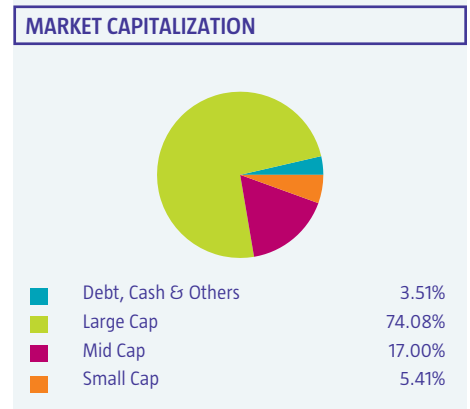
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



FUND INFORMATION	
<b>CATEGORY/TYPE:</b>	Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks
<b>SCHEME OBJECTIVE:</b>	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.
<b>Monthend AUM*</b>	: ₹ 3,055.60 Crores
<b>Monthly AVG AUM</b>	: ₹ 2,931.53 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 55.7600
Regular Plan - Dividend Option	₹ 38.8400
Direct Plan - Growth Option	₹ 183.2300
Regular Plan - Growth Option	₹ 172.8800
<b>DATE OF ALLOTMENT:</b>	September 16, 2003
<b>ASSET ALLOCATION:</b>	
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)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹ 1 thereafter	
<b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter	
<b>SIP:</b> For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>STP:</b> For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>SWP:</b> For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan- Growth Option	
Regular Plan- Dividend Reinvestment Option/ Payout Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD:</b>	Nil
<b>EXIT LOAD:</b>	
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.	
<b>EXPENSE RATIO^:</b>	
Regular Plan	: 2.11%
Direct Plan	: 0.84%
<b>BENCHMARK:</b>	S&P BSE 500 TRI
<b>FUND MANAGER:</b>	
	1) Mr. Shridatta Bhandwadar 2) Mr. Miyush Gandhi
<b>TOTAL EXPERIENCE:</b>	
	1) 15 Years 2) 12 Years
<b>MANAGING THIS FUND:</b>	
	1) Since 5-July-16 2) Since 01-Oct-19

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	23.05
Portfolio Beta	0.89
Portfolio Turnover Ratio	0.68 times
R-Squared	0.95
Sharpe Ratio	0.42
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>96.49</b>
<b>Listed</b>	<b>96.49</b>
<b>Banks</b>	<b>21.62</b>
HDFC Bank Ltd	7.30
ICICI Bank Ltd	7.12
Axis Bank Ltd	3.10
Kotak Mahindra Bank Ltd	2.30
State Bank of India	1.80
<b>Software</b>	<b>12.90</b>
Infosys Ltd	7.02
Tata Consultancy Services Ltd	3.56
HCL Technologies Ltd	2.32
<b>Finance</b>	<b>12.20</b>
Housing Development Finance Corporation Ltd	3.48
Bajaj Finance Ltd	3.24
Multi Commodity Exchange Of India Ltd	1.09
Max Financial Services Ltd	0.95
UTI Asset Management Co Ltd	0.82
Can Fin Homes Ltd	0.79
HDFC Life Insurance Co Ltd	0.76
SBI Cards and Payment Services Ltd	0.62
ICICI Lombard General Insurance Co Ltd	0.32
Cholamandalam Investment and Finance Co Ltd	0.13
<b>Pharmaceuticals</b>	<b>7.04</b>
Divi's Laboratories Ltd	1.85
Cipla Ltd	1.18
IPCA Laboratories Ltd	1.08
Abbott India Ltd	1.02
Alkem Laboratories Ltd	1.01
Sun Pharmaceutical Industries Ltd	0.90
<b>Consumer Non Durables</b>	<b>5.80</b>
Hindustan Unilever Ltd	2.79
Britannia Industries Ltd	1.30
Asian Paints Ltd	0.95
Nestle India Ltd	0.48
Jubilant Foodworks Ltd	0.28
<b>Petroleum Products</b>	<b>5.38</b>
Reliance Industries Ltd	5.38
<b>Consumer Durables</b>	<b>5.03</b>
Volta Ltd	1.87
Titan Co Ltd	1.20

Whirlpool Of India Ltd	1.00
Bata India Ltd	0.96
<b>Auto</b>	<b>4.46</b>
Maruti Suzuki India Ltd	1.79
Mahindra & Mahindra Ltd	1.64
Hero MotoCorp Ltd	1.03
<b>Industrial Products</b>	<b>3.33</b>
Polycab India Ltd	1.03
Bharat Forge Ltd	0.92
EPL Ltd	0.72
AIA Engineering Ltd	0.66
<b>Chemicals</b>	<b>2.90</b>
Atul Ltd	1.05
Navin Fluorine International Ltd	0.96
Vinati Organics Ltd	0.89
<b>Cement</b>	<b>2.36</b>
Ultratech Cement Ltd	1.51
Shree Cement Ltd	0.85
<b>Gas</b>	<b>2.13</b>
Indraprastha Gas Ltd	1.13
Gujarat Gas Ltd	1.00
<b>Telecom - Services</b>	<b>1.91</b>
Bharti Airtel Ltd	1.91
<b>Auto Ancillaries</b>	<b>1.85</b>
Balkrishna Industries Ltd	1.01
Minda Industries Ltd	0.84
<b>Construction Project</b>	<b>1.68</b>
Larsen & Toubro Ltd	1.68
<b>Pesticides</b>	<b>1.26</b>
PI Industries Ltd	1.26
<b>Industrial Capital Goods</b>	<b>1.20</b>
Honeywell Automation India Ltd	1.20
<b>Non - Ferrous Metals</b>	<b>1.18</b>
Hindalco Industries Ltd	1.18
<b>Transportation</b>	<b>1.03</b>
TCI Express Ltd	1.03
<b>Healthcare Services</b>	<b>0.87</b>
Dr. Lal Path Labs Ltd	0.87
<b>Retailing</b>	<b>0.36</b>
Avenue Supermarts Ltd	0.36
<b>Money Market Instruments</b>	<b>3.78</b>
Tri - party repo	3.78
Net Current Assets	-0.27
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\* Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43 ● \*As per the provisions of Notice-Cum-Addendum No.41, the fundamental attributes of the scheme will be revised with effect from 10th February, 2021

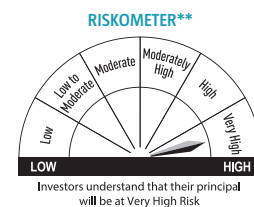
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on December 31, 2020)

## 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	
<b>CATEGORY/TYPE</b> : Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks	
<b>SCHEME OBJECTIVE</b> : 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.	
<b>Monthend AUM*</b>	: ₹ 1,364.34 Crores
<b>Monthly AVG AUM</b>	: ₹ 1,250.75 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 30.7200
Regular Plan - Dividend Option	₹ 18.8900
Direct Plan - Growth Option	₹ 36.3200
Regular Plan - Growth Option	₹ 33.4100
<b>DATE OF ALLOTMENT</b> : August 20, 2010	
<b>ASSET ALLOCATION</b> :	
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).	
<b>MINIMUM INVESTMENT</b> :	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS</b> :	
Regular Plan- Growth Option	
Regular Plan- Dividend Reinvestment Option/ Payout Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD</b> : Nil	
<b>EXIT LOAD</b> :	
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	
<b>EXPENSE RATIO</b> <sup>^</sup> :	
Regular Plan	: 2.23%
Direct Plan	: 0.66%

<b>BENCHMARK</b> : S&P BSE 100 TRI	
<b>FUND MANAGER</b> :	1) Mr. Shridatta Bhandwadar 2) Mr. Sanjay Bembalkar
<b>TOTAL EXPERIENCE</b> :	1) 15 Years 2) 12 Years
<b>MANAGING THIS FUND</b> :	1) Since 5-July-16 2) Since 01-Oct-19

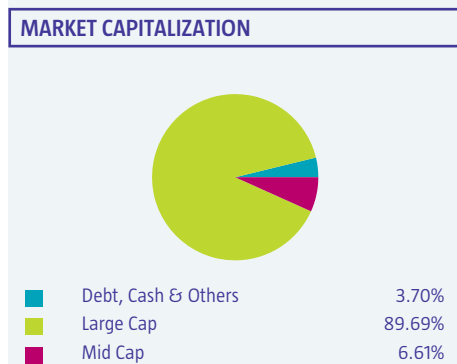
**PRODUCT POSITIONING**

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	22.65
Portfolio Beta	0.90
Portfolio Turnover Ratio	0.52 times
R-Squared	0.96
Sharpe Ratio	0.51

PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>96.30</b>
<b>Listed</b>	<b>96.30</b>
<b>Banks</b>	<b>23.85</b>
HDFC Bank Ltd	8.63
ICICI Bank Ltd	7.34
Axis Bank Ltd	3.13
State Bank of India	2.57
Kotak Mahindra Bank Ltd	2.18
<b>Software</b>	<b>15.27</b>
Infosys Ltd	8.14
Tata Consultancy Services Ltd	3.61
HCL Technologies Ltd	3.52
<b>Finance</b>	<b>9.37</b>
Housing Development Finance Corporation Ltd	4.75
Bajaj Finance Ltd	3.14
HDFC Life Insurance Co Ltd	0.87
ICICI Lombard General Insurance Co Ltd	0.61
<b>Consumer Non Durables</b>	<b>9.16</b>
Hindustan Unilever Ltd	2.28
Britannia Industries Ltd	1.37
ITC Ltd	1.30
Tata Consumer Products Ltd	1.24
Kansai Nerolac Paints Ltd	1.07
Asian Paints Ltd	1.06
Nestle India Ltd	0.59
Jubilant Foodworks Ltd	0.25
<b>Petroleum Products</b>	<b>6.87</b>
Reliance Industries Ltd	6.87
<b>Pharmaceuticals</b>	<b>6.37</b>
Divi's Laboratories Ltd	1.60
Cipla Ltd	1.45
Dr. Reddy's Laboratories Ltd	1.39
Sun Pharmaceutical Industries Ltd	1.00
Abbott India Ltd	0.93
<b>Auto</b>	<b>6.13</b>
Maruti Suzuki India Ltd	2.69

Bajaj Auto Ltd	1.49
Mahindra & Mahindra Ltd	1.41
Hero MotoCorp Ltd	0.54
<b>Consumer Durables</b>	<b>5.31</b>
Voltas Ltd	1.55
Crompton Greaves Consumer Electricals Ltd	1.45
Titan Co Ltd	1.26
Whirlpool Of India Ltd	1.05
<b>Telecom - Services</b>	<b>3.11</b>
Bharti Airtel Ltd	3.11
<b>Construction Project</b>	<b>2.60</b>
Larsen & Toubro Ltd	2.60
<b>Cement</b>	<b>2.59</b>
Ultratech Cement Ltd	1.73
Shree Cement Ltd	0.86
<b>Gas</b>	<b>2.57</b>
Indraprastha Gas Ltd	0.99
Gujarat Gas Ltd	0.81
Petronet LNG Ltd	0.77
<b>Retailing</b>	<b>1.44</b>
Avenue Supermarts Ltd	1.44
<b>Non - Ferrous Metals</b>	<b>1.23</b>
Hindalco Industries Ltd	1.23
<b>Healthcare Services</b>	<b>0.43</b>
Dr. Lal Path Labs Ltd	0.43
<b>Money Market Instruments</b>	<b>4.45</b>
Tri - party repo	4.45
Net Current Assets	-0.75
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>





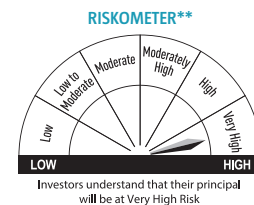
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on December 31, 2020)

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	
<b>CATEGORY/TYPE:</b>	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks
<b>SCHEME OBJECTIVE:</b>	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.
<b>Monthend AUM #</b>	: ₹ 7,312.85 Crores
<b>Monthly AVG AUM</b>	: ₹ 7,099.11 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 72.6500
Regular Plan - Dividend Option	₹ 50.2300
Direct Plan - Growth Option	₹ 131.1500
Regular Plan - Growth Option	₹ 120.5100
<b>DATE OF ALLOTMENT:</b>	March 11, 2005
<b>ASSET ALLOCATION:</b>	
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.)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of	₹ 1000 and multiples of ₹1 thereafter
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan- Growth Option	
Regular Plan- Dividend Reinvestment Option/ Payout Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD:</b>	Nil
<b>EXIT LOAD :</b>	
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	
<b>EXPENSE RATIO^:</b>	
Regular Plan	: 1.90%
Direct Plan	: 0.75%
<b>BENCHMARK :</b>	NIFTY Large Midcap 250 TRI

<b>FUND MANAGER:</b>	1) Mr. Miyush Gandhi 2) Mr. Shridatta Bhandwadar
<b>TOTAL EXPERIENCE:</b>	1) 12 Years 2) 15 Years
<b>MANAGING THIS FUND:</b>	1) Since 5-April-18 2) Since 01-Oct-19

## PRODUCT POSITIONING

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

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

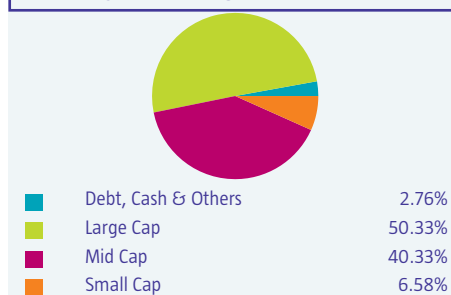
Standard Deviation	26.08
Portfolio Beta	0.96
Portfolio Turnover Ratio	0.65 times
R-Squared	0.96
Sharpe Ratio	0.28

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities Listed</b>	<b>97.24</b>
<b>Banks</b>	<b>16.79</b>
HDFC Bank Ltd	5.78
ICICI Bank Ltd	5.19
Axis Bank Ltd	3.45
City Union Bank Ltd	1.35
Kotak Mahindra Bank Ltd	1.02
<b>Finance</b>	<b>13.11</b>
Bajaj Finance Ltd	3.75
Mahindra & Mahindra Financial Services Ltd	2.03
Cholamandalam Investment and Finance Co Ltd	1.64
SBI Cards and Payment Services Ltd	1.50
Multi Commodity Exchange Of India Ltd	1.16
Max Financial Services Ltd	1.11
LIC Housing Finance Ltd	0.99
Computer Age Management Services Ltd	0.93
<b>Software</b>	<b>8.54</b>
Infosys Ltd	5.04
Tata Consultancy Services Ltd	1.53
HCL Technologies Ltd	1.49
MindTree Ltd	0.48
<b>Consumer Non Durables</b>	<b>7.34</b>
Hindustan Unilever Ltd	1.64
Kansai Nerolac Paints Ltd	1.59
Tata Consumer Products Ltd	1.56
Jubilant Foodworks Ltd	1.48
Britannia Industries Ltd	1.07
<b>Consumer Durables</b>	<b>7.05</b>
Voltas Ltd	2.45
Whirlpool Of India Ltd	1.91
Bata India Ltd	1.64
Titan Co Ltd	1.05
<b>Pharmaceuticals</b>	<b>6.74</b>
IPCA Laboratories Ltd	1.96
Divi's Laboratories Ltd	1.63
Abbott India Ltd	1.16

Sun Pharmaceutical Industries Ltd	1.09
Syngene International Ltd	0.90
<b>Petroleum Products</b>	<b>4.43</b>
Reliance Industries Ltd	4.43
<b>Chemicals</b>	<b>4.25</b>
Atul Ltd	1.92
Navin Fluorine International Ltd	1.51
Vinati Organics Ltd	0.82
<b>Gas</b>	<b>3.89</b>
Indraprastha Gas Ltd	1.95
Gujarat Gas Ltd	1.94
<b>Industrial Products</b>	<b>3.81</b>
AIA Engineering Ltd	1.49
Polycab India Ltd	1.24
Bharat Forge Ltd	1.08
<b>Auto Ancillaries</b>	<b>3.56</b>
Minda Industries Ltd	2.07
Balkrishna Industries Ltd	1.49
<b>Retailing</b>	<b>3.49</b>
Avenue Supermarts Ltd	1.86
Aditya Birla Fashion and Retail Ltd	1.52
Aditya Birla Fashion and Retail Ltd	0.11
<b>Healthcare Services</b>	<b>2.74</b>
Gland Pharma Ltd	1.60
Dr. Lal Path Labs Ltd	1.14
<b>Auto</b>	<b>2.46</b>
Mahindra & Mahindra Ltd	1.48
Ashok Leyland Ltd	0.98
<b>Telecom - Services</b>	<b>2.08</b>
Bharti Airtel Ltd	2.08
<b>Industrial Capital Goods</b>	<b>1.86</b>
Honeywell Automation India Ltd	1.63
ISGEC Heavy Engineering Ltd	0.23
<b>Cement</b>	<b>1.70</b>
The Ramco Cements Ltd	1.12
Ultratech Cement Ltd	0.58
<b>Pesticides</b>	<b>1.41</b>
PI Industries Ltd	1.41
<b>Services</b>	<b>0.84</b>
Indian Railway Catering And Tourism Corp Ltd	0.84
<b>Paper</b>	<b>0.67</b>
Century Textile & Industries Ltd	0.67
<b>Transportation</b>	<b>0.48</b>
TCL Express Ltd	0.48
<b>Money Market Instruments</b>	<b>2.97</b>
Tri - party repo	2.97
Net Current Assets	-0.21
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

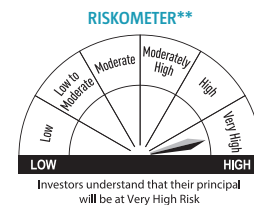
# CANARA ROBECO SMALL CAP FUND (CRSCF)

(as on December 31, 2020)

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

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

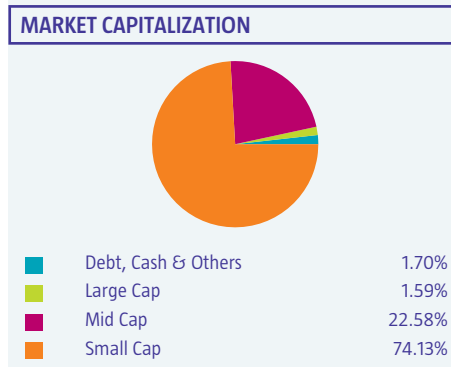
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



FUND INFORMATION	
<b>CATEGORY/TYPE:</b>	Small Cap Fund -An open-ended equity scheme predominantly investing in small cap stocks.
<b>SCHEME OBJECTIVE:</b>	The investment objective of the Scheme is to generate capital appreciation by investing predominantly in Small Cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.
<b>Monthend AUM<sup>#</sup></b>	: ₹ 639.81 Crores
<b>Monthly AVG AUM</b>	: ₹ 605.74 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 13.9800
Regular Plan - Dividend Option	₹ 13.5400
Direct Plan - Growth Option	₹ 13.9800
Regular Plan - Growth Option	₹ 13.5300
<b>DATE OF ALLOTMENT:</b>	February 15, 2019
<b>ASSET ALLOCATION:</b>	
Equity and Equity-related Instruments of Smallcap companies* 65% to 100% (High)	
Equity and Equity-related Instruments of companies other than Smallcap companies 0% to 35% (High)	
Debt and Money Market Instruments 0% to 35% (Low to Medium)	
Units issued by REITs and InvITs 0% to 10% (Medium to High)	
*Investment universe of "Small Cap": The investment universe of "Small Cap" shall comprise companies as defined by SEBI from time to time. In terms of SEBI circular SEBI/ HO/ IMD/ DF3/ CIR/ P/ 2017/ 114 dated October 6, 2017, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹ 1 thereafter	
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan- Growth Option	
Regular Plan-Dividend: Reinvestment/ Payout	
Direct Plan- Growth Option	
Direct Plan- Dividend: Reinvestment/ Payout	
<b>ENTRY LOAD:</b>	Nil
<b>EXIT LOAD:</b>	In respect of each purchase / switch-in of units, 1% - if Units are redeemed / switched-out within 1 year from the date of allotment. Nil – if redeemed / switched out after 1 year from the date of allotment.
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 2.49%
Direct Plan	: 0.79%

BENCHMARK: Nifty Smallcap 250 Index TRI	
<b>FUND MANAGER :</b>	1) Ms. Cheenu Gupta 2) Mr. Shridatta Bhandwaladar
<b>TOTAL EXPERIENCE :</b>	1) 13 Years 2) 15 Years
<b>MANAGING THIS FUND :</b>	1) Since 15-February-19 2) Since 01-Oct-19
PRODUCT POSITIONING	
Canara Robeco Small Cap Fund is an open-ended equity scheme predominantly investing in small cap stocks. It considers companies ranked 251st and onwards in terms of Market Capitalization as its Investment universe. The fund provides a blend of 'Growth' and 'Value' style of investing. This Fund seeks to invest in high quality small cap business which are undervalued and have a sustainable business. Further, it aims to invest in companies with consistent earnings and reasonable valuations which could lead to Alpha Generation opportunity. Fund intends to invest at least 65% in small-cap companies which have high growth potential and remaining 35% of the portfolio across Large, Mid and Small cap companies after assessing the market conditions.	
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>98.30</b>
<b>Listed</b>	<b>98.30</b>
<b>Finance</b>	<b>17.63</b>
Computer Age Management Services Ltd	2.72
Can Fin Homes Ltd	2.21
Multi Commodity Exchange Of India Ltd	2.20
Central Depository Services (India) Ltd	2.19
Creditaccess Grameen Ltd	2.15
BSE Ltd	2.01
LIC Housing Finance Ltd	1.64
Indian Energy Exchange Ltd	1.49
Cholamandalam Financial Holdings Ltd	1.02
<b>Industrial Products</b>	<b>16.46</b>
Schaeffler India Ltd	2.67
EPL Ltd	2.32
Finolex Industries Ltd	2.12
Bharat Forge Ltd	2.11
Timken India Ltd	1.99
AIA Engineering Ltd	1.85
Grindwell Norton Ltd	1.68
Orient Refractories Ltd	1.01
Polycab India Ltd	0.71
<b>Chemicals</b>	<b>11.92</b>
Deepak Nitrite Ltd	2.68
NOCIL Ltd	1.97
Galaxy Surfactants Ltd	1.94
Atul Ltd	1.85
Vinati Organics Ltd	1.24
Navin Fluorine International Ltd	1.14
Fine Organic Industries Ltd	1.10
<b>Consumer Durables</b>	<b>6.96</b>
Dixon Technologies (India) Ltd	2.89
Greenply Industries Ltd	1.60
Amber Enterprises India Ltd	1.46
Blue Star Ltd	0.65
Greenlam Industries Ltd	0.36
<b>Construction</b>	<b>5.35</b>
KNR Constructions Ltd	2.76
Sobha Ltd	1.61

Cera Sanitaryware Ltd	0.98
<b>Transportation</b>	<b>5.15</b>
TCL Express Ltd	2.07
Blue Dart Express Ltd	1.58
The Great Eastern Shipping Co Ltd	1.50
<b>Software</b>	<b>4.61</b>
Persistent Systems Ltd	2.96
MindTree Ltd	1.65
<b>Non - Ferrous Metals</b>	<b>4.34</b>
National Aluminium Co Ltd	2.75
Hindustan Zinc Ltd	1.59
<b>Pesticides</b>	<b>3.79</b>
Rallis India Ltd	2.32
Dhanuka Agritech Ltd	1.47
<b>Auto Ancillaries</b>	<b>3.57</b>
Subros Ltd	2.70
Minda Industries Ltd	0.87
<b>Retailing</b>	<b>2.66</b>
V-Mart Retail Ltd	2.66
<b>Textile Products</b>	<b>2.39</b>
K.P.R. Mill Ltd	2.39
<b>Petroleum Products</b>	<b>1.84</b>
Gulf Oil Lubricants India Ltd	1.84
<b>Industrial Capital Goods</b>	<b>1.65</b>
Honeywell Automation India Ltd	1.65
<b>Fertilisers</b>	<b>1.55</b>
EID Parry India Ltd	1.55
<b>Commercial Services</b>	<b>1.47</b>
Teamlease Services Ltd	1.47
<b>Pharmaceuticals</b>	<b>1.40</b>
J.B. Chemicals & Pharmaceuticals Ltd	1.40
<b>Healthcare Services</b>	<b>1.36</b>
Metropolis Healthcare Ltd	1.36
<b>Consumer Non Durables</b>	<b>1.32</b>
Avanti Feeds Ltd	1.32
<b>Auto</b>	<b>1.09</b>
Escorts Ltd	1.09
<b>Cement</b>	<b>1.07</b>
HeidelbergCement India Ltd	1.07
<b>Gas</b>	<b>0.72</b>
Gujarat State Petronet Ltd	0.72
<b>Money Market Instruments</b>	<b>1.81</b>
Tri - party repo	1.81
Net Current Assets	-0.11
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



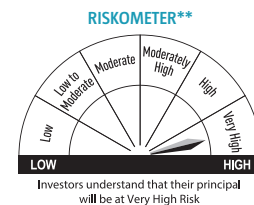
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on December 31, 2020)

## 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.

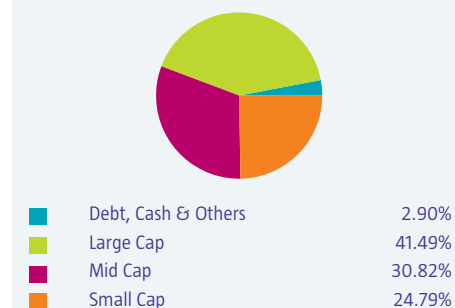


FUND INFORMATION	
<b>CATEGORY/TYPE:</b> Thematic - Infrastructure - An open-ended equity scheme following infrastructure theme	
<b>SCHEME OBJECTIVE:</b> To generate income / capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector. However, there can be no assurance that the investment objective of the scheme will be realized.	
<b>Monthend AUM<sup>#</sup></b>	: ₹ 101.57 Crores
<b>Monthly AVG AUM</b>	: ₹ 99.43 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 30.8500
Regular Plan - Dividend Option	₹ 23.2900
Direct Plan - Growth Option	₹ 51.6300
Regular Plan - Growth Option	₹ 48.4800
<b>DATE OF ALLOTMENT:</b> December 2, 2005	
<b>ASSET ALLOCATION:</b>	
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)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of	₹ 1000 and multiples of ₹1 thereafter
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan- Growth Option	
Regular Plan- Dividend Reinvestment Option/ Payout Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b>	
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	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 2.60%
Direct Plan	: 1.72%
<b>BENCHMARK:</b>	
S&P BSE India Infrastructure TRI	
<b>FUND MANAGER:</b>	1) Ms. Cheenu Gupta 2) Mr. Shridatta Bhandwadar
<b>TOTAL EXPERIENCE:</b>	1) 13 Years 2) 15 Years
<b>MANAGING THIS FUND:</b>	1) Since 01-Aug-20 2) 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>§</sup>	
Standard Deviation	27.84
Portfolio Beta	0.83
Portfolio Turnover Ratio	0.65 times
R-Squared	0.87
Sharpe Ratio	-0.08
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>97.10</b>
<b>Listed</b>	<b>97.10</b>
<b>Industrial Capital Goods</b>	<b>17.97</b>
Bharat Electronics Ltd	5.44
Honeywell Automation India Ltd	4.82
Siemens Ltd	3.72
ABB India Ltd	2.45
Thermax Ltd	1.54
<b>Consumer Durables</b>	<b>11.72</b>
Volta Ltd	3.50
Amber Enterprises India Ltd	2.55
Crompton Greaves Consumer Electricals Ltd	2.44
Dixon Technologies (India) Ltd	2.05
Blue Star Ltd	1.18
<b>Construction</b>	<b>11.70</b>
KNR Constructions Ltd	4.66
Sobha Ltd	3.06
Ahluwalia Contracts (India) Ltd	2.24
PNC Infratech Ltd	1.74
<b>Construction Project</b>	<b>9.61</b>
Larsen & Toubro Ltd	9.61
<b>Banks</b>	<b>9.53</b>
ICICI Bank Ltd	5.82
State Bank of India	3.71
<b>Gas</b>	<b>8.76</b>
Gujarat Gas Ltd	3.05
GAIL (India) Ltd	2.43
Petronet LNG Ltd	1.85
Indraprastha Gas Ltd	1.43
<b>Cement</b>	<b>8.23</b>
The Ramco Cements Ltd	2.78
Ambuja Cements Ltd	2.08
Ultratech Cement Ltd	1.95
Shree Cement Ltd	1.42
<b>Industrial Products</b>	<b>8.08</b>
Timken India Ltd	2.68
AIA Engineering Ltd	2.54
Schaeffler India Ltd	1.79
Grindwell Norton Ltd	0.60
Bharat Forge Ltd	0.47
<b>Transportation</b>	<b>4.03</b>
TCI Express Ltd	4.03
<b>Power</b>	<b>2.64</b>
Power Grid Corporation of India Ltd	1.39

NTPC Ltd	1.25
<b>Petroleum Products</b>	<b>1.93</b>
Hindustan Petroleum Corporation Ltd	1.93
<b>Non - Ferrous Metals</b>	<b>1.54</b>
Hindalco Industries Ltd	1.54
<b>Telecom - Services</b>	<b>1.36</b>
Bharti Airtel Ltd	1.36
<b>Money Market Instruments</b>	<b>3.20</b>
Tri - party repo	3.20
Net Current Assets	-0.30
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

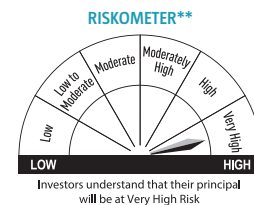
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on December 31, 2020)

## 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	
<b>CATEGORY/TYPE :</b> Thematic - Consumption & Finance Theme - An open ended equity scheme following the consumption and financial theme	
<b>SCHEME OBJECTIVE:</b> 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.	
<b>Monthend AUM<sup>#</sup></b>	: ₹ 492.42 Crores
<b>Monthly AVG AUM</b>	: ₹ 476.73 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 45.4000
Direct Plan - Growth Option	₹ 55.4900
Regular Plan - Dividend Option	₹ 26.4200
Regular Plan - Growth Option	₹ 51.1900
<b>DATE OF ALLOTMENT:</b> September 14, 2009	
<b>ASSET ALLOCATION:</b>	
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)	
<b>MINIMUM INVESTMENT :</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan - Growth	
Regular Plan - Dividend Reinvestment	
Regular Plan - Dividend Payout	
Direct Plan - Growth Option	
Direct Plan - Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD :</b>	
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	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 2.60%
Direct Plan	: 1.28%
<b>BENCHMARK:</b> S&P BSE 100 TRI	

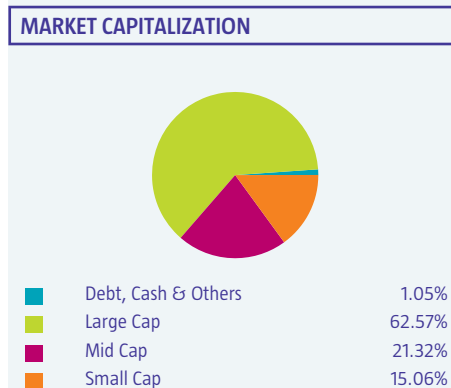
<b>FUND MANAGER:</b>	1) Ms. Cheenu Gupta 2) Mr. Shridatta Bhandwalder
<b>TOTAL EXPERIENCE:</b>	1) 13 Years 2) 15 Years
<b>MANAGING THIS FUND:</b>	1) Since 15-June-18 2) Since 01-Oct-19

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>§</sup>	
Standard Deviation	24.38
Portfolio Beta	0.93
Portfolio Turnover Ratio	1.94 times
R-Squared	0.88
Sharpe Ratio	0.41

PORTFOLIO	% to NAV
<b>Name of the Instruments</b>	
<b>Equities</b>	<b>98.95</b>
<b>Listed</b>	<b>98.95</b>
<b>Consumer Non Durables</b>	<b>24.48</b>
Asian Paints Ltd	4.39
Jubilant Foodworks Ltd	4.17
Tata Consumer Products Ltd	3.41
Hindustan Unilever Ltd	2.18
Dabur India Ltd	2.17
Britannia Industries Ltd	1.71
Marico Ltd	1.66
Berger Paints India Ltd	1.40
Kansai Nerolac Paints Ltd	1.38
Nestle India Ltd	1.27
Godrej Consumer Products Ltd	0.74
<b>Banks</b>	<b>19.64</b>
ICICI Bank Ltd	6.98
HDFC Bank Ltd	6.73
State Bank of India	2.95
AU Small Finance Bank Ltd	1.53
Axis Bank Ltd	1.45
<b>Consumer Durables</b>	<b>18.53</b>
Voltas Ltd	4.23
Havells India Ltd	2.70
Crompton Greaves Consumer Electricals Ltd	2.62
Dixon Technologies (India) Ltd	2.16
Orient Electric Ltd	2.00
Amber Enterprises India Ltd	2.00
Blue Star Ltd	1.71
Whirlpool Of India Ltd	1.11
<b>Finance</b>	<b>14.77</b>
Bajaj Finance Ltd	5.07
Housing Development Finance Corporation Ltd	3.12
LIC Housing Finance Ltd	1.47
UTI Asset Management Co Ltd	1.42
ICICI Prudential Life Insurance Co Ltd	1.06
HDFC Life Insurance Co Ltd	0.99
Multi Commodity Exchange Of India Ltd	0.91

SBI Cards and Payment Services Ltd	0.73
<b>Auto</b>	<b>6.50</b>
Maruti Suzuki India Ltd	2.99
Bajaj Auto Ltd	2.06
Ashok Leyland Ltd	1.45
<b>Software</b>	<b>6.20</b>
Indiamart Intermesh Ltd	2.56
Info Edge (India) Ltd	1.98
Affle India Ltd	1.66
<b>Pharmaceuticals</b>	<b>2.18</b>
Divi's Laboratories Ltd	1.22
Cipla Ltd	0.96
<b>Retailing</b>	<b>2.15</b>
Avenue Supermarts Ltd	1.12
Aditya Birla Fashion and Retail Ltd	1.03
<b>Petroleum Products</b>	<b>1.53</b>
Reliance Industries Ltd	1.53
<b>Auto Ancillaries</b>	<b>1.17</b>
Balkrishna Industries Ltd	1.17
<b>Pesticides</b>	<b>1.16</b>
PI Industries Ltd	1.16
<b>Industrial Products</b>	<b>0.64</b>
EPL Ltd	0.64
<b>Money Market Instruments</b>	<b>1.60</b>
Tri - party repo	1.60
Net Current Assets	-0.55
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>





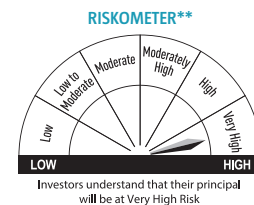
# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSEF)

(as on December 31, 2020)

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

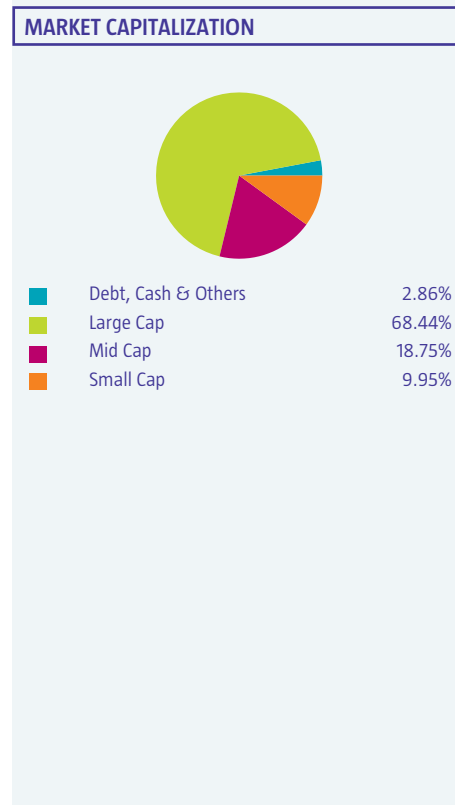
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



FUND INFORMATION	
<b>CATEGORY/TYPE:</b> ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	
<b>SCHEME OBJECTIVE:</b>	
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.	
<b>Monthend AUM<sup>#</sup></b>	: ₹ 1,475.66 Crores
<b>Monthly AVG AUM</b>	: ₹ 1,407.79 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 46.3300
Regular Plan - Dividend Option	₹ 30.3300
Direct Plan - Growth Option	₹ 91.9800
Regular Plan - Growth Option	₹ 87.0500
<b>DATE OF ALLOTMENT:</b> March 31, 1993	
<b>ASSET ALLOCATION:</b>	
Equity and equity related instruments - 80% to 100% (Risk-High)	
Money Market instruments- 0% to 20% (Risk-Low)	
<b>MINIMUM INVESTMENT:</b>	
₹ 500 and in multiples of ₹ 1 thereafter	
Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter	
SIP: For Any date/monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
Regular Plan- Growth Option	
Regular Plan- Dividend Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Option	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> Nil	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 2.23%
Direct Plan	: 1.17%
<b>BENCHMARK:</b> S&P BSE 100 TRI	
<b>FUND MANAGER :</b>	
1) Ms. Cheenu Gupta	
2) Mr. Shridatta Bhandwadar	
<b>TOTAL EXPERIENCE :</b>	
1) 13 Years	
2) 15 Years	
<b>MANAGING THIS FUND :</b>	
1) Since 12-March-18	
2) Since 01-Oct-19	

PRODUCT POSITIONING	
Canara Robeco Equity Tax Saver Fund is an open ended ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund benefits from long term investing due to its lock-in and benefits from power of compounding. The fund would invest in both large and mid cap stocks with a 'Growth' style of investing.	
QUANTITATIVE INFORMATION <sup>§</sup>	
Standard Deviation	24.31
Portfolio Beta	0.95
Portfolio Turnover Ratio	1.67 times
R-Squared	0.93
Sharpe Ratio	0.49
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>97.14</b>
<b>Listed</b>	<b>97.14</b>
<b>Software</b>	<b>21.75</b>
Infosys Ltd	9.14
Tata Consultancy Services Ltd	2.52
HCL Technologies Ltd	2.37
Indiamart Intermesh Ltd	1.66
Persistent Systems Ltd	1.44
Mphasis Ltd	1.41
Larsen & Toubro Infotech Ltd	1.30
Info Edge (India) Ltd	1.13
MindTree Ltd	0.78
<b>Banks</b>	<b>21.38</b>
ICICI Bank Ltd	8.63
HDFC Bank Ltd	6.74
State Bank of India	2.89
Axis Bank Ltd	2.43
AU Small Finance Bank Ltd	0.69
<b>Finance</b>	<b>11.27</b>
Bajaj Finance Ltd	4.04
Housing Development Finance Corporation Ltd	2.86
ICICI Prudential Life Insurance Co Ltd	1.35
UTI Asset Management Co Ltd	1.21
LIC Housing Finance Ltd	0.83
Multi Commodity Exchange Of India Ltd	0.59
SBI Cards and Payment Services Ltd	0.39
<b>Consumer Durables</b>	<b>7.72</b>
Voltas Ltd	2.13
Crompton Greaves Consumer Electricals Ltd	1.71
Dixon Technologies (India) Ltd	1.18
Amber Enterprises India Ltd	1.09
Havells India Ltd	0.96
Blue Star Ltd	0.65
<b>Consumer Non Durables</b>	<b>6.04</b>
Asian Paints Ltd	2.53
Jubilant Foodworks Ltd	1.51
Tata Consumer Products Ltd	1.01
Hindustan Unilever Ltd	0.99
<b>Pharmaceuticals</b>	<b>5.23</b>
Divi's Laboratories Ltd	2.45
Cipla Ltd	1.36
Dr. Reddy's Laboratories Ltd	0.95
IPCA Laboratories Ltd	0.47
<b>Auto</b>	<b>5.16</b>
Maruti Suzuki India Ltd	2.03
Bajaj Auto Ltd	1.75
Ashok Leyland Ltd	1.38

<b>Construction Project</b>	<b>3.27</b>
Larsen & Toubro Ltd	3.27
<b>Petroleum Products</b>	<b>2.95</b>
Reliance Industries Ltd	2.95
<b>Chemicals</b>	<b>2.93</b>
Aarti Industries Ltd	1.15
Vinati Organics Ltd	0.91
Navin Fluorine International Ltd	0.87
<b>Cement</b>	<b>1.96</b>
J.K. Cement Ltd	0.92
Ambuja Cements Ltd	0.61
The Ramco Cements Ltd	0.43
<b>Non - Ferrous Metals</b>	<b>1.79</b>
Hindalco Industries Ltd	1.79
<b>Pesticides</b>	<b>1.38</b>
PI Industries Ltd	1.38
<b>Transportation</b>	<b>1.26</b>
TCL Express Ltd	1.26
<b>Industrial Capital Goods</b>	<b>1.26</b>
Honeywell Automation India Ltd	1.26
<b>Auto Ancillaries</b>	<b>0.99</b>
Balkrishna Industries Ltd	0.99
<b>Industrial Products</b>	<b>0.80</b>
Bharat Forge Ltd	0.80
<b>Money Market Instruments</b>	<b>2.91</b>
Tri - party repo	2.91
Net Current Assets	-0.05
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

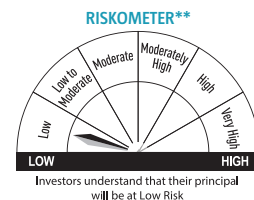
# CANARA ROBECO OVERNIGHT FUND (CROF)

(as on December 31, 2020)

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

- Regular income over short term that may be in line with the overnight call rates.
- Investment in overnight securities.

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



FUND INFORMAT	
<b>CATEGORY/TYPE:</b> Overnight Fund - An open-ended debt scheme investing in overnight securities	
<b>SCHEME OBJECTIVE:</b> The investment objective of the Scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities. However, there can be no assurance that the investment objective of the Scheme will be realized.	
<b>Monthend AUM*</b>	: ₹ 119.09 Crores
<b>Monthly AVG AUM</b>	: ₹ 164.54 Crores
<b>NAV:</b> (as on December 31, 2020)	
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,001.0000
Direct Plan - Daily Dividend Reinvestment Option	₹ 1,001.0009
Direct Plan - Growth Option	₹ 1,057.8514
Regular Plan - Growth Option	₹ 1,057.3738
<b>DATE OF ALLOTMENT:</b> 24th July, 2019	
<b>ASSET ALLOCATION:</b> Overnight Securities* - 0% - 100% (Risk - Low) *Overnight Securities: Debt and money market instruments with overnight interest rate risk such as debt instruments with one business day residual maturity. Overnight securities include synthetic overnight positions such as reverse repo/tri-party repo & other transactions where the interest rate is reset every business day.	
<b>MINIMUM INVESTMENT:</b> I. Lumpsum Investment: Minimum amount: ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. Additional purchases: Minimum amount of ₹ 1000.00 and multiples of ₹ 1.00 thereafter. II. Systematic Transfer Plan (STP): For Daily/Weekly/Monthly frequency - ₹ 1000/- and in multiples of ₹ 1/- thereafter. For Quarterly frequency - ₹ 2000/- and in multiples of ₹ 1/- thereafter. III. Systematic Withdrawal Plan (SWP): For Monthly frequency - ₹ 1000/- and in multiples of ₹ 1/- thereafter. For Quarterly frequency - ₹ 2000/- and in multiples of ₹ 1/- thereafter.	
<b>PLANS / OPTIONS :</b> Regular Plan - Growth Option Regular Plan - Daily Dividend (Reinvestment) Options Direct Plan - Growth Option Direct Plan - Daily Dividend (Reinvestment) Options	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> Nil	
<b>EXPENSE RATIO^:</b> Regular Plan : 0.12% Direct Plan : 0.10%	
<b>BENCHMARK:</b> CRISIL Overnight Index	
<b>FUND MANAGER</b>	: Ms. Suman Prasad
<b>TOTAL EXPERIENCE</b>	: 20 Years
<b>MANAGING THIS FUND</b>	: Since 24-July-19

PRODUCT POSITIONING	
Fund predominantly invests in tri-party repos, overnight reverse repos and fixed income securities/instruments with maturity of one (1) business day. Fund has minimal interest rate and credit risk and tends to ensure a high degree of liquidity in the portfolio. Fund offers an alternative to corporate and individual investors who may want to park their idle funds for short period of time and expecting minimal interest rate and credit risk.	
QUANTITATIVE INFORMATION <sup>§</sup>	
Yield to Maturity	2.78%
Modified Duration	0.00 Years
Average Maturity	0.00 Years
Macaulay Duration	0.00 Years
MATURITY PROFILE	
	% Allocation
Net Current Assets	0.72%
0 to 3 Months	99.28%

RATING PROFILE		(% to net assets)
■	Tri-party repo/REPO/Reverse Repo & Net Current Assets	100.00%
ASSET ALLOCATION		(% to net assets)
■	Tri-party repo/REPO/Reverse Repo & Net Current Assets	100.00%

PORTFOLIO		
Name of the Instruments	Rating	% to NAV
Tri - party repo		99.28
Other Current Assets		0.72
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

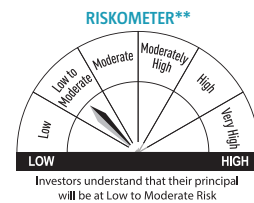
# CANARA ROBECO LIQUID FUND (CRL)

(as on December 31, 2020)

## 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>** : ₹ 1,601.83 Crores  
**Monthly AVG AUM** : ₹ 1,452.68 Crores

**NAV:** (as on December 31, 2020)

Direct Plan -	
Daily Divi. Reinvestment Option	₹ 1,005.5000
Direct Plan - Dividend Option	₹ 1,752.5467
Direct Plan - Growth Option	₹ 2,448.0637
Unclaimed Redmp & Dividend Plan-Direct Growth	₹ 1,331.9018
Direct Plan -	
Monthly Dividend Option	₹ 1,000.1156
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,005.5000
Regular Plan - Growth Option	₹ 2,440.6592
Regular Plan -	
Monthly Dividend Option	₹ 1,000.1147
Regular Plan -	
Weekly Dividend Option	₹ 1,000.1147
Direct Plan -	
Weekly Dividend Option	₹ 1,000.1155

#### 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: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.  
 For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.  
 STP: For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter  
 For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter  
 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:

If redeemed on Day 1 - Exit Load is 0.0070%  
 If redeemed on Day 2 - Exit Load is 0.0065%  
 If redeemed on Day 3 - Exit Load is 0.0060%  
 If redeemed on Day 4 - Exit Load is 0.0055%  
 If redeemed on Day 5 - Exit Load is 0.0050%  
 If redeemed on Day 6 - Exit Load is 0.0045%  
 If redeemed on or after Day 7 - Exit Load is Nil

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

Regular Plan : 0.15%  
 Direct Plan : 0.11%

**BENCHMARK:** Crisil Liquid Fund Index

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

**TOTAL EXPERIENCE:** 1) 17 Years  
 2) 20 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.

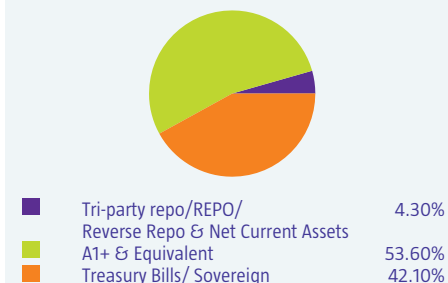
### QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity	2.96%
Modified Duration	0.04 Years
Average Maturity	0.05 Years
Macaulay Duration	0.05 Years

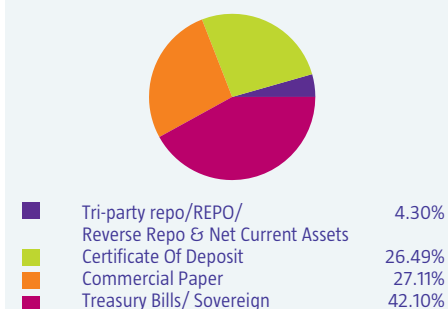
### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>53.60</b>
Housing Development Finance Corporation Ltd	A1+(CRISIL)	7.80
Small Industries Development Bank of India	A1+(CRISIL)	6.24
Indian Oil Corporation Ltd	A1+(ICRA)	6.24
Bank of Baroda	A1+(IND)	6.22
National Bank For Agriculture & Rural Development	A1+(IND)	4.68
Axis Bank Ltd	A1+(ICRA)	3.12
Kotak Mahindra Bank Ltd	A1+(CRISIL)	3.12
LIC Housing Finance Ltd	A1+(ICRA)	3.12
Reliance Industries Ltd	A1+(CARE)	3.12
Reliance Industries Ltd	A1+(CRISIL)	3.11
NTPC Ltd	A1+(CRISIL)	2.18
ICICI Bank Ltd	A1+(ICRA)	1.56
Small Industries Development Bank of India	A1+(CRISIL)	1.56
Sundaram Finance Ltd	A1+(ICRA)	1.55
Treasury Bills		42.10
Tri - party repo		4.19
Other Current Assets		0.11
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE (% to net assets)



### ASSET ALLOCATION (% to net assets)



### MATURITY PROFILE

	% Allocation
Net Current Assets	0.11%
0 to 3 Months	99.89%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

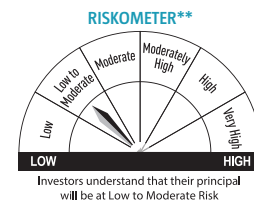
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on December 31, 2020)

## 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> :** ₹ 459.59 Crores

**Monthly AVG AUM :** ₹ 429.98 Crores

**NAV:** (as on December 31, 2020)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,798.2279
Direct Plan - Growth Option	₹ 3,141.8349
Direct Plan - Monthly Dividend Option	₹ 1,000.3449
Regular Plan - Dividend Payout Option	₹ 1,243.7289
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 3,027.5590
Regular Plan - Monthly Dividend Option	₹ 1,000.3283
Regular Plan - Weekly Dividend Option	₹ 1,240.8990
Direct Plan - Weekly Dividend Option	₹ 1,240.9199

### 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 / Invs- 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: For Any date/monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter

For quarterly frequency – ₹ 500 and in multiples of ₹ 1 thereafter

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	: 0.32%

### BENCHMARK:

CRISIL Ultra Short Term Debt Index

### FUND MANAGER:

- Mr. Girish Hisaria
- Ms. Suman Prasad

### TOTAL EXPERIENCE:

- 17 Years
- 20 Years

### MANAGING THIS FUND:

- Since 24-Aug-14
- 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>

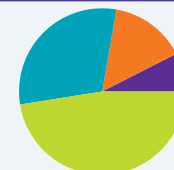
Yield to Maturity	3.24%
Modified Duration	0.33 Years
Average Maturity	0.34 Years
Macaulay Duration	0.34 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>30.06</b>
Reliance Industries Ltd	A1+(CRISIL)	5.41
Sundaram Finance Ltd	A1+(ICRA)	5.40
Bank of Baroda	A1+(IND)	5.36
National Bank For Agriculture & Rural Development	A1+(IND)	5.33
Axis Bank Ltd	A1+(CRISIL)	5.28
NTPC Ltd	A1+(CRISIL)	3.26
<b>Debt Instruments</b>		<b>14.97</b>
LIC Housing Finance Ltd	AAA(CRISIL)	3.33
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.25
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.23
Power Finance Corporation Ltd	AAA(CRISIL)	1.13
Power Finance Corporation Ltd	AAA(CRISIL)	1.12
Reliance Industries Ltd	AAA(CRISIL)	1.12
Power Finance Corporation Ltd	AAA(CRISIL)	1.11
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.11
Reliance Industries Ltd	AAA(CRISIL)	1.11
L&T Housing Finance Ltd	AAA(ICRA)	0.45
Government Securities		1.10
6.17% GOI 15-JUL-21	Sovereign	1.10
Treasury Bills		46.48
Tri - party repo		6.74
Other Current Assets		0.64
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

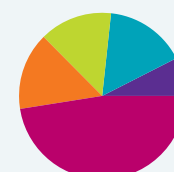
(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets	7.38%
AAA & Equivalent	14.97%
A1+ & Equivalent	30.06%
Treasury Bills/Sovereign	47.59%

## ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/Reverse Repo & Net Current Assets	7.38%
Certificate Of Deposit	15.98%
Commercial Paper	14.08%
NCDs/Bonds	14.97%
Treasury Bills/ Sovereign	47.59%

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.64%
0 to 3 Months	42.54%
3 to 6 Months	25.85%
6 to 12 Months	29.83%
1-2 years	1.13%



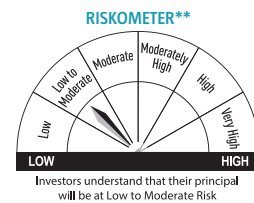
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on December 31, 2020)

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	
<b>CATEGORY/TYPE :</b> 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	
<b>SCHEME OBJECTIVE:</b> 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.	
<b>Monthend AUM<sup>#</sup></b>	: ₹ 1,394.97 Crores
<b>Monthly AVGAUM</b>	: ₹ 1,353.55 Crores
<b>NAV :</b> (as on December 31, 2020)	
Regular Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan - Dividend Option	₹ 29.8831
Regular Plan - Dividend Option	₹ 29.4555
Direct Plan - Growth Option	₹ 33.3793
Regular Plan - Growth Option	₹ 32.8840
Direct Plan - Monthly Dividend Option	₹ 10.2620
Regular Plan - Monthly Dividend Option	₹ 10.2619
Regular Plan - Weekly Dividend Option	₹ 10.2619
Direct Plan - Weekly Dividend Option	₹ 10.2619
<b>DATE OF ALLOTMENT :</b> March 4, 2005	
<b>ASSET ALLOCATION:</b>	
Debt & Money Market Instruments- 0% to 100% (Risk-Low to Medium)	
Reits/Invits- 0% to 10% (Risk-Medium to High)	
<b>MINIMUM INVESTMENT :</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	
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	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> Nil	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 0.50%
Direct Plan	: 0.30%
<b>BENCHMARK:</b> CRISIL Low Duration Debt Index	

<b>FUND MANAGER:</b>	1) Mr. Girish Hisaria 2) Ms. Suman Prasad	
<b>TOTAL EXPERIENCE:</b>	1) 17 Years 2) 20 Years	
<b>MANAGING THIS FUND:</b>	1) Since 24-Aug-14 2) Since 12-Apr-11	
PRODUCT POSITIONING		
Canara Robeco Savings Fund an open-ended low duration debt scheme aiming at primarily generating accrual income from investments in money market and debt securities. The Scheme is ideally suited for investors looking at a comparatively lower risk strategy short term debt fund with a Macaulay duration between 6 months and 12 months.		
QUANTITATIVE INFORMATION <sup>5</sup>		
Yield to Maturity	3.54%	
Modified Duration	0.69 Years	
Average Maturity	0.74 Years	
Macaulay Duration	0.71 Years	
MATURITY PROFILE		
	% Allocation	
Net Current Assets	0.86%	
0 to 3 Months	17.47%	
3 to 6 Months	31.20%	
6 to 12 Months	33.35%	
1 -2 years	12.79%	
Greater Than 2 Years	4.33%	
PORTFOLIO		
<b>Name of the Instruments</b>	<b>Rating</b>	<b>% to NAV</b>
<b>Money Market Instruments</b>		
Bank of Baroda	A1+(IND)	7.07
National Bank For Agriculture & Rural Development	A1+(IND)	5.29
Axis Bank Ltd	A1+(CRISIL)	5.22
Sundaram Finance Ltd	A1+(ICRA)	3.56
Housing Development Finance Corporation Ltd	A1+(CRISIL)	2.85
Axis Bank Ltd	A1+(CRISIL)	1.78
Reliance Industries Ltd	A1+(CRISIL)	1.78
Larsen & Toubro Ltd	A1+(CRISIL)	1.78
Reliance Industries Ltd	A1+(CARE)	1.76
Axis Bank Ltd	A1+(CRISIL)	0.36
<b>Debt Instruments</b>		
LIC Housing Finance Ltd	AAA(CRISIL)	3.69
REC Ltd	AAA(CRISIL)	2.27
Power Finance Corporation Ltd	AAA(CRISIL)	2.25
Power Finance Corporation Ltd	AAA(CRISIL)	1.88
Power Finance Corporation Ltd	AAA(CRISIL)	1.85
LIC Housing Finance Ltd	AAA(CARE)	1.84
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.83
REC Ltd	AAA(CRISIL)	1.83
Reliance Industries Ltd	AAA(CRISIL)	1.83
LIC Housing Finance Ltd	AAA(CARE)	1.82
Reliance Industries Ltd	AAA(CRISIL)	1.51
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.47
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.13
Small Industries Development Bank Of India	AAA(CARE)	1.12
Small Industries Development Bank Of India	AAA(ICRA)	1.08
Power Grid Corporation of India Ltd	AAA(CRISIL)	0.94
Power Finance Corporation Ltd	AAA(CRISIL)	0.75
Larsen & Toubro Ltd	AAA(CRISIL)	0.75
REC Ltd	AAA(CRISIL)	0.38
Power Grid Corporation of India Ltd	AAA(CRISIL)	0.38
National Bank For Agriculture & Rural Development	AAA(CRISIL)	0.37
LIC Housing Finance Ltd	AAA(CRISIL)	0.37
<b>Government Securities</b>		
5.54% MADHYA PRADESH SDL 15-OCT-21	Sovereign	7.58
7.68% GOI 15-DEC-23	Sovereign	4.73
6.84% GOI 19-DEC-22	Sovereign	1.56
9.23% GUJARAT SDL 23-NOV-21	Sovereign	0.76
Treasury Bills	Sovereign	0.53
Tri - party repo		25.20
Other Current Assets		3.56
		0.86
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

RATING PROFILE		(% to net assets)
Tri-party repo/REPO/Reverse Repo & Net Current Assets		4.42%
AAA & Equivalent		31.34%
A1+ & Equivalent		31.46%
Treasury Bills/Sovereign		32.78%
ASSET ALLOCATION		(% to net assets)
Tri-party repo/REPO/Reverse Repo & Net Current Assets		4.42%
Certificate Of Deposit		19.72%
Commercial Paper		11.74%
NCDs/Bonds		31.34%
Treasury Bills/ Sovereign		32.78%

<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

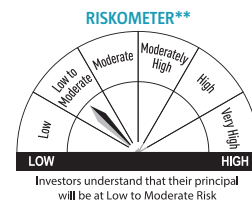
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on December 31, 2020)

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

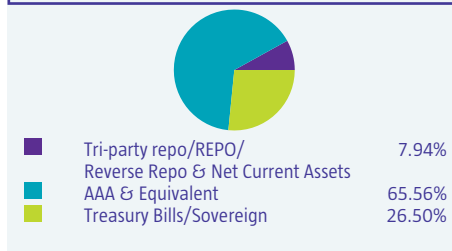
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



FUND INFORMATION	
<b>CATEGORY/TYPE:</b> 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	
<b>SCHEME OBJECTIVE :</b> 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.	
<b>Monthend AUM*</b>	: ₹ 1,136.54 Crores
<b>Monthly AVGAUM</b>	: ₹ 1,101.41 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Growth Option	₹ 21.4802
Regular Plan - Growth Option	₹ 20.2356
Direct Plan -	
Monthly Dividend Option	₹ 16.9802
Regular Plan -	
Monthly Dividend Option	₹ 15.4829
Regular Plan -	
Quarterly Dividend Option	₹ 15.2641
Direct Plan -	
Quarterly Dividend Option	₹ 16.4270
<b>DATE OF ALLOTMENT:</b> 25 April, 2011	
<b>ASSET ALLOCATION:</b>	
Debt and Money Market instruments- 0% to 100% (Risk-Low to Medium)	
Reits / Invts- 0% to 10% (Risk- Medium to High)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹1 thereafter	
<b>PLANS/OPTIONS :</b>	
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	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> Nil	
<b>EXPENSE RATIO^:</b>	
Regular Plan	: 1.02%
Direct Plan	: 0.42%
<b>BENCHMARK:</b> CRISIL Short Term Bond Fund Index	
<b>FUND MANAGER</b>	: Ms. Suman Prasad
<b>TOTAL EXPERIENCE</b>	: 20 Years
<b>MANAGING THIS FUND</b>	: Since 16-Sep-12
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.	

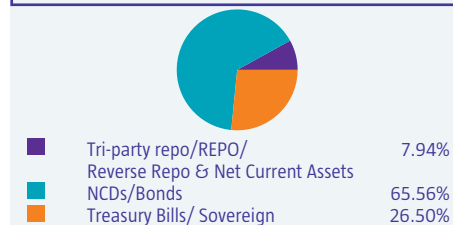
QUANTITATIVE INFORMATION <sup>§</sup>	
Yield to Maturity	4.30%
Modified Duration	1.89 Years
Average Maturity	2.22 Years
Macaulay Duration	1.97 Years

### RATING PROFILE (% to net assets)



MATURITY PROFILE	
Net Current Assets	% Allocation
0 to 3 Months	3.29%
3 to 6 Months	5.69%
6 to 12 Months	0.45%
1-2 years	17.39%
Greater Than 2 Years	38.21%
	34.97%

### ASSET ALLOCATION (% to net assets)



### PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Debt Instruments</b>		
REC Ltd	AAA (CRISIL)	65.56
Indian Oil Corporation Ltd	AAA (CRISIL)	4.15
Reliance Industries Ltd	AAA (CRISIL)	3.57
Indian Railway Finance Corporation Ltd	AAA (CARE)	3.23
Power Finance Corporation Ltd	AAA (CRISIL)	3.22
LIC Housing Finance Ltd	AAA (CRISIL)	2.34
Housing Development Finance Corporation Ltd	AAA (CRISIL)	2.31
National Bank For Agriculture & Rural Development	AAA (CRISIL)	2.31
National Bank For Agriculture & Rural Development	AAA (CRISIL)	2.30
National Housing Bank	AAA (CRISIL)	2.29
Housing Development Finance Corporation Ltd	AAA (CRISIL)	2.25
Small Industries Development Bank Of India	AAA (ICRA)	2.25
Power Finance Corporation Ltd	AAA (CRISIL)	1.85
Small Industries Development Bank Of India	AAA (ICRA)	1.85
LIC Housing Finance Ltd	AAA (CRISIL)	1.76
REC Ltd	AAA (CRISIL)	1.42
REC Ltd	AAA (CRISIL)	1.41
REC Ltd	AAA (CRISIL)	1.39
REC Ltd	AAA (CRISIL)	1.39
Small Industries Development Bank Of India	AAA (CARE)	1.38
Power Finance Corporation Ltd	AAA (CRISIL)	1.38
Power Finance Corporation Ltd	AAA (CRISIL)	1.38
Larsen & Toubro Ltd	AAA (CRISIL)	1.38
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.34
NTPC Ltd	AAA (CRISIL)	1.34
Power Grid Corporation of India Ltd	AAA (CRISIL)	0.94
LIC Housing Finance Ltd	AAA (CRISIL)	0.93
REC Ltd	AAA (CRISIL)	0.93
Larsen & Toubro Ltd	AAA (CRISIL)	0.93
National Bank For Agriculture & Rural Development	AAA (CRISIL)	0.92
Small Industries Development Bank Of India	AAA (CARE)	0.92
Reliance Industries Ltd	AAA (CRISIL)	0.92
National Bank For Agriculture & Rural Development	AAA (CRISIL)	0.90
UltraTech Cement Ltd	AAA (CRISIL)	0.90
Kotak Mahindra Prime Ltd	AAA (CRISIL)	0.88
Power Grid Corporation of India Ltd	AAA (CRISIL)	0.64
Reliance Industries Ltd	AAA (CRISIL)	0.50
Power Grid Corporation of India Ltd	AAA (CRISIL)	0.50
Indian Railway Finance Corporation Ltd	AAA (CRISIL)	0.49
NTPC Ltd	AAA (CRISIL)	0.49
Power Grid Corporation of India Ltd	AAA (CRISIL)	0.49
National Bank For Agriculture & Rural Development	AAA (CRISIL)	0.47
Housing Development Finance Corporation Ltd	AAA (CRISIL)	0.47
Indian Railway Finance Corporation Ltd	AAA (CARE)	0.47
Indian Railway Finance Corporation Ltd	AAA (CRISIL)	0.47
LIC Housing Finance Ltd	AAA (CRISIL)	0.46
NTPC Ltd	AAA (CRISIL)	0.45
NTPC Ltd	AAA (CRISIL)	0.45
Power Grid Corporation of India Ltd	AAA (CRISIL)	0.29
LIC Housing Finance Ltd	AAA (CRISIL)	0.18
Housing Development Finance Corporation Ltd	AAA (CRISIL)	0.09
<b>Government Securities</b>		<b>14.43</b>
6.84% GOI 19-DEC-22	Sovereign	3.25
6.18% GOI 04-NOV-24	Sovereign	2.77
8.75% UTTAR PRADESH SDL 11-JAN-22	Sovereign	1.84
5.85% GOI 01-DEC-30	Sovereign	1.76
7.35% GOI 22-JUN-24	Sovereign	0.96
8.62% MAHARASHTRA SDL 06-MAR-23	Sovereign	0.96
8.84% TAMILNADU SDL 18-JUL-22	Sovereign	0.47
8.85% MAHARASHTRA SDL 18-JUL-22	Sovereign	0.47
8.21% HARYANA SDL UDAY 31-MAR-22	Sovereign	0.46
8.27% RAJASTHAN SDL UDAY 23-JUN-22	Sovereign	0.46
8.49% PUNJAB SDL UDAY 31-MAR-22	Sovereign	0.46
8.88% GUJARAT SDL 06-JUN-22	Sovereign	0.38
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.16
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.03
Treasury Bills		12.07
Tri - party repo		4.65
Other Current Assets		3.29
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

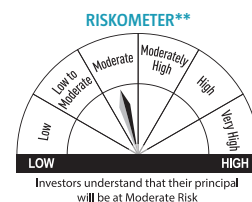
# CANARA ROBECO INCOME FUND (CRINC)

(as on December 31, 2020)

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

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

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



### FUND INFORMATION

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

#### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup>** : ₹ 154.43 Crores

**Monthly AVG AUM** : ₹ 153.68 Crores

**NAV:** (as on December 31, 2020)

Direct Plan - Quarterly Divi. Option ₹ 16.5083

Regular Plan - Quarterly Divi. Option ₹ 15.3243

Direct Plan - Growth Option ₹ 48.4585

Regular Plan - Growth Option ₹ 45.4681

**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

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

SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter

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

STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter

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

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 : 1.88%

Direct Plan : 0.75%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 25 Years

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

### PRODUCT POSITIONING

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

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

Yield to Maturity	5.55%
Modified Duration	5.48 Years
Average Maturity	8.04 Years
Macaulay Duration	5.68 Years

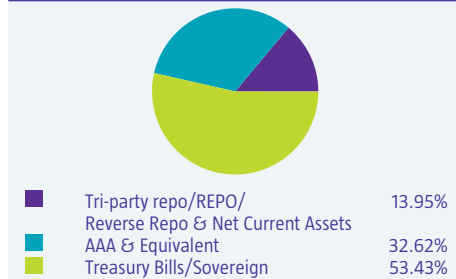
### MATURITY PROFILE

	% Allocation
Net Current Assets	2.12%
0 to 3 Months	11.83%
6 to 12 Months	1.33%
1-2 years	3.40%
Greater Than 2 Years	81.33%

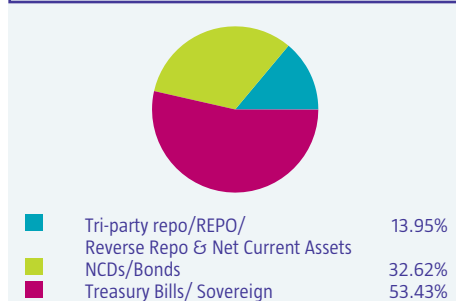
### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>32.62</b>
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	6.88
Reliance Industries Ltd	AAA(CRISIL)	3.69
LIC Housing Finance Ltd	AAA(CRISIL)	3.62
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.49
National Bank For Agriculture & Rural Development	AAA(ICRA)	3.45
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.44
Reliance Industries Ltd	AAA(CRISIL)	3.40
National Bank For Agriculture & Rural Development	AAA(ICRA)	3.32
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.33
<b>Government Securities</b>		<b>53.44</b>
5.85% GOI 01-DEC-30	Sovereign	9.70
7.17% GOI 08-JAN-28	Sovereign	7.01
6.19% GOI 16-SEP-34	Sovereign	6.45
6.22% GOI 16-MAR-35	Sovereign	6.45
7.26% GOI 14-JAN-29	Sovereign	3.51
7.16% GOI 20-SEP-50	Sovereign	3.50
6.79% GOI 15-MAY-27	Sovereign	3.45
6.18% GOI 04-NOV-24	Sovereign	3.40
6.68% UTTAR PRADESH SDL 16-SEP-30	Sovereign	3.28
6.50% GUJARAT SDL 11-NOV-30	Sovereign	3.25
5.15% GOI 09-NOV-25	Sovereign	3.24
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.20
Tri - party repo		11.82
Other Current Assets		2.12
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE (% to net assets)



### ASSET ALLOCATION (% to net assets)



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

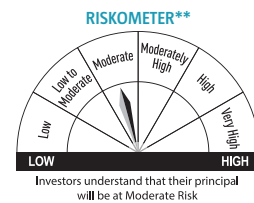
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on December 31, 2020)

## 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\*** : ₹ 118.74 Crores

**Monthly AVG AUM** : ₹ 117.81 Crores

**NAV:** (as on December 31, 2020)

Direct Plan - Dividend Option ₹ 14.8815

Direct Plan - Growth Option ₹ 25.2537

Regular Plan - Dividend Option ₹ 14.0301

Regular Plan - Growth Option ₹ 24.0361

**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 ₹ 1000 and multiples of ₹1 thereafter

SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter

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

STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter

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

SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter

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

#### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan - Growth Option

Direct Plan - Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

#### EXIT LOAD:

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

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

#### EXPENSE RATIO^:

Regular Plan : 1.75%

Direct Plan : 0.78%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER** : Mr. Girish Hisaria

**TOTAL EXPERIENCE** : 17 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 4.69%

Modified Duration 3.88 Years

Average Maturity 5.46 Years

Macaulay Duration 3.99 Years

### MATURITY PROFILE

% Allocation

Net Current Assets 6.55%

0 to 3 Months 33.23%

1-2 years 4.42%

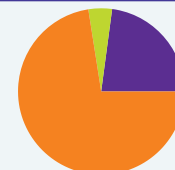
Greater Than 2 Years 55.79%

### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>4.42</b>
Small Industries Development Bank Of India	AAA(CARE)	4.42
<b>Government Securities</b>		<b>55.79</b>
7.17% GOI 08-JAN-28	Sovereign	25.98
7.57% GOI 17-JUN-33	Sovereign	12.62
5.77% GOI 03-AUG-30	Sovereign	8.35
6.79% GOI 26-DEC-29	Sovereign	4.44
5.85% GOI 01-DEC-30	Sovereign	4.21
6.68% GOI 17-SEP-31	Sovereign	0.20
Treasury Bills		16.81
Tri - party repo		16.43
Other Current Assets		6.55
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE

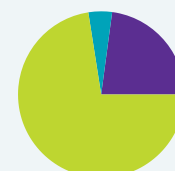
(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	22.98%
AAA & Equivalent	4.42%
Treasury Bills/Sovereign	72.60%

### ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	22.98%
NCDs/Bonds	4.42%
Treasury Bills/ Sovereign	72.60%



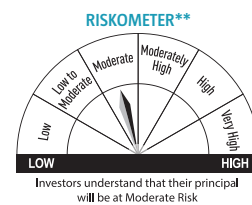
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on December 31, 2020)

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	
<b>CATEGORY/TYPE</b> : Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.	
<b>SCHEME OBJECTIVE</b> : 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	
<b>Monthend AUM</b> #	: ₹ 332.81 Crores
<b>Monthly AVG AUM</b>	: ₹ 336.53 Crores
<b>NAV</b> : (as on December 31, 2020)	
Direct Plan - Dividend Option	₹ 12.2581
Regular Plan - Dividend Option	₹ 11.7994
Direct Plan - Growth Option	₹ 18.0601
Regular Plan - Growth Option	₹ 17.3457
<b>DATE OF ALLOTMENT</b> : 7th February, 2014	
<b>ASSET ALLOCATION</b> :	
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)	
<b>MINIMUM INVESTMENT</b> :	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS</b> :	
Regular Plan- Growth Option	
Regular Plan- Dividend Reinvestment Option/ Payout Option	
Direct Plan- Growth Option	
Direct Plan- Dividend Reinvestment Option/ Payout Option	
<b>ENTRY LOAD</b> : Nil	
<b>EXIT LOAD</b> :	
If redeemed/switched-out within 90 Days from the date of allotment: 0.50%	
If redeemed/switched-out after 90 Days from the date of allotment: Nil	
<b>EXPENSE RATIO</b> ^:	
Regular Plan	: 1.02%
Direct Plan	: 0.38%
<b>BENCHMARK</b> : CRISIL Composite Bond Fund Index	
<b>FUND MANAGER</b>	: Mr. Avnish Jain
<b>TOTAL EXPERIENCE</b>	: 25 Years
<b>MANAGING THIS FUND</b>	: Since 7-Feb-14

PRODUCT POSITIONING		
Canara Robeco Corporate Bond Fund endeavours to generate accrual income by investing in High quality debt papers. The fund looks to benefit from the mispriced opportunities in the markets and a possible upgrade of rating of the instruments in which investments are made. The fund is suitable for investors who have a medium to long term investment horizon & a moderate risk appetite.		
QUANTITATIVE INFORMATION <sup>§</sup>		
Yield to Maturity	4.88%	
Modified Duration	2.92 Years	
Average Maturity	3.74 Years	
Macaulay Duration	3.05 Years	
MATURITY PROFILE		
	% Allocation	
Net Current Assets	2.45%	
0 to 3 Months	4.97%	
6 to 12 Months	6.88%	
1-2 years	33.00%	
Greater Than 2 Years	52.71%	
PORTFOLIO		
<b>Name of the Instruments</b>	<b>Rating</b>	<b>% to NAV</b>
<b>Debt Instruments</b>		
Indian Oil Corporation Ltd	AAA (CRISIL)	7.61
NTPC Ltd	AAA (CRISIL)	5.03
Power Grid Corporation of India Ltd	AAA (CRISIL)	4.81
REC Ltd	AAA (CRISIL)	4.72
Small Industries Development Bank Of India	AAA (ICRA)	4.51
Reliance Industries Ltd	AAA (CRISIL)	3.43
LIC Housing Finance Ltd	AAA (CRISIL)	3.18
Power Finance Corporation Ltd	AAA (CRISIL)	3.14
REC Ltd	AAA (CRISIL)	3.09
National Bank For Agriculture & Rural Development	AAA (ICRA)	3.08
NTPC Ltd	AAA (CRISIL)	3.02
Reliance Industries Ltd	AAA (CRISIL)	1.74
Power Grid Corporation of India Ltd	AAA (CRISIL)	1.68
National Bank For Agriculture & Rural Development	AAA (CRISIL)	1.63
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.62
National Bank For Agriculture & Rural Development	AAA (CRISIL)	1.62
Grasim Industries Ltd	AAA (CRISIL)	1.62
LIC Housing Finance Ltd	AAA (CRISIL)	1.61
Indian Railway Finance Corporation Ltd	AAA (CRISIL)	1.60
Indian Railway Finance Corporation Ltd	AAA (CRISIL)	1.60
National Bank For Agriculture & Rural Development	AAA (ICRA)	1.60
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.58
Power Finance Corporation Ltd	AAA (CRISIL)	1.58
Power Grid Corporation of India Ltd	AAA (CRISIL)	1.58
Reliance Industries Ltd	AAA (CRISIL)	1.58
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.57
LIC Housing Finance Ltd	AAA (CRISIL)	1.57
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.56
Housing Development Finance Corporation Ltd	AAA (CRISIL)	1.54
Power Finance Corporation Ltd	AAA (CRISIL)	1.54
National Housing Bank	AAA (CRISIL)	1.53
Aditya Birla Finance Ltd	AAA (ICRA)	0.76
<b>Government Securities</b>		
6.84% GOI 19-DEC-22	Sovereign	12.80
8.84% MAHARASHTRA SDL 17-OCT-22	Sovereign	6.34
9.25% UTTAR PRADESH SDL 23-NOV-21	Sovereign	1.62
8.72% MAHARASHTRA SDL 11-JAN-22	Sovereign	1.58
6.70% GUJARAT SDL 23-SEP-30	Sovereign	1.57
8.27% RAJASTHAN SDL UDAY 23-JUN-22	Sovereign	1.53
Tri - party repo		0.15
Treasury Bills		4.97
Other Current Assets		1.47
		2.45
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

RATING PROFILE		(% to net assets)
Tri-party repo/REPO/ Reverse Repo & Net Current Assets		7.41%
AAA & Equivalent		78.32%
Treasury Bills/Sovereign		14.27%
ASSET ALLOCATION		(% to net assets)
Tri-party repo/REPO/ Reverse Repo & Net Current Assets		7.41%
NCDs/Bonds		78.32%
Treasury Bills/ Sovereign		14.27%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

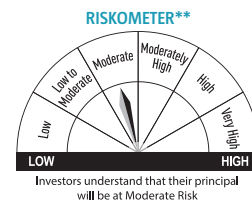
# CANARA ROBECO GILT FUND (CRGILT)

(as on December 31, 2020)

## 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\*** : ₹ 135.84 Crores  
**Monthly AVG AUM** : ₹ 138.93 Crores

**NAV:** (as on December 31, 2020)  
 Direct Plan - Dividend Option ₹ 16.0024  
 Regular Plan - Dividend Option ₹ 15.1967  
 Direct Plan - Growth Option ₹ 62.9789  
 Regular Plan - Growth Option ₹ 60.3686

**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  
 Subsequent purchases: Minimum amount of ₹1000 and multiples of ₹1 thereafter  
 SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter  
 STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter  
 SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter

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

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

**EXPENSE RATIO^:**  
 Regular Plan : 1.25%  
 Direct Plan : 0.44%

**BENCHMARK:** Crisil Dynamic Gilt Fund Index

**FUND MANAGER** : Mr. Girish Hisaria

**TOTAL EXPERIENCE** : 17 Years

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

### 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.

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

Yield to Maturity 5.39%  
 Modified Duration 5.74 Years  
 Average Maturity 7.80 Years  
 Macaulay Duration 5.91 Years

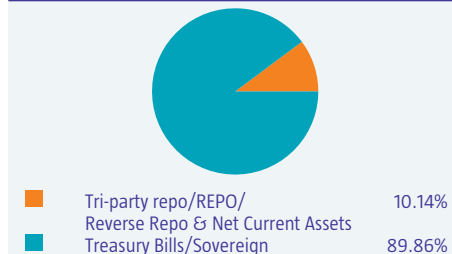
### MATURITY PROFILE

	% Allocation
Net Current Assets	3.88%
0 to 3 Months	6.26%
1-2 years	15.54%
Greater Than 2 Years	74.32%

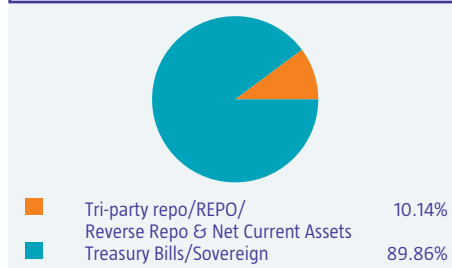
### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>89.86</b>
5.77% GOI 03-AUG-30	Sovereign	21.16
5.85% GOI 01-DEC-30	Sovereign	18.38
6.84% GOI 19-DEC-22	Sovereign	15.54
7.17% GOI 08-JAN-28	Sovereign	14.53
7.57% GOI 17-JUN-33	Sovereign	9.40
6.79% GOI 26-DEC-29	Sovereign	3.88
6.45% GOI 07-OCT-29	Sovereign	3.80
6.22% GOI 16-MAR-35	Sovereign	3.08
8.13% GOI 22-JUN-45	Sovereign	0.09
Tri - party repo		6.26
Other Current Assets		3.88
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE (% to net assets)



### ASSET ALLOCATION (% to net assets)



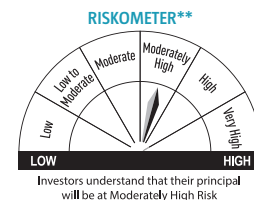
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on December 31, 2020)

## 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	
<b>CATEGORY/TYPE:</b> Conservative Hybrid Fund - An open-ended hybrid scheme investing predominantly in debt instruments	
<b>SCHEME OBJECTIVE:</b> 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.	
<b>Monthend AUM*</b>	: ₹ 370.46 Crores
<b>Monthly AVG AUM</b>	: ₹ 354.69 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Growth Option	₹ 74.5524
Regular Plan - Growth Option	₹ 68.6444
Direct Plan - Monthly Divi. Option	₹ 15.5961
Regular Plan - Monthly Divi. Option	₹ 14.0157
Regular Plan - Quarterly Divi. Option	₹ 13.5400
Direct Plan - Quarterly Divi. Option	₹ 15.1558
<b>DATE OF ALLOTMENT:</b> April 24, 1988	
<b>ASSET ALLOCATION:</b>	
Equity and equity related instruments- 10% - 25% (Risk-High)	
Debt securities (including Securitized debt) with Money Market Instruments - 75% - 90% (Risk-Medium)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹1 thereafter	
Subsequent purchases: Minimum amount of ₹1000 and multiples of ₹1 thereafter	
SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
SWP: For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b> 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	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b>	
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	
<b>EXPENSE RATIO**:</b>	Regular Plan : 1.97%
	Direct Plan : 0.64%
<b>BENCHMARK:</b>	
CRISIL Hybrid 85+15-Conservative Index	
<b>FUND MANAGER :</b>	
1) Mr. Avnish Jain (For Debt Portfolio)	
2) Mr. Miyush Gandhi (For Equity Portfolio)	
<b>TOTAL EXPERIENCE :</b>	1) 25 Years 2) 12 Years
<b>MANAGING THIS FUND:</b>	1) Since 7-Oct-13
	2) Since 15-June-18

PRODUCT POSITIONING	
Canara Robeco Conservative Hybrid Fund is an open-ended hybrid scheme investing predominantly in debt instruments. Fund also takes small exposure in equity markets which endeavours to boost portfolio returns.	
QUANTITATIVE INFORMATION <sup>§</sup>	
<b>Equity Quants</b>	
Standard Deviation	6.19
Portfolio Beta	1.23
Portfolio Turnover Ratio	1.95 times
R-Squared	0.84
Sharpe Ratio	0.90
<b>Debt Quants</b>	
Yield to Maturity	4.48%
Modified Duration	2.92 Years
Average Maturity	3.96 Years
Macaulay Duration	3.05 Years
MATURITY PROFILE	
	% Allocation
0 to 3 Months	16.99%
6 to 12 Months	12.71%
1-2 years	15.09%
Greater Than 2 Years	31.85%
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>22.95</b>
<b>Listed</b>	<b>22.95</b>
<b>Banks</b>	<b>4.08</b>
HDFC Bank Ltd	1.55
ICICI Bank Ltd	0.95
Axis Bank Ltd	0.91
Kotak Mahindra Bank Ltd	0.67
<b>Finance</b>	<b>3.13</b>
Bajaj Finance Ltd	1.57
Multi Commodity Exchange Of India Ltd	0.56
Max Financial Services Ltd	0.55
SBI Cards and Payment Services Ltd	0.45
<b>Software</b>	<b>2.79</b>
Infosys Ltd	1.25
L&T Technology Services Ltd	0.83
Tata Consultancy Services Ltd	0.71
<b>Pharmaceuticals</b>	<b>1.52</b>
Divi's Laboratories Ltd	0.93
IPCA Laboratories Ltd	0.59
<b>Retailing</b>	<b>1.41</b>
Avenue Supermarts Ltd	0.75
Aditya Birla Fashion and Retail Ltd	0.63
Aditya Birla Fashion and Retail Ltd	0.04
<b>Consumer Durables</b>	<b>1.29</b>
Whirlpool Of India Ltd	0.71
Titan Co Ltd	0.58
<b>Consumer Non Durables</b>	<b>1.20</b>
Jubilant Foodworks Ltd	0.45
Britannia Industries Ltd	0.39
Hindustan Unilever Ltd	0.36
<b>Gas</b>	<b>1.19</b>
Indraprastha Gas Ltd	0.68
Gujarat Gas Ltd	0.51
<b>Chemicals</b>	<b>1.13</b>
Atul Ltd	0.64
Vinati Organics Ltd	0.49
<b>Auto Ancillaries</b>	<b>0.93</b>
Balkrishna Industries Ltd	0.51
Minda Industries Ltd	0.43
<b>Petroleum Products</b>	<b>0.92</b>

Reliance Industries Ltd	0.92
<b>Healthcare Services</b>	<b>0.81</b>
Gland Pharma Ltd	0.81
<b>Transportation</b>	<b>0.59</b>
TCL Express Ltd	0.40
Transport Corporation of India Ltd	0.19
<b>Telecom - Services</b>	<b>0.55</b>
Bharti Airtel Ltd	0.55
<b>Cement</b>	<b>0.52</b>
Dalmia Bharat Ltd	0.52
<b>Auto</b>	<b>0.44</b>
Maruti Suzuki India Ltd	0.44
<b>Industrial Products</b>	<b>0.42</b>
Polycab India Ltd	0.42
<b>Debt Instruments</b>	<b>23.33</b>
LIC Housing Finance Ltd	4.52
Indian Railway Finance Corporation Ltd	3.01
Housing Development Finance Corporation Ltd	2.91
Housing Development Finance Corporation Ltd	2.87
REC Ltd	2.84
Power Finance Corporation Ltd	2.76
Reliance Industries Ltd	1.56
National Bank For Agriculture & Rural Development	1.47
Power Finance Corporation Ltd	1.39
<b>Government Securities</b>	<b>27.76</b>
6.84% GOI 19-DEC-22	9.97
5.85% GOI 01-DEC-30	8.09
6.58% UTTAR PRADESH SDL 25-NOV-30	2.71
6.19% GOI 16-SEP-34	2.69
8.49% PUNJAB SDL UDAY 31-MAR-22	2.27
6.22% GOI 16-MAR-35	1.34
5.15% GOI 09-NOV-25	0.68
7.72% GOI 26-OCT-55	0.00
Tri - party repo	16.99
Treasury Bills	8.56
Other Current Assets	0.41
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>
RATING PROFILE (% to net assets)	
Tri-party repo/REPO/ Reverse Repo & Net Current Assets	22.59%
AAA & Equivalent	30.28%
Treasury Bills/Sovereign	47.14%
ASSET ALLOCATION (% to net assets)	
Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.40%
NCDs/Bonds	23.33%
Treasury Bills/Sovereign	36.32%
Equity	22.95%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2020 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 39 for disclaimers. ● \*\*Revised as per the provisions of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 and Notice-Cum-Addendum NO.43

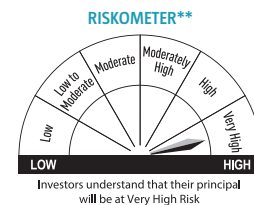
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on December 31, 2020)

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

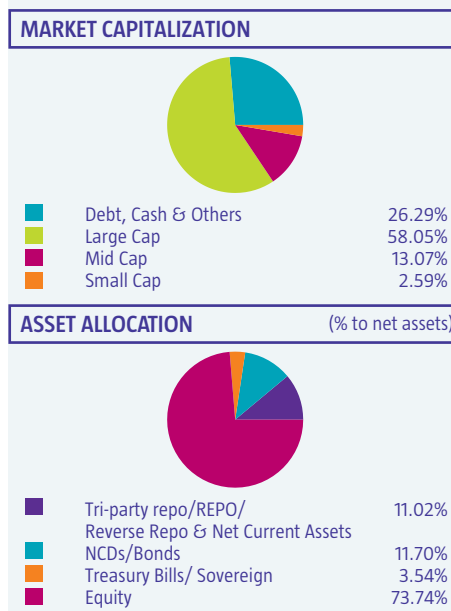
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



FUND INFORMATION	
<b>CATEGORY/TYPE:</b> Aggressive Hybrid Fund - An open-ended hybrid scheme investing predominantly in equity and equity related instruments	
<b>SCHEME OBJECTIVE:</b> 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	
<b>Monthend AUM<sup>†</sup></b>	: ₹ 4,169.56 Crores
<b>Monthly AVG AUM</b>	: ₹ 4,048.69 Crores
<b>NAV:</b> (as on December 31, 2020)	
Direct Plan - Monthly Divi. Option	₹ 94.8800
Regular Plan - Monthly Divi. Option	₹ 83.5300
Direct Plan - Growth Option	₹ 215.7300
Regular Plan - Growth Option	₹ 201.1300
<b>DATE OF ALLOTMENT:</b> February 1, 1993	
<b>ASSET ALLOCATION:</b> 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)	
<b>MINIMUM INVESTMENT:</b> ₹ 5000 and in multiples of ₹1 thereafter Subsequent purchases: Minimum amount of ₹1000 and multiples of ₹1 thereafter SIP: For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter STP: For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter SWP: For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency – ₹ 2000 and in multiples of ₹1 thereafter	
<b>PLANS / OPTIONS :</b> Regular Plan-Growth Option Regular Plan - Monthly Dividend Option (Payout and Reinvestment) Direct Plan - Growth Option Direct Plan - Monthly Dividend Option (Payout and Reinvestment)	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> 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	
<b>EXPENSE RATIO<sup>^</sup>:</b>	Regular Plan : 1.97% Direct Plan : 0.85%
<b>BENCHMARK :</b> CRISIL Hybrid 35+65 - Aggressive Index	
<b>FUND MANAGER :</b> For Equity Portfolio 1) Mr. Shridatta Bhandwadar 2) Ms. Cheenu Gupta For Debt Portfolio 3) Mr. Avnish Jain	
<b>TOTAL EXPERIENCE :</b> 1) 15 Years 2) 13 Years 3) 25 Years	
<b>MANAGING THIS FUND:</b> 1) Since 5-July-16 2) Since 01-Oct-19 3) Since 7-Oct-13	
PRODUCT POSITIONING	
Canara Robeco Equity Hybrid Fund aims to generating long term capital appreciation through a prudent mix of equity and debt portfolio, making it more suitable for the average investor as it takes away the burden of focusing on asset allocation between equity & debt. The fund invests in a careful blend of select stocks and debt securities which effectively spreads the risk.	

QUANTITATIVE INFORMATION <sup>§</sup>	
<b>Equity Quants</b>	
Standard Deviation	17.08
Portfolio Beta	1.03
Portfolio Turnover Ratio (Equity)	0.56 times
Portfolio Turnover Ratio (Total)	0.98 times
R-Squared	0.96
Sharpe Ratio	0.46
<b>Debt Quants</b>	
Yield to Maturity	3.96%
Modified Duration	1.67 Years
Average Maturity	2.26 Years
Macaulay Duration	1.75 Years
PORTFOLIO	
Name of the Instruments	% to NAV
<b>Equities Listed</b>	
<b>Banks</b>	
HDFC Bank Ltd	6.65
ICICI Bank Ltd	5.65
Axis Bank Ltd	3.03
Kotak Mahindra Bank Ltd	1.50
<b>Software</b>	
Infosys Ltd	5.93
Tata Consultancy Services Ltd	2.80
HCL Technologies Ltd	1.86
<b>Finance</b>	
Housing Development Finance Corporation Ltd	2.50
Bajaj Finance Ltd	2.34
SBI Life Insurance Co Ltd	0.88
Mahindra & Mahindra Financial Services Ltd	0.76
LIC Housing Finance Ltd	0.69
Multi Commodity Exchange Of India Ltd	0.67
ICICI Lombard General Insurance Co Ltd	0.20
<b>Consumer Non Durables</b>	
Hindustan Unilever Ltd	2.05
Britannia Industries Ltd	1.07
Asian Paints Ltd	0.86
Nestle India Ltd	0.62
Jubilant Foodworks Ltd	0.34
<b>Pharmaceuticals</b>	
Divi's Laboratories Ltd	1.10
IPCA Laboratories Ltd	0.87
Abbott India Ltd	0.86
Cipla Ltd	0.85
Sun Pharmaceutical Industries Ltd	0.66
Alkem Laboratories Ltd	0.30
<b>Auto</b>	
Maruti Suzuki India Ltd	1.61
Mahindra & Mahindra Ltd	1.38
Bajaj Auto Ltd	0.95
Hero MotoCorp Ltd	0.30
<b>Petroleum Products</b>	
Reliance Industries Ltd	4.08
<b>Consumer Durables</b>	
Voltas Ltd	1.41
Titan Co Ltd	0.95
Whirlpool Of India Ltd	0.76
<b>Cement</b>	
Ultratech Cement Ltd	1.43
Shree Cement Ltd	0.63
The Ramco Cements Ltd	0.29
<b>Industrial Products</b>	
Bharat Forge Ltd	0.76
Polycab India Ltd	0.76
AIA Engineering Ltd	0.47
<b>Chemicals</b>	
Atul Ltd	1.00
Navin Fluorine International Ltd	0.95
<b>Telecom - Services</b>	
Bharti Airtel Ltd	1.80
<b>Retailing</b>	
Avenue Supermarts Ltd	0.90
Aditya Birla Fashion and Retail Ltd	0.69
<b>Gas</b>	
Indraprastha Gas Ltd	0.84
Gujarat Gas Ltd	0.69
<b>Healthcare Services</b>	
Gland Pharma Ltd	0.97
Dr. Lal Path Labs Ltd	0.56
<b>Construction Project</b>	
Larsen & Toubro Ltd	1.47
<b>Auto Ancillaries</b>	
Balkrishna Industries Ltd	1.32
Minda Industries Ltd	0.64
<b>Industrial Capital Goods</b>	
Honeywell Automation India Ltd	0.90

Pesticides	0.80
PI Industries Ltd	0.80
<b>Debt Instruments</b>	
Housing Development Finance Corporation Ltd	1.13
Power Finance Corporation Ltd	0.86
Reliance Industries Ltd	0.82
Reliance Industries Ltd	0.63
LIC Housing Finance Ltd	0.62
Housing Development Finance Corporation Ltd	0.61
NTPC Ltd	0.60
Housing Development Finance Corporation Ltd	0.52
Indian Railway Finance Corporation Ltd	0.40
National Bank For Agriculture & Rural Development	0.39
REC Ltd	0.38
LIC Housing Finance Ltd	0.38
Power Finance Corporation Ltd	0.37
Small Industries Development Bank Of India	0.36
Sundaram Finance Ltd	0.36
National Bank For Agriculture & Rural Development	0.30
LIC Housing Finance Ltd	0.27
Indian Railway Finance Corporation Ltd	0.27
LIC Housing Finance Ltd	0.26
LIC Housing Finance Ltd	0.26
Small Industries Development Bank Of India	0.25
REC Ltd	0.25
Reliance Industries Ltd	0.25
Power Finance Corporation Ltd	0.17
REC Ltd	0.17
Reliance Industries Ltd	0.15
Power Finance Corporation Ltd	0.13
NTPC Ltd	0.13
Power Grid Corporation of India Ltd	0.13
NTPC Ltd	0.13
Bharat Petroleum Corporation Ltd	0.12
National Bank For Agriculture & Rural Development	0.03
<b>Money Market Instruments</b>	
Tri - party repo	11.21
Tri - party repo	11.21
<b>Consumer Securities</b>	
6.18% GOI 04-NOV-24	1.01
5.85% GOI 01-DEC-30	0.72
7.35% GOI 22-JUN-24	0.39
6.84% GOI 19-DEC-22	0.38
6.79% GOI 15-MAY-27	0.26
7.26% GOI 14-JAN-29	0.26
8.15% GOI 24-NOV-26	0.14
8.24% GOI 15-FEB-27	0.14
7.16% GOI 20-SEP-50	0.13
5.15% GOI 09-NOV-25	0.06
7.42% MAHARASHTRA SDL 11-MAY-22	0.05
5.77% GOI 03-AUG-30	0.02
Net Current Assets	-0.18
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>





## PERFORMANCE AT A GLANCE

(as on December 31, 2020)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwalidar / Mr. Miyush Gandhi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	22.16	18.36	17.11	12223	11841	11716
Last 3 Years	11.42	8.19	13.22	13845	12671	14530
Last 5 Years	13.32	12.87	14.25	18698	18334	19479
Since Inception (CAGR)	17.90	16.00	17.59	172880	131626	165023

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalidar is managing the scheme since 5-July-16 and Mr. Miyush Gandhi is managing the scheme since 01-October-2019.

#### CANARA ROBECO INFRASTRUCTURE

\*Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalidar

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	8.99	8.29	17.11	10902	10831	11716
Last 3 Years	-3.37	-7.53	13.22	9020	7902	14530
Last 5 Years	5.25	4.42	14.25	12918	12418	19479
Since Inception (CAGR)	11.03	-	14.65	48480	-	78717

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 2, 2005. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalidar is managing the scheme since 29-September-18 and Ms. Cheenu Gupta is managing the scheme since 01-August-20.

#### CANARA ROBECO EQUITY TAX SAVER FUND - Regular Plan Growth option

Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalidar

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	27.28	16.79	17.11	12736	11684	11716
Last 3 Years	13.10	9.94	13.22	14482	13300	14530
Last 5 Years	13.80	13.22	14.25	19102	18616	19479
Since Inception (CAGR)	19.53	16.51	16.48	83782	61783	61601

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 of Regular Plan Growth Option : 02-February-2009. Inception date of Scheme – 31-March-1993. Different plans have a different expense structure. The current fund managers Ms. Cheenu Gupta is managing the scheme since 12-March-18 and Mr. Shridatta Bhandwalidar is managing the scheme since 01-October-19.

#### CANARA ROBECO EQUITY TAX SAVER FUND - Regular Plan Dividend option

Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalidar

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	27.26	16.79	17.11	12734	11684	11716
Last 3 Years	13.10	9.94	13.22	14483	13300	14530
Last 5 Years	13.81	13.22	14.25	19107	18616	19479
Since Inception (CAGR)	14.79	12.88	13.15	460473	289127	309330

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan Dividend option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure. The current fund managers Ms. Cheenu Gupta is managing the scheme since 12-March-18 and Mr. Shridatta Bhandwalidar is managing the scheme since 01-October-19.

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi / Mr. Shridatta Bhandwalidar

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	24.47	20.81	17.11	12455	12087	11716
Last 3 Years	7.06	6.70	13.22	12278	12155	14530
Last 5 Years	13.86	13.16	14.25	19147	18564	19479
Since Inception (CAGR)	17.04	N.A.	15.88	120510	N.A.	102927

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 11, 2005. Different plans have a different expense structure. The current fund managers Mr. Miyush Gandhi is managing the scheme since 05-April-18 and Mr. Shridatta Bhandwalidar is managing the scheme since 01-October-19.

● Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● \*w.e.f August 1, 2020 Mr. Shridatta Bhandwalidar and Ms. Cheenu Gupta will be managing the scheme. Please refer notice cum addendum no.28 for change in fund management responsibilities. ● 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 December 31, 2020)

### EQUITY SCHEMES

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalder

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	20.47	16.79	17.11	12053	11684	11716
Last 3 Years	11.49	9.94	13.22	13869	13300	14530
Last 5 Years	15.09	13.22	14.25	20209	18616	19479
Since Inception (CAGR)	15.54	11.30	11.56	51190	33557	34431

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 14, 2009. Different plans have a different expense structure. The current fund managers Ms. Cheenu Gupta is managing the scheme since 15-June-18 and Mr. Shridatta Bhandwalder is managing the scheme since 01-October-19.

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Sanjay Bambalkar

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	22.99	16.79	17.11	12306	11684	11716
Last 3 Years	13.71	9.94	13.22	14718	13300	14530
Last 5 Years	14.51	13.22	14.25	19699	18616	19479
Since Inception (CAGR)	12.33	10.63	13.83	33410	28507	38335

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 20, 2010. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16 and Mr. Sanjay Bambalkar is managing the scheme since 01-October-19.

#### CANARA ROBECO EQUITY HYBRID FUND

Fund Manager: Mr. Shridatta Bhandwalder / Ms. Cheenu Gupta / Mr. Avnish Jain

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	19.63	17.93	17.11	11968	11798	11716
Last 3 Years	10.59	10.29	13.22	13535	13427	14530
Last 5 Years	11.90	12.42	14.25	17555	17967	19479
Since Inception (CAGR)	11.34	0.00	12.49	201130	-	267774

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16, Ms. Cheenu Gupta is managing the scheme since 01-October-19, and Mr. Avnish Jain is managing the scheme since 07-Oct-13.

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CONSERVATIVE HYBRID FUND - Regular Plan Growth option

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

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	13.80	14.15	9.23	11384	11419	10926
Last 3 Years	9.09	9.99	8.55	12993	13319	12799
Last 5 Years	8.44	10.15	8.01	15000	16223	14705
Since Inception (CAGR)	10.57	9.20	6.59	62009	49490	31866

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 of Regular Plan Growth Option : 05-November-2002. Inception date of Scheme -24-April-1988. Different plans have a different expense structure. 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.

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 December 31, 2020)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CONSERVATIVE HYBRID FUND - Regular Plan Monthly Dividend option

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

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	13.80	14.15	9.23	11384	11419	10926
Last 3 Years	9.09	9.99	8.55	12991	13319	12799
Last 5 Years	8.43	10.15	8.01	14998	16223	14705
Since Inception (CAGR)	9.85	NA	NA	216068	NA	NA

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan Monthly Dividend option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. The 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	8.93	10.39	9.23	10895	11042	10926
Last 3 Years	7.69	8.84	8.55	12498	12903	12799
Last 5 Years	7.82	8.47	8.01	14576	15026	14705
Since Inception (CAGR)	7.53	8.73	7.49	20236	22511	20142

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 25, 2011. Different plans have a different expense structure. The 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.

#### 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	10.06	12.25	9.23	11009	11229	10926
Last 3 Years	8.48	9.59	8.55	12776	13171	12799
Last 5 Years	8.30	9.25	8.01	14902	15572	14705
Since Inception (CAGR)	8.63	7.36	6.71	45468	36693	32793

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 19, 2002. Different plans have a different expense structure. The 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	3.67	4.60	5.54	10368	10461	10555
Last 3 Years	5.78	6.34	6.98	11843	12030	12250
Last 5 Years	6.27	6.63	7.08	13556	13788	14082
Since Inception (CAGR)	7.42	7.28	7.64	24407	24013	25036
Last 7 Days	3.14	3.62	5.31	10006	10007	10010
Last 14 Days	3.11	3.62	4.45	10012	10014	10017
Last 30 Days	2.84	3.25	3.66	10026	10030	10034

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: Retail Plan : January 15, 2002 .Institutional Plan : May 31, 2004 . Regular Plan : July 15, 2008. The face value was changed to ₹ 1000 w.e.f Aug 20, 2011. Different plans have a different expense structure. 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

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 December 31, 2020)

### INCOME / DEBT SCHEMES

#### 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 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	4.51	6.15	5.54	10452	10617	10555
Last 3 Years	5.72	7.31	6.98	11822	12366	12250
Last 5 Years	6.03	7.34	7.08	13406	14257	14082
Since Inception (CAGR)	7.41	7.96	7.64	30276	26011	25040

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: Retail Plan : September 16, 2003 . Institutional Plan : August 21, 2007 . Regular Plan : July 14, 2008. The face value was changed to ₹1000 w.e.f Aug 20, 2011. Different plans have a different expense structure. The 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	9.59	12.25	9.23	10962	11229	10926
Last 3 Years	7.52	9.59	8.55	12437	13171	12799
Last 5 Years	8.08	9.25	8.01	14751	15572	14705
Since Inception (CAGR)	7.85	8.27	6.54	24036	25141	20847

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: May 29, 2009. Different plans have a different expense structure. The 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	9.56	12.25	9.23	10958	11229	10926
Last 3 Years	8.05	9.59	8.55	12624	13171	12799
Last 5 Years	7.81	9.25	8.01	14570	15572	14705
Since Inception (CAGR)	8.31	9.84	8.69	17346	19114	17770

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 7th February, 2014. Different plans have a different expense structure. The 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

#### CANARA ROBECO SAVINGS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.39	7.45	5.54	10641	10747	10555
Last 3 Years	7.12	7.91	6.98	12299	12574	12250
Last 5 Years	7.32	7.91	7.08	14240	14637	14082
Since Inception (CAGR)	7.81	7.63	7.41	32884	32060	31032

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 4, 2005. Different plans have a different expense structure. The 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 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	10.30	12.28	9.23	11033	11232	10926
Last 3 Years	8.34	9.74	8.55	12725	13226	12799
Last 5 Years	9.09	9.04	8.01	15458	15423	14705
Since Inception (CAGR)	8.93	9.07	N.A.	60369	62031	-

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 29, 1999. Different plans have a different expense structure. The 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 December 31, 2020)

### Fund Manager: Mr. Shridatta Bhandwalidar

Scheme Names	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	22.16	18.36	11.42	8.19	13.32	12.87	17.90	16.00
CANARA ROBECO BLUE CHIP EQUITY FUND	22.99	16.79	13.71	9.94	14.51	13.22	12.33	10.63
CANARA ROBECO EQUITY HYBRID FUND <sup>^</sup>	19.63	17.93	10.59	10.29	11.90	12.42	11.34	0.00
CANARA ROBECO INFRASTRUCTURE <sup>**</sup>	8.99	8.29	-3.37	-7.53	5.25	4.42	11.03	-.
CANARA ROBECO EQUITY TAX SAVER FUND	27.28	16.79	13.10	9.94	13.80	13.22	19.53	16.51
CANARA ROBECO EMERGING EQUITIES	24.47	20.81	7.06	6.70	13.86	13.16	17.04	N.A.
CANARA ROBECO CONSUMER TRENDS FUND	20.47	16.79	11.49	9.94	15.09	13.22	15.54	11.30
CANARA ROBECO SMALL CAP FUND* (Date of Allotment – 15.02.2019)	41.69	26.38	N.A	N.A	N.A	N.A	17.48	15.47

- Note:
- Mr. Shridatta Bhandwalidar manages 8 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.
  - <sup>^</sup>Managing the portfolio only for equity allocation along with Ms. Cheenu Gupta
  - Past performance may or may not be sustained in the future.
  - \*The performance of Canara Robeco Small Cap fund is based on absolute returns as the tenure of the scheme is less than 1 year.
  - \*\*w.e.f August 1, 2020 Mr. Shridatta Bhandwalidar and Ms. Cheenu Gupta will be managing the scheme. Please refer notice cum addendum no.28 for change in fund management responsibilities.

### Fund Manager: Mr. Miyush Gandhi

Scheme Names	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	24.47	20.81	7.06	6.70	13.86	13.16	17.04	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND* <sup>^</sup>	13.80	14.15	9.09	9.99	8.44	10.15	10.57	9.20
CANARA ROBECO EQUITY DIVERSIFIED FUND	22.16	18.36	11.42	8.19	13.32	12.87	17.90	16.00

- Note:
- Mr. Miyush Gandhi manages 3 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
  - <sup>^</sup>Managing the portfolio only for equity allocation
  - \*As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
  - Past performance may or may not be sustained in the future.

### Fund Manager: Ms. Cheenu Gupta

Scheme Names	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	27.28	16.79	13.10	9.94	13.80	13.22	19.53	16.51
CANARA ROBECO CONSUMER TRENDS FUND	20.47	16.79	11.49	9.94	15.09	13.22	15.54	11.30
CANARA ROBECO EQUITY HYBRID FUND <sup>^</sup>	19.63	17.93	10.59	10.29	11.90	12.42	11.34	0.00
CANARA ROBECO INFRASTRUCTURE <sup>**</sup>	8.99	8.29	-3.37	-7.53	5.25	4.42	11.03	-.
CANARA ROBECO SMALL CAP FUND* (Date of Allotment – 15.02.2019)	41.69	26.38	N.A	N.A	N.A	N.A	17.48	15.47

- Note:
- Ms. Cheenu Gupta 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
  - <sup>^</sup>Managing the portfolio only for equity allocation along with Mr. Shridatta Bhandwalidar
  - Past performance may or may not be sustained in the future.
  - \*The performance of Canara Robeco Small Cap fund is based on absolute returns as the tenure of the scheme is less than 1 year.
  - \*\*w.e.f August 1, 2020 Mr. Shridatta Bhandwalidar and Ms. Cheenu Gupta will be managing the scheme. Please refer notice cum addendum no.28 for change in fund management responsibilities.

### Fund Manager: Mr. Sanjay Bembalkar

Scheme Names	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 BLUE CHIP EQUITY FUND	22.99	16.79	13.71	9.94	14.51	13.22	12.33	10.63

- Note:
- Mr. Sanjay Bembalkar manage 1 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.

\*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 December 31, 2020)

### Fund Manager: Mr. Avnish Jain

Scheme Names	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*	19.63	17.93	10.59	10.29	11.90	12.42	11.34	0.00
CANARA ROBECO CONSERVATIVE HYBRID FUND* <sup>^^</sup>	13.80	14.15	9.09	9.99	8.44	10.15	10.57	9.20
CANARA ROBECO INCOME FUND	10.06	12.25	8.48	9.59	8.30	9.25	8.63	7.36
CANARA ROBECO CORPORATE BOND FUND	9.56	12.25	8.05	9.59	7.81	9.25	8.31	9.84

- Note:
- Mr. Avnish Jain 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.
  - \*Managing the portfolio only for debt allocation
  - <sup>^^</sup>As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
  - Past performance may or may not be sustained in the future.

### Fund Manager: Mr. Girish Hisaria

Scheme Names	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	10.30	12.28	8.34	9.74	9.09	9.04	8.93	9.07
CANARA ROBECO LIQUID FUND	3.67	4.60	5.78	6.34	6.27	6.63	7.42	7.28
CANARA ROBECO ULTRA SHORT TERM FUND	4.51	6.15	5.72	7.31	6.03	7.34	7.41	7.96
CANARA ROBECO DYNAMIC BOND FUND	9.59	12.25	7.52	9.59	8.08	9.25	7.85	8.27
CANARA ROBECO SAVINGS FUND	6.39	7.45	7.12	7.91	7.32	7.91	7.81	7.63

- 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 Names	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 <sup>^</sup>	8.93	10.39	7.69	8.84	7.82	8.47	7.53	8.73
CANARA ROBECO LIQUID FUND	3.67	4.60	5.78	6.34	6.27	6.63	7.42	7.28
CANARA ROBECO ULTRA SHORT TERM FUND	4.51	6.15	5.72	7.31	6.03	7.34	7.41	7.96
CANARA ROBECO SAVINGS FUND	6.39	7.45	7.12	7.91	7.32	7.91	7.81	7.63
CANARA ROBECO OVERNIGHT FUND* (Date of Allotment July 24, 2019)	3.44	3.41	N.A	N.A	N.A	N.A	3.95	3.95

- Note:
- Ms. Suman Prasad 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.
  - <sup>^</sup>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.
  - \*The performance of Canara Robeco Overnight fund is based on absolute returns as the tenure of the scheme is less than 1 year.

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

## SIP RETURNS

(as on December 31, 2020)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Miyush Gandhi

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2080000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	8796558	5522899	2474668	1379070	891359	474679	152527
Scheme Returns	14.91%	13.72%	13.85%	13.91%	15.82%	18.79%	53.84%
S&P BSE 500 TRI <sup>#</sup>	13.22%	12.15%	13.17%	12.84%	13.77%	16.24%	53.22%
S&P BSE SENSEX TRI <sup>##</sup>	13.65%	12.36%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	16-Sep-03						

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalder

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1430000	1200000	840000	600000	360000	120000
Market Value (INR)	3669777	2605931	1430421	918494	491998	157307
Scheme Returns	14.85%	14.82%	14.93%	17.05%	21.36%	62.30%
S&P BSE 100 TRI <sup>#</sup>	12.73%	13.01%	12.94%	14.42%	17.13%	61.46%
S&P BSE SENSEX TRI <sup>##</sup>	13.27%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date (Canara Robeco Equity Tax saver – Reg Growth Plan)	02-Feb-09					

#### CANARA ROBECO EQUITY HYBRID FUND

Fund Manager: Mr. Shridatta Bhandwalder / Ms. Cheenu Gupta / Mr. Avnish Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3350000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	33380764	15275860	5415307	2471157	1342244	848146	460836	145645
Scheme Returns	13.79%	16.13%	13.50%	13.83%	13.15%	13.81%	16.70%	41.90%
CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	NA	NA	11.53%	12.43%	12.51%	13.45%	16.11%	43.22%
S&P BSE SENSEX TRI <sup>##</sup>	14.09%	15.31%	12.36%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalder

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1360000	1200000	840000	600000	360000	120000
Market Value	3503208	2804777	1476365	903337	475773	152347
Scheme Returns	15.73%	16.19%	15.82%	16.37%	18.96%	53.53%
S&P BSE 100 TRI <sup>#</sup>	12.42%	13.01%	12.94%	14.42%	17.13%	61.46%
S&P BSE SENSEX TRI <sup>##</sup>	12.93%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	14-Sep-09					

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Miyush Gandhi / Mr. Shridatta Bhandwalder

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1900000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	9318659	8187840	3379170	1509733	876978	470090	156017
Scheme Returns	18.01%	18.24%	19.64%	16.44%	15.16%	18.10%	60.00%
Nifty Large Midcap 250 TRI <sup>#</sup>	N.A	13.32%	14.50%	13.63%	13.99%	16.93%	64.39%
S&P BSE Sensex TRI <sup>##</sup>	12.74%	12.36%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	11-Mar-05						

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2020 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 December 31, 2020)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder / Mr. Sanjay Bembalkar

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1250000	1200000	840000	600000	360000	120000
Market Value	2694502	2532770	1422458	915039	488959	154332
Scheme Returns	14.06%	14.29%	14.77%	16.89%	20.91%	57.02%
S&P BSE 100 TRI <sup>#</sup>	12.73%	13.01%	12.94%	14.42%	17.13%	61.46%
S&P BSE SENSEX TRI <sup>##</sup>	13.30%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	20-Aug-10					

#### CANARA ROBECO INFRASTRUCTURE

\*Fund Manager: Ms. Cheenu Gupta / Mr. Shridatta Bhandwalder

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1810000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	3797217	3748737	1884238	1058981	683842	403630	146185
Scheme Returns	9.21%	9.17%	8.73%	6.51%	5.17%	7.57%	42.82%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	N.A.	5.75%	3.56%	2.98%	4.90%	62.47%
S&P BSE SENSEX TRI <sup>##</sup>	12.38%	12.36%	13.59%	14.02%	16.29%	19.13%	62.70%
Inception Date	02-Dec-05						

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2020 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. \*w.e.f August 1, 2020 Mr. Shridatta Bhandwalder and Ms. Cheenu Gupta will be managing the scheme. Please refer notice cum addendum no.28 for change in fund management responsibilities. 5. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on December 31, 2020)

### DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2530000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	6965273	6217595	3824000	1957951	1149590	741913	415516	125165
Scheme Returns	8.73%	8.70%	9.41%	9.46%	8.81%	8.42%	9.53%	8.08%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	8.35%	8.22%	8.61%	9.14%	9.32%	9.35%	11.13%	9.98%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	NA	7.31%	7.88%	8.18%	8.02%	11.13%	7.02%
Inception Date	29-Dec-99							

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2180000	1800000	1200000	840000	600000	360000	120000
Market Value	5788667	3809802	1934490	1161307	768266	431895	132142
Scheme Returns	9.85%	9.37%	9.23%	9.10%	9.82%	12.18%	19.29%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	9.21%	9.44%	10.16%	10.37%	10.68%	12.59%	17.67%
CRISIL 10 Year Gilt Index <sup>##</sup>	14.15%	7.31%	7.88%	8.18%	8.02%	9.71%	7.02%
Inception Date	24-April-88						

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

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2200000	1800000	1200000	840000	600000	360000	120000
Market Value	5230772	3609584	1845838	1128417	740168	415317	125351
Scheme Returns	8.72%	8.72%	8.34%	8.29%	8.33%	9.50%	8.38%
Crisil Composite Bond Fund Index <sup>#</sup>	8.08%	8.61%	9.28%	9.49%	9.57%	11.16%	10.42%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.94%	7.31%	7.88%	8.18%	8.02%	9.71%	7.02%
Inception Date	19-Sep-02						

#### CANARA ROBECO SAVINGS FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1900000	1800000	1200000	840000	600000	360000	120000
Market Value	3685528	3363692	1786703	1089137	716846	399843	123662
Scheme Returns	7.87%	7.87%	7.72%	7.30%	7.05%	6.93%	5.71%
CRISIL Low Duration Debt Index <sup>#</sup>	7.93%	7.98%	8.28%	7.95%	7.76%	7.82%	6.88%
CRISIL Money Market Index <sup>##</sup>	7.58%	7.60%	7.54%	7.08%	6.78%	6.41%	5.00%
Inception Date	04-Mar-05						

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1400000	1200000	840000	600000	360000	120000
Market Value	2305718	1837120	1112408	727250	409966	124913
Scheme Returns	8.21%	8.25%	7.89%	7.62%	8.62%	7.68%
Crisil Composite Bond Fund Index <sup>#</sup>	9.04%	9.28%	9.49%	9.57%	11.16%	10.42%
CRISIL 10 Year Gilt Index <sup>##</sup>	7.60%	7.88%	8.18%	8.02%	9.71%	7.02%
Inception Date	29-May-09					

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2020 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 December 31, 2020)

### DEBT SCHEMES

#### 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	1500000	1200000	840000	600000	360000	120000
Market Value	2375487	1701841	1042680	691911	390348	122499
Scheme Returns	7.06%	6.79%	6.08%	5.64%	5.32%	3.89%
Crisil Ultra Short Term Debt Index <sup>#</sup>	7.88%	7.80%	7.37%	7.13%	6.88%	5.60%
CRISIL Money Market Index <sup>##</sup>	7.61%	7.54%	7.08%	6.78%	6.41%	5.00%
Inception Date	14-July-08					

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1170000	840000	600000	360000	120000
Market Value	1710877	1103745	731040	408473	125268
Scheme Returns	7.57%	7.67%	7.83%	8.37%	8.24%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.71%	8.66%	8.75%	9.65%	9.37%
CRISIL 10 Year Gilt Index <sup>##</sup>	7.92%	8.18%	8.02%	9.71%	7.02%
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.

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	830000	600000	360000	120000
Market Value	1098236	734637	412063	125582
Scheme Returns	7.97%	8.03%	8.96%	8.74%
Crisil Composite Bond Fund Index <sup>#</sup>	9.48%	9.57%	11.16%	10.42%
CRISIL 10 Year Gilt Index <sup>##</sup>	8.16%	8.02%	9.71%	7.02%
Inception Date	07-Feb-14			

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2020 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>		
26.10.2018	3.00	33.56
25.10.2019	2.85	36.29
23.10.2020	2.95	36.74
<b>Direct Plan</b>		
25.10.2019	4.00	51.25
23.10.2020	4.20	52.58

### 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>		
31.07.2020	0.65	73.27
31.08.2020	0.65	74.3
25.09.2020	0.06	72.86
23.10.2020	0.67	76.59
27.11.2020	0.68	80.33
24.12.2020	0.71	82.61
<b>Monthly Dividend Option - Direct Plan</b>		
31.07.2020	0.60	82.1
31.08.2020	0.60	83.46
25.09.2020	0.60	82.04
23.10.2020	0.60	86.31
27.11.2020	0.60	90.95
24.12.2020	0.60	93.82

### 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>		
23.03.2018	2.50	24.18
27.07.2018	1.40	24.11
26.07.2019	1.40	21.96
31.07.2020	1.30	20.97
<b>Direct Plan</b>		
26.07.2019	2.40	37.07
31.07.2020	2.25	35.78

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
24.08.2017	1.75	29.22
31.08.2018	1.50	27.25
30.08.2019	1.35	22.42
31.08.2020	1.25	19.81
<b>Direct Plan</b>		
31.08.2018	2.00	35.54
30.08.2019	1.80	29.43
31.08.2020	1.65	26.17

### 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>		
22.02.2019	1.00	24.70
29.11.2019	1.10	26.59
28.02.2020	1.10	25.26
27.11.2020	1.10	28.03
<b>Direct Plan</b>		
29.11.2019	1.60	40.15
28.02.2020	1.65	38.31
27.11.2020	1.75	42.77

### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
25.11.2016	2.50	36.68
24.11.2017	2.50	49.33
30.11.2018	2.60	44.15
29.11.2019	2.70	45.03
27.11.2020	2.90	47.51
<b>Direct Plan</b>		
30.11.2018	3.50	60.36
29.11.2019	3.70	62.33
27.11.2020	2.00	68.63

### 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>		
28.09.2018	0.20	14.3125
28.12.2018	0.20	14.5783
29.03.2019	0.25	14.7482
28.06.2019	0.25	15.0103
27.09.2019	0.25	15.0899
27.12.2019	0.25	14.8284
27.03.2020	0.25	15.0011
26.06.2020	0.25	15.3275
25.09.2020	0.25	15.1644
24.12.2020	0.22	15.2842
<b>Quarterly Dividend Option - Direct Plan</b>		
28.09.2018	0.20	14.9586
28.12.2018	0.20	15.2789
29.03.2019	0.25	15.5008
28.06.2019	0.25	15.8282
27.09.2019	0.25	15.9698
27.12.2019	0.25	15.7655
27.03.2020	0.25	16.0055
26.06.2020	0.25	16.4124
25.09.2020	0.25	16.3009
24.12.2020	0.25	16.4616

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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
26.07.2019	0.10	13.5806
30.08.2019	0.10	13.5518
27.09.2019	0.10	13.6614
25.10.2019	0.10	13.7245
29.11.2019	0.30	13.8038
27.12.2019	0.10	13.4628
31.01.2020	0.10	13.5047
28.02.2020	0.10	13.5411
27.03.2020	0.10	12.7531
27.04.2020	0.10	12.8905
27.05.2020	0.10	13.008
26.06.2020	0.10	13.2968
31.07.2020	0.10	13.4981
31.08.2020	0.10	13.5396
25.09.2020	0.10	13.3915
23.10.2020	0.10	13.6986
27.11.2020	0.10	13.868
24.12.2020	0.10	13.9536
<b>Direct Plan</b>		
26.07.2019	0.10	14.7107
30.08.2019	0.10	14.7001
27.09.2019	0.10	14.8372
25.10.2019	0.10	14.9246
29.11.2019	0.30	15.0326
27.12.2019	0.10	14.7085
31.01.2020	0.10	14.7785
28.02.2020	0.10	14.839
27.03.2020	0.10	13.9954
27.04.2020	0.10	14.1607
27.05.2020	0.10	14.3124
26.06.2020	0.10	14.6518
31.07.2020	0.10	14.8983
31.08.2020	0.10	14.9668
25.09.2020	0.10	14.8242
23.10.2020	0.10	15.1775
27.11.2020	0.10	15.4035
24.12.2020	0.10	15.5234
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
27.09.2019	0.30	13.2537
27.12.2019	0.30	13.0398
27.03.2020	0.30	12.3346
26.06.2020	0.30	12.8599
25.09.2020	0.30	12.9416
24.12.2020	0.30	13.48
<b>Direct Plan</b>		
27.09.2019	0.30	14.4655
27.12.2019	0.30	14.3218
27.03.2020	0.30	13.611
26.06.2020	0.30	14.2484
25.09.2020	0.30	14.409
24.12.2020	0.30	15.0852

\* On face value of ₹10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Ultra Short Term Fund & Canara Robeco Savings Fund

Visit : [www.canararobeco.com](http://www.canararobeco.com). ● The dividend amount is before tax calculation.

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

## DIVIDEND HISTORY

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option</b>		
<b>Regular Plan</b>		
27.09.2019	0.06	14.9699
25.10.2019	0.06	15.0307
29.11.2019	0.18	15.1067
27.12.2019	0.06	14.8835
31.01.2020	0.06	14.9226
28.02.2020	0.06	14.987
27.03.2020	0.06	14.9791
27.04.2020	0.06	14.9852
27.05.2020	0.06	15.194
26.06.2020	0.06	15.3414
31.07.2020	0.06	15.4556
31.08.2020	0.06	15.3757
25.09.2020	0.06	15.3418
23.10.2020	0.06	15.5088
27.11.2020	0.06	15.5073
24.12.2020	0.06	15.461
<b>Direct Plan</b>		
27.09.2019	0.06	16.1974
25.10.2019	0.06	16.2775
29.11.2019	0.18	16.3760
27.12.2019	0.06	16.1631
31.01.2020	0.06	16.2216
28.02.2020	0.06	16.305
27.03.2020	0.06	16.2998
27.04.2020	0.06	16.3195
27.05.2020	0.06	16.5621
26.06.2020	0.06	16.7358
31.07.2020	0.06	16.8766
31.08.2020	0.06	16.8052
25.09.2020	0.06	16.7812
23.10.2020	0.06	16.9721
27.11.2020	0.06	16.9915
24.12.2020	0.06	16.9541
<b>Quarterly Dividend Option - Regular Plan</b>		
27.09.2019	0.18	14.7775
27.12.2019	0.18	14.6867
27.03.2020	0.18	14.7712
26.06.2020	0.18	15.128
25.09.2020	0.18	15.1269
24.12.2020	0.18	15.2425
<b>Quarterly Dividend Option - Direct Plan</b>		
27.09.2019	0.18	15.6995
27.12.2019	0.18	15.6537
27.03.2020	0.18	15.7824
26.06.2020	0.18	16.2016
25.09.2020	0.18	16.2397
24.12.2020	0.18	16.4018

### 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>		
23.12.2015	0.40	13.3071
24.06.2016	0.40	13.4407
23.12.2016	0.40	14.3270
23.06.2017	0.45	14.5633
29.12.2017	0.40	13.9791
22.06.2018	0.40	13.6557
28.12.2018	0.40	13.7272
28.06.2019	0.45	14.1036
27.12.2019	0.45	13.6044
26.06.2020	0.45	14.0712
24.12.2020	0.42	14.0022
<b>Direct Plan</b>		
23.12.2015	0.40	13.4853
24.06.2016	0.40	13.6734
23.12.2016	0.40	14.6341
23.06.2017	0.45	14.9225
29.12.2017	0.40	14.3862
22.06.2018	0.40	14.1043
28.12.2018	0.40	14.2548
28.06.2019	0.45	14.7197
27.12.2019	0.45	14.2958
26.06.2020	0.45	14.8653
24.12.2020	0.45	14.8495

### 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>		
25.11.2016	0.35	11.7103
26.05.2017	0.35	11.5525
24.11.2017	0.35	11.5473
25.05.2018	0.35	11.2798
30.11.2018	0.35	11.3015
31.05.2019	0.35	11.5389
29.11.2019	0.30	11.7088
27.05.2020	0.35	11.5992
27.11.2020	0.35	11.7678
<b>Direct Plan</b>		
25.11.2016	0.35	11.8578
26.05.2017	0.35	11.7398
24.11.2017	0.35	11.7801
25.05.2018	0.35	11.5522
30.11.2018	0.35	11.6246
31.05.2019	0.35	11.9207
29.11.2019	0.40	12.1524
27.05.2020	0.35	11.9903
27.11.2020	0.35	12.2184

### Canara Robeco Gilt Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.3226
20.06.2014	0.35	12.8805
31.12.2014	0.40	13.6628
26.06.2015	0.40	13.5912
23.12.2015	0.40	13.7057
24.06.2016	0.40	13.9683
23.12.2016	0.45	15.1684
23.06.2017	0.45	15.4644
29.12.2017	0.45	14.7729
22.06.2018	0.45	14.3774
28.12.2018	0.40	14.5640
28.06.2019	0.45	15.0791
27.12.2019	0.45	14.6599
26.06.2020	0.50	15.2096
24.12.2020	0.45	15.1544
<b>Direct Plan</b>		
20.12.2013	0.37	12.3426
20.06.2014	0.35	12.9282
31.12.2014	0.40	13.7442
26.06.2015	0.40	13.7047
23.12.2015	0.40	13.8634
24.06.2016	0.40	14.1721
23.12.2016	0.45	15.4471
23.06.2017	0.45	15.7997
29.12.2017	0.45	15.1532
22.06.2018	0.45	14.8012
28.12.2018	0.40	15.0561
28.06.2019	0.45	15.6535
27.12.2019	0.45	15.3047
26.06.2020	0.50	15.951
24.12.2020	0.47	15.9554

### Canara Robeco Blue Chip Equity Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
27.11.2015	1.25	15.81
25.11.2016	1.32	14.90
24.11.2017	1.35	17.42
30.11.2018	1.30	16.87
29.11.2019	1.40	17.86
27.11.2020	1.50	17.53
<b>Direct Plan</b>		
30.11.2018	1.90	24.49
29.11.2019	1.94	26.23

\* 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 a scheme is able to imitate the index to which it is benchmarked. It is the standard deviation of the difference between the scheme and index returns.

### **R-Squared:**

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

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

**†Note :**

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 3.51% (MIBOR as of December 31, 2020)

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

**BRANCH OFFICES : Visit: [www.canararobeco.com](http://www.canararobeco.com)**

AHMEDABAD ● BANGALORE ● BHUBANESWAR ● CHANDIGARH ● CHENNAI ● GOA ● GUWAHATI ● HYDERABAD ● INDORE ● JAIPUR ● KOCHI ● KOLKATA ● KANPUR ● LUCKNOW ● MANGALORE ● MUMBAI ● NEW DELHI ● NAGPUR ● NASIK ● PUNE ● PATNA ● SURAT

**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 31.12.2020. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.12.2020.

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

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

# GET POTENTIAL RETURNS IN THE LONG TERM, WITH LOWER RISK.

Introducing Canara Robeco Equity Hybrid Fund.



## CANARA ROBECO EQUITY HYBRID FUND

(Aggressive Hybrid Fund - An open-ended hybrid scheme investing predominantly in equity and equity related instruments)

With Canara Robeco Equity Hybrid Fund expand your portfolio with mixed investments in equity (65% - 80%) and debt instruments (20%-35%) with flexibility to adapt to market trends. Generate potential returns from equity along with income from debt instruments.

Visit [www.canararobeco.com](http://www.canararobeco.com) to know more.

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 advisors if in doubt about whether the product is suitable for them.

RISKOMETER



Investors understand that their principal will be at Very High Risk

**CANARA ROBECO**  
Mutual Fund

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