



# FACTSHEET

December 31, 2021

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## DISCLAIMERS

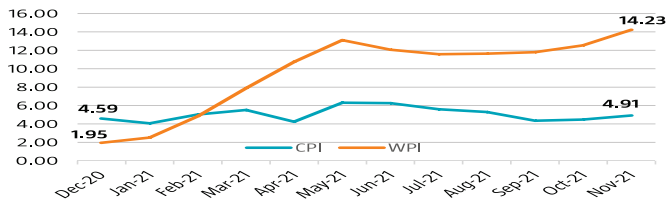
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## Economic Indicators

(as on December 31, 2021)

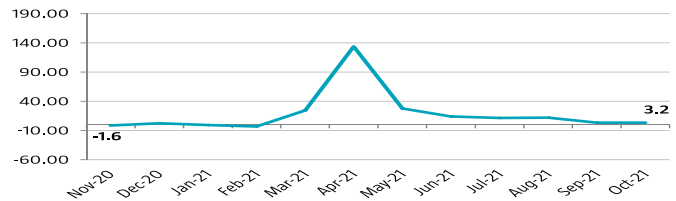
### Inflation in India (%)

Consumer Price Index (CPI) increased to 4.91% in Nov'21 from 4.48% in Oct'21 as the food cost rate increased along with high input costs and commodity prices. The current level of inflation is within RBI's limit of 4% - 6%. Wholesale Price Index (WPI) increased to 14.23% in Nov'21 from 12.54% in Oct'21 because of surge in prices of most commodities led by fuel, power, vegetables and oils as well as chemicals. Meanwhile, cost continued to rise for both manufactured products and basic metals. Also, the low base of last year, when the data was computed with a low response rate contributed to high level of inflation.



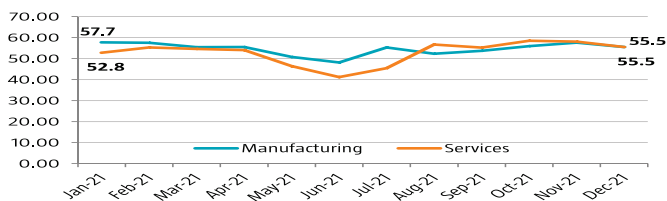
### India Industrial Production (%)

Index of Industrial Production (IIP) witnessed growth of 3.2% in Oct'21 from 3.1% in Sep'21 on account of manufacturing, mining and electricity sector which saw a growth of 2%, 11.4% and 3.1% respectively.



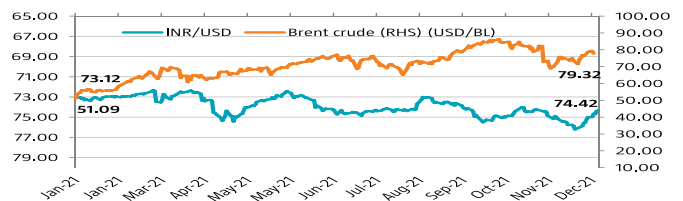
### Indian Business Indicators - Purchasing Managers' Index (PMI)

The Nikkei India Manufacturing PMI decreased to 55.5 in Dec'21 from 57.6 in Nov'21, though growth of new work and production stayed sharp in spite of losing momentum with slower rise in sales and new orders, while employment fell fractionally amid a lack of pressure on capacity. At the same time, foreign sales rose for the sixth month in a row and buying levels increased substantially on the back of restocking efforts. PMI Services decreased marginally to 55.5 in Dec'21 from 58.1 in Nov'21. The reading still states expansion in the sector. New orders expanded at the faster pace and demand improved. The reading remains in the expansion zone as a print above 50 means expansion while a score below 50 denotes contraction.



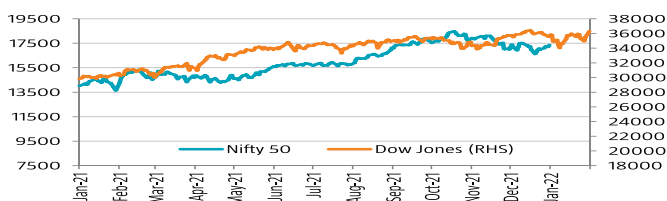
### USD INR & Brent Crude Movement

Brent crude oil stood at ~US\$ 79.32 as supply chain bottlenecks and logistical issues drove up input costs. Impact of the highly infectious omicron variant on the global economy eased to some extent, with early data suggesting it causes a milder level of illness. The Rupee closed the month on 74.42 per USD as on Dec'21.



### Equity Markets - India & US

Bellwether indices, Nifty 50 and S&P BSE Sensex increased by 2.18% & 2.08% respectively from the previous month. New studies suggesting that the new variant might be less acute than it was predicted also improved buying interest. Strong buying interest was seen across all the major sectors ahead of the highly anticipated corporate earning numbers for the Dec'21 quarter. Foreign Institutional Investors (FIIs) were net sellers in Indian equities to the tune of Rs. -19025.91 Cr this month. Dow Jones increased by 5.38% from previous month.



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

Markets remained mostly range bound, with yield on the 10-Year benchmark paper closing at 6.47% on 31st Dec'21 vs 6.33% on 30th Nov'21. As central banks across the globe hinted at tighter monetary policies ahead which fuelled concerns of normalisation of monetary policy on the domestic front. Core inflation continued to remain at elevated levels in Nov'21. Bond yields rose as Reserve Bank of India (RBI) decided to conduct variable rate reverse repo action which was seen as a step to normalization of monetary policy. 10-year U.S. Treasury bond closed lower at 1.51% on Dec'21 vs 1.44% on Nov'21.



**Note:** The data/statistics are given to explain general market trends, it should not be construed as any research report/research recommendation. The sector(s) mentioned are for the purpose of understanding only and the Fund may or may not have any future position in these sector(s).

Source: Bloomberg

## Equity Market Review

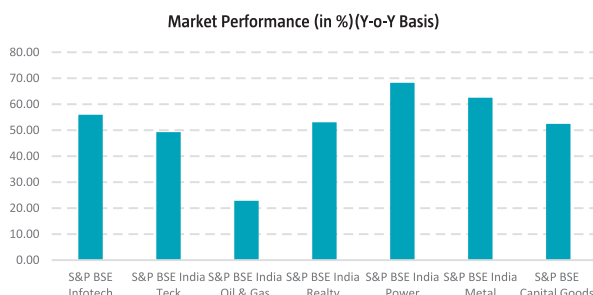


Mr. Shridatta Bhandwadar  
Head - Equities

- ▶ Calendar year 2021, equity markets gave stupendous returns with Nifty 50 growing by 23.05% y-o-y. Investor's sentiments remained positive despite surge in coronavirus cases. New studies suggesting that the new variant might be less acute than it was predicted also improved buying interest.
- ▶ Foreign Institutional Investors (FIIs) were net sellers in Indian equities to the tune of Rs. -19025.91 crore this month.
- ▶ Goods and Services Tax (GST) collections shows that Rs. 1.29 lakh crore collected for Dec 2021, which is 13% more than the corresponding period of last year. Dec'21 is the sixth month in a row when revenue from goods sold and services rendered stood at over Rs 1 lakh crore.
- ▶ During the month, markets witnessed correction as there was uncertainty over global inflation and concerns over rising commodity prices. Weak global cues kept bourses under pressure. Some degree of profit booking too contributed to the overall weakness in the bourses. The rise in CPI projection and rising interest rates concerned markets.
- ▶ However, markets managed to shrug off some weakness after the strong buying interest was seen across all the major sectors

ahead of the highly anticipated corporate earning numbers for the Dec'21 quarter. Improved fiscal deficit data, strong domestic GDP data and vigorous GST collection data raised expectations over economic recovery. Government data showed that the index of eight core industries grew 3.1% in Nov 2021 as compared to a growth of 8.4% in Oct 2021 and 1.1% contraction in Nov 2020. Optimism around the capex cycle lifted the sentiments of the investors and raised expectations over economic recovery.

- ▶ Globally, equity markets too went up on y-o-y basis. Investors seem optimistic as the new strain will not derail the global economic recovery. Bank of England became the world's first major central bank to raise interest rates since the pandemic hammered the global economy and warned of higher inflation after the US Federal Reserve signalled that raging inflation was its biggest risk. Market participants chose safe haven assets over risky assets following the rise of U.S. bond yields and crude oil prices. U.S. unemployment rate fell 3.9% in Dec 2021 from 4.2% in Nov 2021.



Source: MFI Explorer, ICRA Analytics Ltd.

### Equity Market Outlook

#### Growth Inflation Conundrum

Global growth remains healthy, though concerns have emerged on new COVID variant and persistent inflation. Daily COVID cases in US and Europe have remained much higher than anticipated, resulting in lockdowns in several geographies. This is happening despite most developed countries being vaccinated 60-70%. This is clearly having an impact on underlying economic activity and sentiment, both. This can easily have meaningful repercussions for economic activity in an environment where the easy fiscal and monetary policies are being pulled back gradually. Comforting factor is - death rates and hospitalization hasn't seen spike. Inflation on the other hand has been proving to be far more entrenched than anticipated earlier. US ten-year G-sec is trying to cross 1.75% level, second attempt in last 12 months. US bond market while seeing upward bias, is still indicating that this is transitory – probably taking comfort from the fact that the easy fiscal policy reversal will moderate demand on one side and supply chain will adjust as time passes. If this thesis fails, then we are looking at an environment where growth moderates and monetary and fiscal policies tighten – not a happy outcome for equity investors. We still remain in the camp that the inflation is transitory – artificially elevated levels, given magnitude of aggregate demand driven by huge fiscal support. Fiscal support is bound to reverse and so will inflation. Equity markets will focus on growth/inflation dynamics and if growth remains healthy, little higher inflation won't matter so much in our view.

Domestically, the macro and micro data points remain constructive. Most economic indicators except inflation remain conducive. Inflation is higher than RBI's comfort level for now – although we don't expect any action on rate front in CY21. India has already given ~150 Cr people with >45% population (~63Cr) being fully vaccinated. At current pace, India will be vaccinated ~75% during 4QFY22. Daily COVID cases for India have sharply moved up beyond 1lac and have been inching up very fast in line with global experience of Omicron variant. This is clearly negative for sentiments and underlying economic activity during next 2-3 months. Partial economic closure is already happening in states like Maharashtra.

While in near term there are certain challenges; equity outlook from medium term perspective remains constructive for India. We see several factors which are constructive viz. 1) Corporate earnings are expected to be strong over next two years, 2) Government has shifted focus to growth from fiscal limits – visible in Govt/PSU capex numbers – benefited further by tax revenues running ahead of expectations, 3) Exports are likely to be more resilient as compared

to past few years, 4) Bank and Corporate balance sheets have gone through de-leveraging over last 6-7 years and are ready for growth – visible in sector like Real estate, Infra, Cement, Metals etc. and 5) discretionary consumer demand is strong as economy is fully opening up after 18 months – visible in Retail, Real estate, Travel etc. All these factors indicate a conducive growth environment as compared to past few years.

At aggregate level, the earnings growth estimates for FY22/23 have remain unchanged with ~35% and 15% growth, respectively. The earnings upgrades have been largely in sectors like Commodities, IT, Industrials, Banks and select individual companies, through last 5 quarters. The earnings upgrade cycle has taken a pause in Q2FY22 due to second wave – after 5 consecutive quarters of earnings upgrade of >20%. For 2QFY22, the earnings season was good and again earnings were upgraded modestly driven by banks, Industrials, energy and materials. After a span of five years, we have witnessed earnings upgrades through last 5 quarters. We expect the earnings upgrade cycle to shift from externally focused sectors like IT, Commodities/other exporters towards domestically focused opening-up sectors like Financials, Discretionary, Industrials, Housing etc. Thus, the portfolios have also gradually being aligned to sectors where the earnings upgrades are likely to happen over the next 4-6 quarters – which is domestically focused opening-up beneficiary sectors. Although Omicron variant has potential to delay or alter part of this thesis and we are closely watching the daily death rates in India.

Nifty now is trading at 20.5x FY23 on consensus earnings, in an expensive valuation zone from near term perspective. We expect meaningful divergence within sectoral performance (rotation towards domestic sectors like Industrials, Financials, Discretionary, Auto, Housing etc. along with select exporters) based on incremental data points, particularly on COVID front and earnings side too. At these valuation level, the earnings upgrades become a necessity for respectable returns over next 6-12 months. Medium to long-term view remains very constructive, given cyclical upturn in economy and earnings.

Key risk still appears to be on 1) Earnings downgrades, if COVID leads to sizable economic activity suppression over next 3-6 months, 2) Sizable pull back of favorable fiscal and monetary policies globally without commensurate growth revival and 3) Higher inflation causing higher interest rates in an environment when growth moderates.

Source: ICRA MFI Explorer





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

### Fixed Income Market update

On behalf of Canara Robeco Mutual Fund, I wish all our Investors a very Happy New Year.

Year 2021 was indeed a volatile year for debt market with the pandemic waves dictating the market direction most of the times. In the early part of 2021, rates climbed in an anticipation of faster economic recovery. However, the onset of the 2nd wave in April'21 disturbed the market calculations which further led to drop in the yields. However, as it became apparent that 2nd wave impact on the economy was likely to be limited, rates started inching up again. To prevent any rapid rate increase, RBI started its own asset purchase programme (Government securities asset purchase – GSAP 1.0 and GSAP 2.0) for total amount of Rs.2.1 Lakh crore in 1HFY2022. This halted any rapid rise in rates, with minor softening in 2QFY2022. The discontinuation of GSAP programme in 2HFY2022 led to rise in yields, which persists till date. Based on an assessment of the macroeconomic situation and outlook, RBI continued with its accommodative policy stance, which led to some yield softening in 2QFY2022, before the trend returned in 3QFY2022.

Global inflation, especially in advanced economies, started climbing from 2QCY2021. In India, inflation peaked in June'21, and starting trending lower in 2HCY2021. Earlier, central banks across the world were ignoring inflation, citing supply disruptions as main reason for high inflation. However, the persistence of high inflation forced the hand of the large central banks. The US FED (United States Federal Reserve Bank) started tapering of its asset purchases and is expected to stop its purchases by March'22. Further the US FED is projecting at least 3 rate hikes in 2022, followed by more rate hikes in 2023 and 2024. This has pushed the US yield curve higher with a flattening bias.

In December 2021, appearance of the Omicron, a new covid variant added to the complexity of the situation where several economies were still battling the virus while others continued to deal with the lingering scars of COVID-19. Sudden surge in the cases around the world had created pessimism in both advanced and emerging market economies with fears of further restrictions on travel and activity. To achieve growth-inflation dynamics will be the key challenge in the next few months. Snarling supply chains and logistics disruptions continued to constrain manufacturing lines and trade, besides stoking inflation risks. With pandemic scars still healing, output gaps revealed substantial slack almost everywhere. Domestically, Indian economy is gaining traction, with a GDP growth at 8.4% Y-o-Y in Q2 FY22 hinting at strong growth impulses aided by easing restrictions and improved mobility. The gross fixed capital formation (GFCF) edged up to 28.4% in Q2 FY 22. Industrial activity stagnated while the manufacturing PMI moderated in December 2021 albeit in expansionary mode. Retail and Wholesale Inflation climbed higher due to volatile energy prices, shortage of key components, high raw material and input costs. GST witnessed robust collections at Rs. 1.3 lakh crore in December'21 although e-way bills were marginally lower at 5.8 crore (as on 26th December 2021). Bank deposit growth remains low @9.6% YoY (as of December 17, 2021), while bank credit rose 7.3% YoY (as of December 17, 2021). Corporate Bond issuances in December'21 stood at Rs. 46,967 Crore, 16% lower than the previous month. Markets edged up due to positive sentiment even though the net FPI flows remained negative for a third successive month with debt and equity outflows at USD 1.4 and 2.5 billion respectively. Rupee appreciated mildly to Rs. 74.34/US\$ as of end Dec'21 against Rs. 75.17 in end November 21 and forex reserves stood steady at USD 638 billion.

The 10 Year G-Sec yield rose to 6.45% in end December 2021 from 6.33% in the previous month. Surge in daily covid cases amid Omicron worries, higher global crude oil prices, strong economic growth impulses, stagnation of Industrial activity, widening inflationary gap, robust GST collections, uptake in bank credit, positive market sentiments coupled with FPI outflows influenced the movement of G-Sec yields during the month.

Foreign trade performance was impressive during the month with India's merchandise export clocking a year-on year (YoY) increase of 37%, the highest ever monthly achievement. Imports also increased by 38% which is reflective of improving domestic demand conditions.

GST collections, a proxy for consumption, was robust at around 1.3 lakh crores during the month. This is comforting as it indicates that people are spending despite uncertainties related to the new Covid variant. Auto registration (PVs) and power consumption jumped during the month. However, concerns surrounding elevated input costs, inflationary pressures and surging Covid cases resulted in moderation of manufacturing activities during the month. A similar trend was visible in the services sector with lower pace of expansion compared with the previous month. Overall, the consumption segment witnessed a healthy growth but Manufacturing and

services sectors are already showing some signs of discomfort on concerns over the spread of the new variant of Covid-19 and the associated restrictions.

In order to rebalance liquidity conditions in a non-disruptive manner while maintaining adequate liquidity to meet the needs of the productive sectors of the economy, RBI has started the process of normalization of short-term rates via variable reverse rate repo (VRRR) auctions. Consequently, from January 2022 onwards, liquidity absorption will be undertaken mainly through the auction route.

### Outlook:

With several central banks contemplating faster normalisation of monetary policy, financial market volatility has intensified. Risks to the global recovery remain tilted to the downside, reflecting the slowing of momentum due to persistent supply chain gridlocks, rising input costs and large labour shortages. As flagged by the organization of Economic Cooperation & Development (OECD), most advanced economies (AEs) are poised to return to their pre-pandemic path by 2023, but only a handful of emerging market economies (EMEs) might attain full recovery by that period. Low-income countries are likely to fall short of their pre-pandemic output. It remains to be seen if the consumption momentum will be sustained in coming months amid renewed worries surrounding a third wave of Covid. Manufacturing and services sectors are already showing some signs of discomfort on concerns over the spread of the new variant of Covid-19 and the associated restrictions. Going forward, a lot will depend on the severity of the new virus strain and the extent of restrictive measures imposed to control its spread.

From the domestic perspective, the economic recovery stands resolute albeit uneven across different sectors. The outlook remains gloomy by the future course of the pandemic and the resultant global supply disruptions. The surge in daily Covid cases amid Omicron worries leading to India logging 16,764 new cases on 31st December, recording more than 10,000 cases for the second consecutive day inched the active case load towards the one lakh mark. However, the recent wave of Omicron is seen as highly infectious but not as virulent as Delta strain, with quicker recovery, lower hospitalization and mortality rates. Our key focus of investment in the current pandemic driven policy environment will be to manage the portfolios actively and tactically, whilst staying away from extreme long / short positions, as markets are expected to react fast on incoming data.

The economic growth continues to be biased towards the formal sector of the economy, with the informal sector taking a hit due to the pandemic and shift of market share from informal sector to formal sector. The hospitality, travel and leisure sector suffered due to lockdown, and is yet to get back to pre-pandemic levels. The overall bank credit growth continues to remain in single digits, indicating that demand from small and medium enterprises remains muted. Overall, it looks like that the economy recovery is becoming more broad based, but may take more time to reach potential growth rates.

We expect investment by foreign investors to improve in 2022, as there is a high probability of Indian debt getting included in the global bond index, which may attract substantial FPI Inflows from Global ETFs and other benchmark investors.

In the current year, we may expect mid to long duration funds to perform better, as rise in short term rates are likely to affect performance of the very short duration funds. Long term rates have already risen and may consolidate in the 2HCY2022.

We have been maintaining lower durations across all our debt schemes in anticipation of overall rise in yield curve. We will continue to monitor incoming data to actively adjust our portfolio positioning. The Union Budget in February'22 could provide clearer picture on government finances for current fiscal 2022 as well budget expectation for FY2023, which may drive longer term rate views. Any consolidation in government finances, in light of strong GST revenues, could lead to positive long term impact on debt market. We may accordingly, post budget, adjust our debt schemes positions from medium term view.

Long term investors (having investment horizon of 3+ years) can consider long duration funds like Medium to Long Duration Funds, Gilt Funds and Dynamic Funds as we expect longer term yields, after rising in next few months, may consolidate. Further inflation is expected to moderate from 2HFY2023 onwards, which may also support debt markets. Investors can decide their exposure to Fixed income portfolios based on risk tolerance level and the investment horizon, however to remain persistent and patient would definitely be the key of investment in the year 2022.

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

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

(as on December 31, 2021)

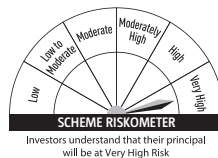
EQUITY SCHEMES	Canara Robeco Flexicap Fund**	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities**	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Small Cap Fund*	Canara Robeco Focused Equity Fund	Canara Robeco Value Fund®	Canara Robeco Equity Tax Saver Fund*
Category	Flexi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic- Consumption & Finance Theme	Small Cap Fund	Focused Fund	Value Fund	ELSS
AUM (Cr₹)	6,598.19	5,690.59	12,458.66	187.44	772.57	1,913.51	1,362.70	617.10	3,098.27
Standard Deviation	18.16	17.53	20.73	23.81	19.29	-	-	-	19.47
Beta	0.80	0.80	0.86	0.71	0.86	-	-	-	0.85
Sharpe	1.07	1.06	1.02	0.86	0.99	-	-	-	1.10
R-Squared	0.94	0.95	0.94	0.84	0.89	-	-	-	0.92
Portfolio Turnover Ratio	0.39	0.35	0.39	0.48	0.71	0.36	0.25	0.04	0.58
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 500 TRI	S&P BSE 500 Index TRI	S&P BSE 500 Index TRI
Fund Manager	Mr. Shridatta Bhandwaldar	Mr. Shridatta Bhandwaldar Mr. Vishal Mishra	Mr. Shridatta Bhandwaldar	Mr. Vishal Mishra Mr. Shridatta Bhandwaldar	Ms. Ennette Fernandes Mr. Shridatta Bhandwaldar	Mr. Ajay Khandelwal Mr. Shridatta Bhandwaldar	Mr. Shridatta Bhandwaldar Mr. Amit Kadam	Mr. Vishal Mishra Ms. Silky Jain	Mr. Vishal Mishra Mr. Shridatta Bhandwaldar
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₹)	129.30	2,196.78	610.05	1,096.86	854.54	145.43	124.96	261.24	98.08
Average Maturity(Yrs)	0.01	0.06	0.31	0.58	1.58	7.43	2.10	1.72	3.36
Yield to Maturity(%)	3.38	3.46	3.78	4.23	4.79	5.68	4.67	4.93	4.96
Modified Duration(Yrs)	0.01	0.06	0.30	0.55	1.38	4.49	1.66	1.54	2.62
Macaulay Duration(Yrs)	0.01	0.06	0.31	0.57	1.43	4.63	1.71	1.60	2.70
Benchmark	CRISIL Overnight Index	Crisil Liquid Fund Index Debt Index	CRISIL Ultra Short Term Debt Index	CRISIL Low Duration Fund Index	CRISIL Short Term Bond	CRISIL Composite Bond Fund Index		CRISIL Corporate Bond Composite 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	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₹)		1,044.56					7,297.44		
Standard Deviation		4.67					13.48		
Beta		1.05					0.94		
Sharpe		1.67					1.11		
R-Squared		0.74					0.94		
Portfolio Turnover Ratio		2.1					0.78		
Debt Quants	Average Maturity(Yrs)	1.81					1.52		
	Yield to Maturity(%)	4.42					4.37		
	Modified Duration(Yrs)	1.32					1.15		
	Macaulay Duration(Yrs)	1.36					1.18		
Benchmark		CRISIL Hybrid 85+15-Conservative Index					CRISIL Hybrid 35+65 - Aggressive Index		
Fund Manager		Mr. Avnish Jain (Fixed Income) Mr. Shridatta Bhandwaldar (Equities) (w.e.f. 2nd December, 2021)					Ms. Ennette Fernandes, Mr. Shridatta Bhandwaldar (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 FLEXICAP FUND (CRFCF)

(as on December 31, 2021)

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

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



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

### FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 6,598.19 Crores

**Monthly AVG AUM** : ₹ 6,384.51 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 246.2700

Regular Plan - Growth Option ₹ 229.2600

Regular Plan - IDCW (payout/reinvestment) ₹ 47.2100

Direct Plan - IDCW (payout/reinvestment) ₹ 68.7300

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

#### ASSET ALLOCATION:

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

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

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

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

**SIP:** 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 - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan – Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan – Growth Option

**ENTRY LOAD:** Nil

#### EXIT LOAD:

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

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

#### EXPENSERATIO^:

Regular Plan : 1.93%

Direct Plan : 0.55%

**BENCHMARK:** S&P BSE 500 TRI

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

**TOTAL EXPERIENCE:** 15 Years

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

### PRODUCT POSITIONING

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

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

Standard Deviation	18.16
Portfolio Beta	0.80
Portfolio Turnover Ratio	0.39 times
R-Squared	0.94
Sharpe Ratio	1.07

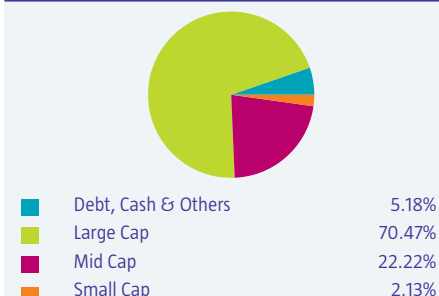
### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.82</b>
<b>Listed</b>	<b>94.82</b>
<b>Banks</b>	<b>18.92</b>
ICICI Bank Ltd	6.64
HDFC Bank Ltd	5.88
State Bank of India	2.90
Axis Bank Ltd	2.73
Kotak Mahindra Bank Ltd	0.77
<b>Software</b>	<b>13.47</b>
Infosys Ltd	6.76
Tata Consultancy Services Ltd	3.34
HCL Technologies Ltd	1.90
Mphasis Ltd	1.47
<b>Finance</b>	<b>8.38</b>
Bajaj Finance Ltd	3.55
Housing Development Finance Corporation Ltd	2.49
Cholamandalam Investment and Finance Co Ltd	0.85
SBI Cards and Payment Services Ltd	0.78
Can Fin Homes Ltd	0.71
<b>Pharmaceuticals</b>	<b>5.51</b>
Sun Pharmaceutical Industries Ltd	1.80
Divi's Laboratories Ltd	1.39
Gland Pharma Ltd	0.85
Abbott India Ltd	0.79
IPCA Laboratories Ltd	0.54
Cipla Ltd	0.14
<b>Auto</b>	<b>5.20</b>
Tata Motors Ltd	2.11
Maruti Suzuki India Ltd	1.31
Mahindra & Mahindra Ltd	0.91
Ashok Leyland Ltd	0.87
<b>Petroleum Products</b>	<b>4.12</b>
Reliance Industries Ltd	4.12
<b>Consumer Non Durables</b>	<b>3.83</b>
Hindustan Unilever Ltd	1.72
Tata Consumer Products Ltd	1.04
Asian Paints Ltd	0.89
Britannia Industries Ltd	0.18
<b>Construction Project</b>	<b>3.59</b>
Larsen & Toubro Ltd	3.59
<b>Auto Ancillaries</b>	<b>3.45</b>
Minda Industries Ltd	1.64
Sona Blw Precision Forgings Ltd	1.33
Balkrishna Industries Ltd	0.48
<b>Consumer Durables</b>	<b>3.30</b>
Voltas Ltd	1.15

Havells India Ltd	0.94
Titan Co Ltd	0.76
Bata India Ltd	0.45
<b>Chemicals</b>	<b>3.21</b>
Navin Fluorine International Ltd	1.27
Atul Ltd	0.99
Vinati Organics Ltd	0.95
<b>Cement &amp; Cement Products</b>	<b>2.85</b>
Ultratech Cement Ltd	1.93
J.K. Cement Ltd	0.92
<b>Retailing</b>	<b>2.51</b>
Avenue Supermarkets Ltd	1.62
FSN E-Commerce Ventures Ltd	0.89
<b>Industrial Products</b>	<b>2.32</b>
Polycab India Ltd	1.23
Bharat Forge Ltd	1.09
<b>Insurance</b>	<b>2.11</b>
Max Financial Services Ltd	1.18
HDFC Life Insurance Co Ltd	0.93
<b>Industrial Capital Goods</b>	<b>1.83</b>
ABB India Ltd	1.04
Honeywell Automation India Ltd	0.79
<b>Telecom - Services</b>	<b>1.60</b>
Bharti Airtel Ltd	1.55
Bharti Airtel Ltd - Partly Paid	0.05
<b>Healthcare Services</b>	<b>1.54</b>
Max Healthcare Institute Ltd	1.54
<b>Gas</b>	<b>1.44</b>
Gujarat Gas Ltd	1.18
Indraprastha Gas Ltd	0.26
<b>Transportation</b>	<b>1.42</b>
TCI Express Ltd	1.42
<b>Construction</b>	<b>1.04</b>
Oberoi Realty Ltd	1.04
<b>Non - Ferrous Metals</b>	<b>0.95</b>
Hindalco Industries Ltd	0.95
<b>Pesticides</b>	<b>0.81</b>
PI Industries Ltd	0.81
<b>Leisure Services</b>	<b>0.75</b>
Jubilant Foodworks Ltd	0.75
<b>Ferrous Metals</b>	<b>0.67</b>
Tata Steel Ltd	0.67
<b>Money Market Instruments</b>	<b>5.41</b>
Tri - party repo	5.41
Net Current Assets	-0.23

**Grand Total ( Net Asset)** 100.00

### MARKET CAPITALIZATION



<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM\*** : ₹ 5,690.59 Crores

**Monthly AVG AUM** : ₹ 5,446.10 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 45.9500

Regular Plan - Growth Option ₹ 41.6100

Regular Plan - IDCW (payout/reinvestment) ₹ 21.4900

Direct Plan - IDCW (payout/reinvestment) ₹ 37.4100

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

### ASSET ALLOCATION :

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

### EXPENSE RATIO^:

Regular Plan : 1.94%

Direct Plan : 0.38%

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

**FUND MANAGER :** 1) Mr. Shridatta Bhandwaladar  
2) Mr. Vishal Mishra

**TOTAL EXPERIENCE :** 1) 15 Years  
2) 18 Years

**MANAGING THIS FUND :** 1) Since 5-July-16  
2) Since 01-June-21

## PRODUCT POSITIONING

Canara Robeco Bluechip Equity Fund is an open ended large cap fund which will invest in Top 100 companies based on their full Market Capitalisation. 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>

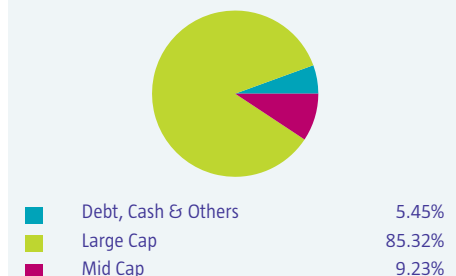
Standard Deviation	17.53
Portfolio Beta	0.80
Portfolio Turnover Ratio	0.35 times
R-Squared	0.95
Sharpe Ratio	1.06

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.55</b>
<b>Listed</b>	<b>94.55</b>
<b>Banks</b>	<b>21.84</b>
ICICI Bank Ltd	7.66
HDFC Bank Ltd	7.10
State Bank of India	3.36
Axis Bank Ltd	2.49
Kotak Mahindra Bank Ltd	1.23
<b>Software</b>	<b>17.26</b>
Infosys Ltd	9.27
Tata Consultancy Services Ltd	4.59
HCL Technologies Ltd	2.06
Mphasis Ltd	1.34
<b>Finance</b>	<b>8.57</b>
Bajaj Finance Ltd	3.78
Housing Development Finance Corporation Ltd	3.09
Muthoot Finance Ltd	0.99
Cholamandalam Investment and Finance Co Ltd	0.71
<b>Petroleum Products</b>	<b>6.76</b>
Reliance Industries Ltd	6.76
<b>Auto</b>	<b>5.48</b>
Tata Motors Ltd	2.33
Maruti Suzuki India Ltd	1.44
Mahindra & Mahindra Ltd	1.03
Bajaj Auto Ltd	0.68
<b>Consumer Non Durables</b>	<b>5.44</b>
Hindustan Unilever Ltd	2.11
Tata Consumer Products Ltd	1.06
Godrej Consumer Products Ltd	1.05
Asian Paints Ltd	0.86
Britannia Industries Ltd	0.36
<b>Pharmaceuticals</b>	<b>5.24</b>
Sun Pharmaceutical Industries Ltd	1.96
Divi's Laboratories Ltd	1.34
Gland Pharma Ltd	1.16

Cipla Ltd	0.57
Abbott India Ltd	0.21
<b>Construction Project</b>	<b>4.00</b>
Larsen & Toubro Ltd	4.00
<b>Cement &amp; Cement Products</b>	<b>3.82</b>
Ultratech Cement Ltd	2.03
Ambuja Cements Ltd	1.36
Grasim Industries Ltd	0.43
<b>Consumer Durables</b>	<b>2.98</b>
Crompton Greaves Consumer Electricals Ltd	1.17
Voltas Ltd	1.07
Titan Co Ltd	0.74
<b>Retailing</b>	<b>2.48</b>
Avenue Supermarts Ltd	1.58
FSN E-Commerce Ventures Ltd	0.90
<b>Telecom - Services</b>	<b>2.09</b>
Bharti Airtel Ltd	2.02
Bharti Airtel Ltd - Partly Paid	0.07
<b>Gas</b>	<b>1.82</b>
Gujarat Gas Ltd	1.02
Indraprastha Gas Ltd	0.80
<b>Insurance</b>	<b>1.74</b>
HDFC Life Insurance Co Ltd	0.93
Max Financial Services Ltd	0.81
<b>Healthcare Services</b>	<b>1.17</b>
Max Healthcare Institute Ltd	1.17
<b>Textile Products</b>	<b>1.15</b>
Page Industries Ltd	1.15
<b>Non - Ferrous Metals</b>	<b>0.92</b>
Hindalco Industries Ltd	0.92
<b>Leisure Services</b>	<b>0.66</b>
Jubilant Foodworks Ltd	0.66
<b>Ferrous Metals</b>	<b>0.64</b>
Tata Steel Ltd	0.64
<b>Pesticides</b>	<b>0.49</b>
PI Industries Ltd	0.49
<b>Money Market Instruments</b>	<b>5.68</b>
Tri - party repo	5.68
Net Current Assets	-0.23
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



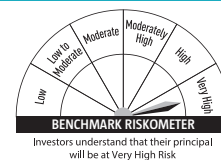
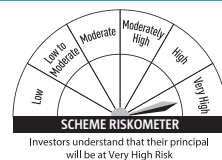


# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 12,458.66 Crores

**Monthly AVG AUM** : ₹ 12,084.09 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 181.8500

Regular Plan - Growth Option ₹ 165.0900

Regular Plan - IDCW (payout/reinvestment) ₹ 62.9700

Direct Plan - IDCW (payout/reinvestment) ₹ 92.1700

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

### ASSET ALLOCATION:

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 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 - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

### EXPENSE RATIO^:

Regular Plan : 1.84%

Direct Plan : 0.62%

**BENCHMARK :** NIFTY Large Midcap 250 TRI

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

**TOTAL EXPERIENCE:** 15 Years

**MANAGING THIS FUND:** 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>

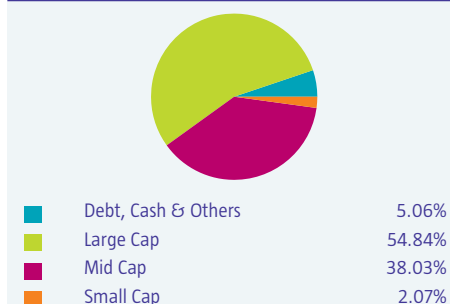
Standard Deviation	20.73
Portfolio Beta	0.86
Portfolio Turnover Ratio	0.39 times
R-Squared	0.94
Sharpe Ratio	1.02

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.94</b>
<b>Listed</b>	<b>94.94</b>
<b>Banks</b>	<b>16.84</b>
ICICI Bank Ltd	4.96
HDFC Bank Ltd	4.53
Axis Bank Ltd	2.87
State Bank of India	2.64
Kotak Mahindra Bank Ltd	1.04
City Union Bank Ltd	0.80
<b>Software</b>	<b>9.89</b>
Infosys Ltd	5.32
Tata Consultancy Services Ltd	2.37
Mphasis Ltd	2.20
<b>Finance</b>	<b>6.96</b>
Bajaj Finance Ltd	2.96
Cholamandalam Investment and Finance Co Ltd	1.65
Muthoot Finance Ltd	0.90
SBI Cards and Payment Services Ltd	0.74
LIC Housing Finance Ltd	0.71
<b>Pharmaceuticals</b>	<b>6.62</b>
Gland Pharma Ltd	1.71
Sun Pharmaceutical Industries Ltd	1.63
Divi's Laboratories Ltd	1.24
IPCA Laboratories Ltd	1.06
Abbott India Ltd	0.98
<b>Auto Ancillaries</b>	<b>5.51</b>
Minda Industries Ltd	2.96
Sona Blw Precision Forgings Ltd	1.62
Balkrishna Industries Ltd	0.93
<b>Retailing</b>	<b>5.49</b>
Avenue Supermarts Ltd	2.13
Aditya Birla Fashion and Retail Ltd	1.52
Zomato Ltd	0.97
FSN E-Commerce Ventures Ltd	0.87
<b>Chemicals</b>	<b>4.60</b>
Navin Fluorine International Ltd	1.66
Atul Ltd	1.66
Vinati Organics Ltd	1.28
<b>Consumer Non Durables</b>	<b>4.06</b>
Kansai Nerolac Paints Ltd	1.14

Tata Consumer Products Ltd	1.12
Britannia Industries Ltd	0.99
Hindustan Unilever Ltd	0.81
<b>Auto</b>	<b>3.82</b>
Tata Motors Ltd	1.97
Mahindra & Mahindra Ltd	0.94
TVS Motor Co Ltd	0.91
<b>Industrial Products</b>	<b>3.42</b>
Polycab India Ltd	1.76
Bharat Forge Ltd	1.00
AIA Engineering Ltd	0.66
<b>Petroleum Products</b>	<b>3.20</b>
Reliance Industries Ltd	3.20
<b>Consumer Durables</b>	<b>2.84</b>
Voltas Ltd	1.93
Whirlpool Of India Ltd	0.91
<b>Healthcare Services</b>	<b>2.63</b>
Max Healthcare Institute Ltd	2.63
<b>Telecom - Services</b>	<b>2.54</b>
Bharti Airtel Ltd	1.26
Tata Communications Ltd	1.23
Bharti Airtel Ltd - Partly Paid	0.05
<b>Gas</b>	<b>2.46</b>
Gujarat Gas Ltd	1.52
Indraprastha Gas Ltd	0.94
<b>Construction Project</b>	<b>2.34</b>
Larsen & Toubro Ltd	2.34
<b>Cement &amp; Cement Products</b>	<b>2.21</b>
Ultratech Cement Ltd	1.22
The Ramco Cements Ltd	0.99
<b>Insurance</b>	<b>1.52</b>
Max Financial Services Ltd	1.52
<b>Aerospace &amp; Defense</b>	<b>1.40</b>
Bharat Electronics Ltd	1.40
<b>Construction</b>	<b>1.30</b>
Oberoi Realty Ltd	1.30
<b>Paper</b>	<b>1.21</b>
Century Textile & Industries Ltd	1.21
<b>Ferrous Metals</b>	<b>1.12</b>
Tata Steel Ltd	1.12
<b>Transportation</b>	<b>0.86</b>
TCI Express Ltd	0.86
<b>Pesticides</b>	<b>0.81</b>
PI Industries Ltd	0.81
<b>Leisure Services</b>	<b>0.80</b>
Jubilant Foodworks Ltd	0.80
<b>Industrial Capital Goods</b>	<b>0.49</b>
Honeywell Automation India Ltd	0.49
<b>Money Market Instruments</b>	<b>5.28</b>
Tri - party repo	5.28
Net Current Assets	-0.22
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ●\*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

# CANARA ROBECO SMALL CAP FUND (CRSCF)

(as on December 31, 2021)

## 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

**CATEGORY/TYPE:** Small Cap Fund -An open-ended equity scheme predominantly investing in small cap stocks.

#### SCHEME OBJECTIVE:

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.

**Monthend AUM\*** : ₹ 1,913.51 Crores

**Monthly AVG AUM** : ₹ 1,839.90 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 24.3000

Regular Plan - Growth Option ₹ 23.1100

Regular Plan - IDCW (payout/reinvestment) ₹ 21.6800

Direct Plan - IDCW (payout/reinvestment) ₹ 22.8500

**DATE OF ALLOTMENT:** February 15, 2019

#### ASSET ALLOCATION:

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

#### 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** 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.

#### EXPENSE RATIO^:

Regular Plan : 2.26% Direct Plan : 0.45%

**BENCHMARK:** Nifty Smallcap 250 Index TRI

**FUND MANAGER\* :** 1) Mr. Ajay Khandelwal  
2) Mr. Shridatta Bhandwalder

**TOTAL EXPERIENCE :** 1) 17 Years  
2) 15 Years

**MANAGING THIS FUND :** 1) Since 21-Dec-21  
2) Since 01-Oct-19

### PRODUCT POSITIONING

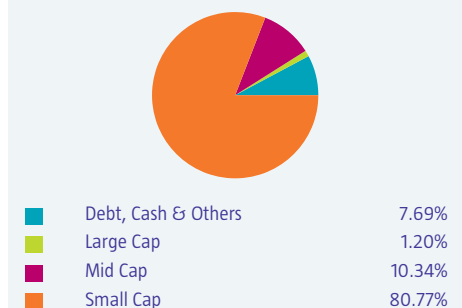
Canara Robeco Small Cap Fund is an open-ended equity scheme predominantly investing in small cap stocks. It considers companies ranked 251st and onwards in terms of full Market Capitalization as its Investment universe. The fund provides a blend of 'Growth' and 'Value' style of investing. This Fund seeks 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

Name of the Instruments	% to NAV
<b>Equities</b>	<b>92.31</b>
<b>Listed</b>	<b>92.31</b>
<b>Capital Markets</b>	<b>14.80</b>
UTI Asset Management Co Ltd	2.89
BSE Ltd	2.64
Central Depository Services (India) Ltd	2.30
Angel One Ltd	2.07
Indian Energy Exchange Ltd	1.98
Computer Age Management Services Ltd	1.66
ICRA Ltd	1.26
<b>Industrial Products</b>	<b>12.74</b>
Grindwell Norton Ltd	3.23
Schaeffler India Ltd	3.10
Mold Tek Packaging Ltd	1.96
Rhi Magnesita India Ltd	1.60
Timken India Ltd	1.46
EPL Ltd	1.39
<b>Construction</b>	<b>9.59</b>
KNR Constructions Ltd	2.63
PNC Infratech Ltd	2.39
Sobha Ltd	1.69
Mahindra Lifespace Developers Ltd	1.63
Ahluwalia Contracts (India) Ltd	1.25
<b>Consumer Durables</b>	<b>8.45</b>
Cera Sanitaryware Ltd	2.32
Greenpanel Industries Ltd	2.11
Greenply Industries Ltd	1.54
V.I.P. Industries Ltd	1.49
Greenlam Industries Ltd	0.99
<b>Finance</b>	<b>7.22</b>
Can Fin Homes Ltd	2.36
Equitas Holdings Ltd	1.82
Creditaccess Grameen Ltd	1.34
Shriram City Union Finance Ltd	0.94
Anand Rathi Wealth Ltd	0.76
<b>Chemicals</b>	<b>6.93</b>
Clean Science And Technology Ltd	1.89
NOCIL Ltd	1.45
Galaxy Surfactants Ltd	1.42
Deepak Nitrite Ltd	1.13

Fine Organic Industries Ltd	1.04
<b>Transportation</b>	<b>5.61</b>
VRL Logistics Ltd	2.46
Great Eastern Shipping Co Ltd	1.67
TCI Express Ltd	1.48
<b>Textile Products</b>	<b>3.84</b>
K.P.R. Mill Ltd	3.84
<b>Consumer Non Durables</b>	<b>3.69</b>
Balrampur Chini Mills Ltd	2.37
EID Parry India Ltd	1.32
<b>Software</b>	<b>2.86</b>
Persistent Systems Ltd	2.86
<b>Retailing</b>	<b>2.58</b>
V-Mart Retail Ltd	1.31
Aditya Birla Fashion and Retail Ltd	1.27
<b>Non - Ferrous Metals</b>	<b>2.43</b>
National Aluminium Co Ltd	2.43
<b>Banks</b>	<b>2.36</b>
Indian Bank	1.29
DCB Bank Ltd	1.07
<b>Industrial Capital Goods</b>	<b>1.89</b>
Honeywell Automation India Ltd	1.20
Thermax Ltd	0.69
<b>Paper</b>	<b>1.70</b>
Century Textile & Industries Ltd	1.70
<b>Power</b>	<b>1.62</b>
KEC International Ltd	1.62
<b>Pesticides</b>	<b>1.42</b>
Rallis India Ltd	1.42
<b>Auto Ancillaries</b>	<b>1.27</b>
Subros Ltd	1.27
<b>Commercial Services</b>	<b>1.13</b>
Teamlease Services Ltd	1.13
<b>Petroleum Products</b>	<b>0.18</b>
Gulf Oil Lubricants India Ltd	0.18
<b>Money Market Instruments</b>	<b>7.98</b>
Tri - party repo	7.98
Net Current Assets	-0.29
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### MARKET CAPITALIZATION

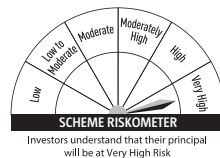


# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM** : ₹ 187.44 Crores

**Monthly AVG AUM** : ₹ 181.81 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 81.4100

Regular Plan - Growth Option ₹ 75.6900

Regular Plan - IDCW (payout/reinvestment) ₹ 34.1700

Direct Plan - IDCW (payout/reinvestment) ₹ 45.7800

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

### ENTRY LOAD: Nil

### EXIT LOAD:

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

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

### EXPENSE RATIO^:

Regular Plan : 2.69% Direct Plan : 1.46%

**BENCHMARK:** S&P BSE India Infrastructure TRI

**FUND MANAGER:** 1) Mr. Vishal Mishra  
2) Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE:** 1) 18 Years  
2) 15 Years

**MANAGING THIS FUND:** 1) Since 26-June-21  
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>

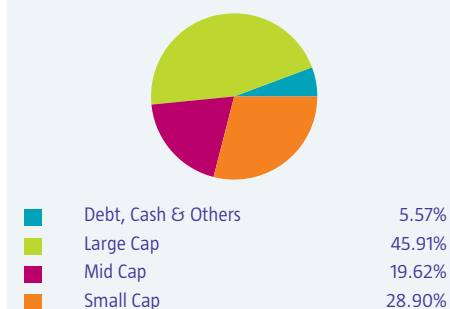
Standard Deviation	23.81
Portfolio Beta	0.71
Portfolio Turnover Ratio	0.48 times
R-Squared	0.84
Sharpe Ratio	0.86

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.43</b>
<b>Listed</b>	<b>94.43</b>
<b>Construction</b>	<b>18.43</b>
KNR Constructions Ltd	6.12
Sobha Ltd	5.06
PNC Infratech Ltd	3.09
Ahluwalia Contracts (India) Ltd	2.72
Brigade Enterprises Ltd	1.44
<b>Industrial Capital Goods</b>	<b>13.84</b>
Siemens Ltd	4.50
Thermax Ltd	3.25
Honeywell Automation India Ltd	3.14
ABB India Ltd	2.95
<b>Banks</b>	<b>10.48</b>
ICICI Bank Ltd	6.50
State Bank of India	3.98
<b>Industrial Products</b>	<b>9.96</b>
Schaeffler India Ltd	3.84
Grindwell Norton Ltd	3.84
Timken India Ltd	2.28
<b>Cement &amp; Cement Products</b>	<b>9.85</b>
Ultratech Cement Ltd	3.14
Ambuja Cements Ltd	1.96
Grasim Industries Ltd	1.95
J.K. Cement Ltd	1.72
Dalmia Bharat Ltd	1.08
<b>Construction Project</b>	<b>9.18</b>
Larsen & Toubro Ltd	9.18
<b>Aerospace &amp; Defense</b>	<b>4.94</b>
Bharat Electronics Ltd	4.94
<b>Power</b>	<b>3.58</b>
NTPC Ltd	1.48
Power Grid Corporation of India Ltd	1.08
KEC International Ltd	1.02
<b>Transportation</b>	<b>3.33</b>
TCI Express Ltd	3.33
<b>Gas</b>	<b>3.05</b>
Gujarat Gas Ltd	1.84
GAIL (India) Ltd	1.21
<b>Auto Ancillaries</b>	<b>2.45</b>
Bosch Ltd	2.45
<b>Ferrous Metals</b>	<b>2.12</b>
Tata Steel Ltd	2.12
<b>Petroleum Products</b>	<b>1.70</b>
Indian Oil Corporation Ltd	1.70

<b>Non - Ferrous Metals</b>	<b>1.52</b>
Hindalco Industries Ltd	1.52
<b>Money Market Instruments</b>	<b>5.82</b>
Tri - party repo	5.82
Net Current Assets	-0.25
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers.

# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 772.57 Crores

**Monthly AVG AUM** : ₹ 755.86 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option	₹ 73.1900
Direct Plan - IDCW (payout/reinvestment)	₹ 56.2900
Regular Plan - Growth Option	₹ 66.6400
Regular Plan - IDCW (payout/reinvestment)	₹ 32.3200

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

### ASSET ALLOCATION:

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

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

**SIP:** 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

### EXPENSE RATIO^:

Regular Plan : 2.51% Direct Plan : 1.08%

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

**FUND MANAGER:** 1) Ms. Ennette Fernandes  
2) Mr. Shridatta Bhandwaladar

**TOTAL EXPERIENCE:** 1) 12 Years  
2) 15 Years

**MANAGING THIS FUND:** 1) Since 01-Oct-21  
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>

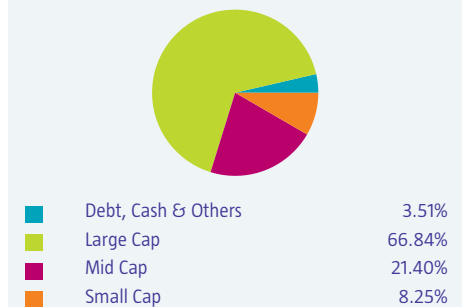
Standard Deviation	19.29
Portfolio Beta	0.86
Portfolio Turnover Ratio	0.71 times
R-Squared	0.89
Sharpe Ratio	0.99

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.49</b>
<b>Listed</b>	<b>96.49</b>
<b>Consumer Non Durables</b>	<b>21.83</b>
Hindustan Unilever Ltd	5.19
Asian Paints Ltd	4.67
Tata Consumer Products Ltd	2.66
United Spirits Ltd	1.86
United Breweries Ltd	1.85
Godrej Consumer Products Ltd	1.57
Kansai Nerolac Paints Ltd	1.43
ITC Ltd	1.41
Dabur India Ltd	0.90
Varun Beverages Ltd	0.29
<b>Consumer Durables</b>	<b>18.47</b>
Titan Co Ltd	4.41
Havells India Ltd	2.53
Dixon Technologies (India) Ltd	2.46
Bata India Ltd	2.06
V.I.P. Industries Ltd	1.85
Orient Electric Ltd	1.81
Crompton Greaves Consumer Electricals Ltd	1.73
Volta Ltd	1.62
<b>Banks</b>	<b>16.44</b>
ICICI Bank Ltd	6.29
HDFC Bank Ltd	4.89
State Bank of India	2.79
Axis Bank Ltd	2.47
<b>Auto</b>	<b>8.14</b>
Tata Motors Ltd	2.50
Maruti Suzuki India Ltd	1.92
Mahindra & Mahindra Ltd	1.52
Eicher Motors Ltd	1.17
Ashok Leyland Ltd	1.03
<b>Finance</b>	<b>7.80</b>
Bajaj Finance Ltd	3.64
Housing Development Finance Corporation Ltd	1.79
SBI Cards and Payment Services Ltd	1.35
Cholamandalam Investment and Finance Co Ltd	1.02

<b>Retailing</b>	<b>5.60</b>
Avenue Supermarts Ltd	3.04
FSN E-Commerce Ventures Ltd	1.63
Zomato Ltd	0.93
<b>Industrial Products</b>	<b>4.40</b>
Polycab India Ltd	1.92
KEI Industries Ltd	1.81
Finolex Industries Ltd	0.67
<b>Auto Ancillaries</b>	<b>3.78</b>
WABCO India Ltd	2.04
Minda Industries Ltd	1.74
<b>Textile Products</b>	<b>2.35</b>
Page Industries Ltd	2.35
<b>Insurance</b>	<b>1.86</b>
SBI Life Insurance Co Ltd	1.86
<b>Leisure Services</b>	<b>1.86</b>
Jubilant Foodworks Ltd	1.86
<b>Entertainment</b>	<b>1.09</b>
PVR Ltd	1.09
<b>Capital Markets</b>	<b>1.02</b>
UTI Asset Management Co Ltd	1.02
<b>Healthcare Services</b>	<b>0.97</b>
Apollo Hospitals Enterprise Ltd	0.97
<b>Gas</b>	<b>0.88</b>
Gujarat Gas Ltd	0.88
<b>Money Market Instruments</b>	<b>3.92</b>
Tri - party repo	3.92
Net Current Assets	-0.41
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION





# CANARA ROBECO EQUITY TAX SAVER FUND (CRETFSF)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup>** : ₹ 3,098.27 Crores

**Monthly AVG AUM** : ₹ 2,988.80 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option	₹	125.8400
Regular Plan - Growth Option	₹	117.6300
Regular Plan - IDCW (payout)	₹	37.1900
Direct Plan - IDCW (payout)	₹	57.6500

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 500 and in multiples of ₹ 1 thereafter

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

**SIP:** 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

### PLANS / OPTIONS:

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan	: 2.06%
Direct Plan	: 0.74%

**BENCHMARK\*:** S&P BSE 500 Index TRI

**FUND MANAGER:** 1) Mr. Vishal Mishra  
2) Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE:** 1) 18 Years  
2) 15 Years

**MANAGING THIS FUND:** 1) Since 26-June-21  
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 aims to benefit from long term investing due to its lock-in and benefits from power of compounding. The fund would invest in large, mid cap and small cap stocks with a 'Growth' style of investing.

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

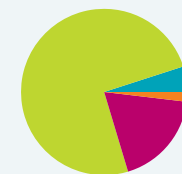
Standard Deviation	19.47
Portfolio Beta	0.85
Portfolio Turnover Ratio	0.58 times
R-Squared	0.92
Sharpe Ratio	1.10

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.14</b>
<b>Listed</b>	<b>95.14</b>
<b>Banks</b>	<b>20.02</b>
ICICI Bank Ltd	6.64
HDFC Bank Ltd	6.55
State Bank of India	2.79
Axis Bank Ltd	2.63
Kotak Mahindra Bank Ltd	1.41
<b>Software</b>	<b>14.60</b>
Infosys Ltd	8.36
Tata Consultancy Services Ltd	3.00
Persistent Systems Ltd	1.91
Mphasis Ltd	1.33
<b>Finance</b>	<b>8.42</b>
Housing Development Finance Corporation Ltd	3.53
Bajaj Finance Ltd	3.32
Cholamandalam Investment and Finance Co Ltd	0.92
SBI Cards and Payment Services Ltd	0.65
<b>Auto</b>	<b>5.52</b>
Tata Motors Ltd	2.42
Maruti Suzuki India Ltd	1.37
Mahindra & Mahindra Ltd	0.88
Ashok Leyland Ltd	0.85
<b>Consumer Non Durables</b>	<b>5.05</b>
Godrej Consumer Products Ltd	1.69
Asian Paints Ltd	1.37
Hindustan Unilever Ltd	1.25
Tata Consumer Products Ltd	0.74
<b>Construction Project</b>	<b>4.47</b>
Larsen & Toubro Ltd	4.47
<b>Pharmaceuticals</b>	<b>4.30</b>
Divi's Laboratories Ltd	1.87
Gland Pharma Ltd	1.13
Sun Pharmaceutical Industries Ltd	0.86
Abbott India Ltd	0.44
<b>Consumer Durables</b>	<b>4.20</b>
Titan Co Ltd	1.24
Voltas Ltd	0.87
Havells India Ltd	0.72
Dixon Technologies (India) Ltd	0.71
Bata India Ltd	0.66
<b>Petroleum Products</b>	<b>3.37</b>
Reliance Industries Ltd	3.37
<b>Industrial Capital Goods</b>	<b>3.24</b>
ABB India Ltd	1.21
Honeywell Automation India Ltd	1.13
Siemens Ltd	0.90
<b>Cement &amp; Cement Products</b>	<b>3.05</b>
Ultratech Cement Ltd	2.13
Grasim Industries Ltd	0.92

<b>Auto Ancillaries</b>	<b>2.66</b>
Minda Industries Ltd	1.65
WABCO India Ltd	1.01
<b>Retailing</b>	<b>2.48</b>
Avenue Supermarts Ltd	0.96
FSN E-Commerce Ventures Ltd	0.85
Zomato Ltd	0.67
<b>Insurance</b>	<b>1.69</b>
SBI Life Insurance Co Ltd	0.95
Max Financial Services Ltd	0.74
<b>Gas</b>	<b>1.54</b>
Gujarat Gas Ltd	0.80
Indraprastha Gas Ltd	0.74
<b>Chemicals</b>	<b>1.32</b>
Navin Fluorine International Ltd	1.32
<b>Healthcare Services</b>	<b>1.29</b>
Max Healthcare Institute Ltd	1.29
<b>Textile Products</b>	<b>1.24</b>
Page Industries Ltd	1.24
<b>Telecom - Services</b>	<b>1.05</b>
Bharti Airtel Ltd	1.05
<b>Transportation</b>	<b>1.03</b>
TCI Express Ltd	1.03
<b>Construction</b>	<b>0.95</b>
Oberoi Realty Ltd	0.95
<b>Pesticides</b>	<b>0.94</b>
PI Industries Ltd	0.94
<b>Leisure Services</b>	<b>0.91</b>
Jubilant Foodworks Ltd	0.91
<b>Entertainment</b>	<b>0.78</b>
PVR Ltd	0.78
<b>Non - Ferrous Metals</b>	<b>0.53</b>
Hindalco Industries Ltd	0.53
<b>Ferrous Metals</b>	<b>0.49</b>
Tata Steel Ltd	0.49
<b>Money Market Instruments</b>	<b>5.17</b>
Tri - party repo	5.17
Net Current Assets	-0.31
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



Debt, Cash & Others	4.86%
Large Cap	74.67%
Mid Cap	18.66%
Small Cap	1.81%

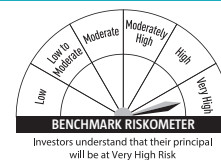
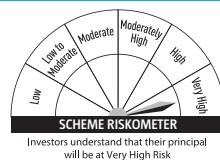
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*Please refer notice cum addendum no.40 dated December 1, 2021 for change in benchmark.

# CANARA ROBECO FOCUSED EQUITY FUND (CRFEF)

(as on December 31, 2021)

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

- Long term capital appreciation
- Investment in equity and equity related securities across market capitalisation in maximum 30 stocks.



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

## FUND INFORMATION

**CATEGORY/TYPE:** Focused Fund - An open ended equity scheme investing in maximum of 30 stocks in large cap, mid cap and small cap companies

### SCHEME OBJECTIVE:

The investment objective of the scheme is to generate long term capital appreciation/income by investing in equity and equity related instruments across market capitalization of up to 30 companies, However, there can be no assurance that the investment objective of the Scheme will be realized.

**Monthend AUM<sup>#</sup>** : ₹ 1,362.70 Crores

**Monthly AVG AUM** : ₹ 1,307.55 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 12.5600

Regular Plan - Growth Option ₹ 12.4300

Regular Plan - IDCW (payout/reinvestment) ₹ 12.3800

Direct Plan - IDCW (payout/reinvestment) ₹ 12.5700

**DATE OF ALLOTMENT:** May 17, 2021

### ASSET ALLOCATION:

Equity and Equity – related Instruments\* 65% to 100% (Risk Medium to High)

Debt and Money Market Instruments 0% to 35% (Risk Low to Medium)

Units issued by REITs and InvITs 0% to 10% (Risk Medium to High)

Units of MF schemes 0% to 5% ((Risk Medium to High)

Equity Exchange Traded Funds 0% to 10% (Risk Medium to High)

\*Subject to overall limit of 30 stocks

### MINIMUM INVESTMENT:

**Lumpsum Purchase:** ₹ 5,000.00 and multiples of ₹ 1.00 thereafter.

**Subsequent Purchase:** ₹ 1000.00 and multiples of ₹ 1.00 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% - If redeemed/switched out within 365 days from the date of allotment.

Nil - if redeemed/switched out after 365 days from the date of allotment

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

Regular Plan : 2.27%

Direct Plan : 0.41%

**BENCHMARK:** S&P BSE 500 TRI

### FUND MANAGER:

1) Mr. Shridatta Bhandwadar (Fund Manager)

2) Mr. Amit Kadam (Assistant Fund Manager)

### TOTAL EXPERIENCE:

1) 15 Years

2) 11 Years

### MANAGING THIS FUND:

1) Since 17-May-21

2) Since 01-October-21

## PRODUCT POSITIONING

Canara Robeco Focused Equity Fund is an open-ended equity scheme which takes a concentrated exposure in not more than 30 high conviction stocks across market capitalisation depending on the growth opportunities. The fund may benefit from the active allocation to the select best ideas with an aim to achieve optimal portfolio diversification across sectors to manage risk. The fund's portfolio focuses on high quality and high growth stocks while remaining market capitalisation agnostic but sensitive to liquidity constraints. Further, the fund strategy intends to have a good combination of 'Leaders' with proven track record across market cycles to provide stability, 'Challengers' with improving market share to provide growth to the portfolio and 'Emerging Themes' or cyclical turnaround beneficiaries.

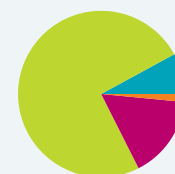
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>92.16</b>
<b>Listed</b>	<b>92.16</b>
<b>Banks</b>	<b>23.31</b>
HDFC Bank Ltd	8.17
ICICI Bank Ltd	7.90
State Bank of India	3.70
Axis Bank Ltd	3.54
<b>Software</b>	<b>13.68</b>
Infosys Ltd	9.24
Tata Consultancy Services Ltd	4.44
<b>Finance</b>	<b>5.85</b>
Bajaj Finance Ltd	5.20
Cholamandalam Investment and Finance Co Ltd	0.65
<b>Pharmaceuticals</b>	<b>5.83</b>
Gland Pharma Ltd	2.28
Divi's Laboratories Ltd	1.91
Abbott India Ltd	1.64
<b>Retailing</b>	<b>5.61</b>
Avenue Supermarts Ltd	3.69
FSN E-Commerce Ventures Ltd	1.92
<b>Construction Project</b>	<b>5.08</b>
Larsen & Toubro Ltd	5.08
<b>Auto Ancillaries</b>	<b>4.82</b>
Minda Industries Ltd	2.44
WABCO India Ltd	2.38
<b>Cement &amp; Cement Products</b>	<b>3.96</b>
Ultratech Cement Ltd	3.96
<b>Insurance</b>	<b>3.07</b>
SBI Life Insurance Co Ltd	3.07

<b>Auto</b>	<b>2.66</b>
Tata Motors Ltd	2.66
<b>Healthcare Services</b>	<b>2.33</b>
Max Healthcare Institute Ltd	2.33
<b>Chemicals</b>	<b>2.26</b>
Navin Fluorine International Ltd	2.26
<b>Industrial Capital Goods</b>	<b>2.18</b>
Honeywell Automation India Ltd	2.18
<b>Consumer Non Durables</b>	<b>2.13</b>
Tata Consumer Products Ltd	2.13
<b>Gas</b>	<b>2.10</b>
Gujarat Gas Ltd	2.10
<b>Industrial Products</b>	<b>1.67</b>
Polycab India Ltd	1.67
<b>Consumer Durables</b>	<b>1.67</b>
Titan Co Ltd	1.67
<b>Transportation</b>	<b>1.46</b>
TCI Express Ltd	1.46
<b>Pesticides</b>	<b>1.38</b>
PI Industries Ltd	1.38
<b>Leisure Services</b>	<b>1.11</b>
Jubilant Foodworks Ltd	1.11
<b>Money Market Instruments</b>	<b>8.10</b>
Tri - party repo	8.10
<b>Net Current Assets</b>	<b>-0.26</b>

**Grand Total ( Net Asset)** 100.00

## MARKET CAPITALIZATION



Debt, Cash & Others	7.84%
Large Cap	74.50%
Mid Cap	16.20%
Small Cap	1.46%

# CANARA ROBECO VALUE FUND (CRVF)

(as on December 31, 2021)

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

- Long term capital growth
- Investments in equity and equity related instruments by following value investing strategy



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

<b>CATEGORY/TYPE:</b> Value Fund - An open-ended equity scheme following a value investment strategy		
<b>SCHEME OBJECTIVE:</b> The fund aims to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instrument, with higher focus on value stocks. There is no assurance or guarantee that the investment objective of the scheme will be realized.		
<b>Monthend AUM*</b>	: ₹ 617.10	Crores
<b>Monthly AVG AUM</b>	: ₹ 604.07	Crores
<b>NAV:</b> (as on December 31, 2021)		
Direct Plan - Growth Option	₹ 10.3300	
Regular Plan - Growth Option	₹ 10.2700	
Regular Plan - IDCW (payout/reinvestment)	₹ 10.2700	
Direct Plan - IDCW (payout/reinvestment)	₹ 10.3300	
<b>DATE OF ALLOTMENT:</b> September 03, 2021		
<b>ASSET ALLOCATION:</b> Equity and Equity – related Instruments 65% to 100% (Risk Medium to High) Debt and Money Market Instruments 0% to 35% (Risk Low to Medium) Units issued by REITs and InvTs 0% to 10% (Risk Medium to High) Units of MF schemes 0% to 5% ((Risk Medium to High) Equity Exchange Traded Funds 0% to 10% (Risk Medium to High)		
<b>MINIMUM INVESTMENT:</b> <b>Lumpsum Purchase:</b> ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. <b>Subsequent Purchase:</b> ₹ 1000.00 and multiples of ₹ 1.00 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> <b>Regular Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option <b>Regular Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option <b>Regular Plan</b> - Growth Option <b>Direct Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option <b>Direct Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option <b>Direct Plan</b> - Growth Option		
<b>ENTRY LOAD:</b> Nil		

<b>EXIT LOAD:</b> 1% - If redeemed/switched out within 365 days from the date of allotment. Nil - if redeemed/switched out after 365 days from the date of allotment	
<b>EXPENSE RATIO^:</b> Regular Plan : 2.45% Direct Plan : 0.66%	
<b>BENCHMARK**:</b> S&P BSE 500 Index TRI	
<b>FUND MANAGER:</b> 1) Mr. Vishal Mishra (Fund Manager) 2) Ms. Silky Jain (Assistant Fund Manager)	
<b>TOTAL EXPERIENCE:</b> 1) 18 Years 2) 11 Years	
<b>MANAGING THIS FUND:</b> 1) Since 03-September-21 2) Since 01-October-21	

## PRODUCT POSITIONING

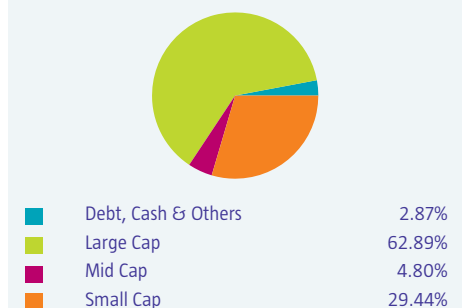
Canara Robeco Value Fund is an open-ended equity scheme which follows a value investment strategy. The fund intends to take exposure into equities and aims to generate long-term capital appreciation from a diversified portfolio in the Indian markets with a higher focus on companies which are trading at a discount to their 'Intrinsic Value'. 'Intrinsic Value' strategy relies on the analytical and behavioural edge to generate investor's alpha and keeps an appropriate 'Margin of Safety'. The fund has a market cap agnostic approach following a mix of bottom up and top down strategy and it aims to benefit over the full investment cycle.

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.13</b>
<b>Listed</b>	<b>97.13</b>
<b>Banks</b>	<b>14.34</b>
State Bank of India	5.16
ICICI Bank Ltd	3.71
Axis Bank Ltd	3.65
Federal Bank Ltd	1.82
<b>Finance</b>	<b>11.63</b>
Housing Development Finance Corporation Ltd	5.67
Creditaccess Grameen Ltd	2.57
Can Fin Homes Ltd	1.55
Shriram City Union Finance Ltd	0.92
Equitas Holdings Ltd	0.92
<b>Software</b>	<b>10.10</b>
HCL Technologies Ltd	3.84
Tech Mahindra Ltd	3.81
Infosys Ltd	2.45
<b>Auto</b>	<b>7.64</b>
Tata Motors Ltd	3.75
Bajaj Auto Ltd	2.60
Mahindra & Mahindra Ltd	1.29
<b>Pharmaceuticals</b>	<b>6.24</b>
Sun Pharmaceutical Industries Ltd	3.14
J.B. Chemicals & Pharmaceuticals Ltd	1.62
Cipla Ltd	1.48
<b>Construction Project</b>	<b>6.00</b>
Larsen & Toubro Ltd	6.00
<b>Consumer Non Durables</b>	<b>5.00</b>
ITC Ltd	3.08
Varun Beverages Ltd	1.08
EID Parry India Ltd	0.84
<b>Petroleum Products</b>	<b>4.61</b>
Reliance Industries Ltd	3.66
Hindustan Petroleum Corporation Ltd	0.95

<b>Consumer Durables</b>	<b>3.71</b>
Greenpanel Industries Ltd	2.15
Cera Sanitaryware Ltd	1.56
<b>Cement &amp; Cement Products</b>	<b>3.46</b>
Ambuja Cements Ltd	1.65
Grasim Industries Ltd	0.92
JK Lakshmi Cement Ltd	0.89
<b>Capital Markets</b>	<b>2.72</b>
UTI Asset Management Co Ltd	0.93
Angel One Ltd	0.90
BSE Ltd	0.89
<b>Construction</b>	<b>2.60</b>
Sobha Ltd	1.69
Ahluwalia Contracts (India) Ltd	0.91
<b>Industrial Products</b>	<b>2.44</b>
KEI Industries Ltd	2.44
<b>Telecom - Services</b>	<b>2.44</b>
Bharti Airtel Ltd	2.38
Bharti Airtel Ltd - Partly Paid	0.06
<b>Power</b>	<b>2.22</b>
KEC International Ltd	1.29
NTPC Ltd	0.93
<b>Insurance</b>	<b>2.03</b>
SBI Life Insurance Co Ltd	2.03
<b>Non - Ferrous Metals</b>	<b>1.89</b>
National Aluminium Co Ltd	0.99
Hindustan Zinc Ltd	0.90
<b>Chemicals</b>	<b>1.78</b>
NOCIL Ltd	1.78
<b>Transportation</b>	<b>1.70</b>
VRL Logistics Ltd	1.01
Great Eastern Shipping Co Ltd	0.69
<b>Pesticides</b>	<b>1.55</b>
Rallis India Ltd	1.55
<b>Textile Products</b>	<b>1.35</b>
K.P.R. Mill Ltd	1.35
<b>Aerospace &amp; Defense</b>	<b>0.95</b>
Bharat Electronics Ltd	0.95
<b>Gas</b>	<b>0.73</b>
GAIL (India) Ltd	0.73
<b>Money Market Instruments</b>	<b>3.15</b>
Tri - party repo	3.15
Net Current Assets	-0.28
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*\*Please refer notice cum addendum no.45 dated December 23, 2021 for change in benchmark.

# CANARA ROBECO OVERNIGHT FUND (CROF)

(as on December 31, 2021)

## 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.



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively Low Interest Rate Risk and Relatively Low Credit Risk			
Credit Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

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

## FUND INFORMATION

**CATEGORY/TYPE:** Overnight Fund - An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.

### SCHEME OBJECTIVE:

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.

**Monthend AUM<sup>#</sup>** : ₹ 129.30 Crores

**Monthly AVG AUM** : ₹ 146.62 Crores

**NAV:** (as on December 31, 2021)

Regular Plan - Daily IDCW (reinvestment) ₹ 1,001.0000

Direct Plan - Daily IDCW (reinvestment) ₹ 1,001.0008

Direct Plan - Growth Option ₹ 1,091.3424

Regular Plan - Growth Option ₹ 1,090.6695

**DATE OF ALLOTMENT:** 24th July, 2019

### ASSET ALLOCATION:

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.

### MINIMUM INVESTMENT:

#### I. Lump sum 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.

### PLANS / OPTIONS:

**Regular Plan** - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.11%

Direct Plan : 0.10%

**BENCHMARK:** CRISIL Overnight Index

**FUND MANAGER** : Ms. Suman Prasad

**TOTAL EXPERIENCE** : 23 Years

**MANAGING THIS FUND** : 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>

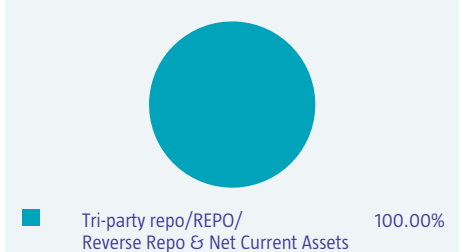
Yield to Maturity	3.38%
Modified Duration	0.01 Years
Average Maturity	0.01 Years
Macaulay Duration	0.01 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.64%
0 to 3 Months	99.36%

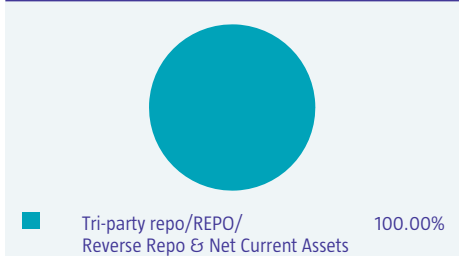
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
Tri - party repo		99.34
Other Current Assets		0.64
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

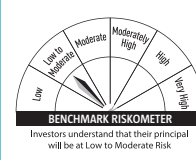


# CANARA ROBECO LIQUID FUND (CRL)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively Low Interest Rate Risk and Relatively Low Credit Risk			
Credit Risk	Potential Risk Class		
Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

\*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. A relatively low interest rate risk and relatively low credit risk.

**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\*** : ₹ 2,196.78 Crores  
**Monthly AVG AUM** : ₹ 2,053.30 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Daily IDCW (reinvestment)	₹ 1,005.5000
Direct Plan - Growth Option	₹ 2,527.8991
Direct Plan - Unclaimed Redemption & Dividend Plan - Direct Growth Option	₹ 1,376.1921
Direct Plan - IDCW (payout/reinvestment)	₹ 1,809.5584
Direct Plan - Monthly IDCW (payout/reinvestment)	₹ 1,000.2031
Regular Plan - Daily IDCW (reinvestment)	₹ 1,005.5000
Regular Plan - Growth Option	₹ 2,519.4858
Regular Plan - Monthly IDCW (payout/reinvestment)	₹ 1,000.2019
Regular Plan - Weekly IDCW (payout/reinvestment)	₹ 1,000.2020
Direct Plan - Weekly IDCW (payout/reinvestment)	₹ 1,000.2030

**DATE OF ALLOTMENT:** January 15, 2002

### 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** - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

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**Regular Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

cum Capital Withdrawal Option

**Direct Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**Direct Plan** - Unclaimed Redemption & Dividend Plan - Direct Growth Option

**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^:

Regular Plan	: 0.14%
Direct Plan	: 0.10%

**BENCHMARK:** Crisil Liquid Fund Index

<b>FUND MANAGER:</b>	1) Mr. Girish Hisaria
	2) Ms. Suman Prasad

<b>TOTAL EXPERIENCE:</b>	1) 20 Years
	2) 23 Years

<b>MANAGING THIS FUND:</b>	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>

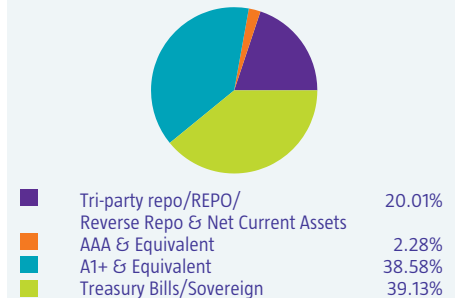
Yield to Maturity	3.46%
Modified Duration	0.06 Years
Average Maturity	0.06 Years
Macaulay Duration	0.06 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>38.58</b>
Axis Bank Ltd	A1+(CRISIL)	6.81
Reliance Jio Infocomm Ltd	A1+(CARE)	4.55
REC Ltd	A1+(CRISIL)	4.53
Indian Oil Corporation Ltd	A1+(ICRA)	3.41
Reliance Industries Ltd	A1+(CRISIL)	3.39
Housing Development Finance Corporation Ltd	A1+(ICRA)	2.27
Housing Development Finance Corporation Ltd	A1+(ICRA)	2.27
National Bank For Agriculture & Rural Development	A1+(ICRA)	2.27
National Bank For Agriculture & Rural Development	A1+(ICRA)	2.27
National Bank For Agriculture & Rural Development	A1+(IND)	2.27
Reliance Jio Infocomm Ltd	A1+(CARE)	2.27
LIC Housing Finance Ltd	A1+(ICRA)	1.14
Bajaj Housing Finance Ltd	A1+(IND)	1.13
<b>Debt Instruments</b>		<b>2.28</b>
Small Industries Development Bank Of India	AAA(CARE)	2.28
<b>Government Securities</b>		<b>8.46</b>
8.2% GOI 15-FEB-22	Sovereign	4.58
8.65% KARNATAKA SDL 25-JAN-22	Sovereign	3.88
Treasury Bills		30.66
Tri - party repo		19.36
Other Current Assets		0.65
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

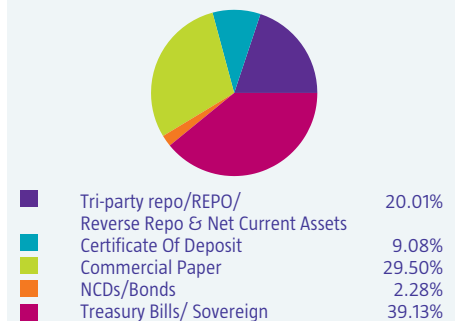
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## MATURITY PROFILE

	% Allocation
Net Current Assets	0.65%
0 to 3 Months	99.35%

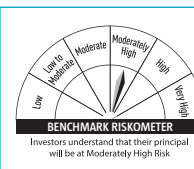
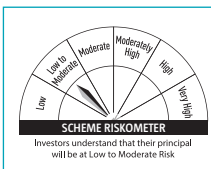
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*Please refer notice cum addendum no.43 dated December 10, 2021.

# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*		
Relatively Low Interest Rate Risk and Moderate Credit Risk		
Credit Risk	Potential Risk Class	
Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)
Relatively Low (Class I)		B-I
Moderate (Class II)		
Relatively High (Class III)		

\*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. A relatively low interest rate risk and moderate credit risk.

### 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\*** : ₹ 610.05 Crores

**Monthly AVG AUM** : ₹ 632.81 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Daily IDCW (reinvestment) ₹ 1,240.7100

Direct Plan - Growth Option ₹ 3,242.2306

Direct Plan - IDCW (payout/reinvestment) ₹ 1,855.9369

Direct Plan -

Monthly IDCW (payout/reinvestment) ₹ 1,000.3283

Regular Plan - IDCW (payout) ₹ 1,276.4103

Regular Plan - Daily IDCW (reinvestment) ₹ 1,240.7100

Regular Plan - Growth Option ₹ 3,107.1123

Regular Plan -

Monthly IDCW (payout/reinvestment) ₹ 1,000.2966

Regular Plan -

Weekly IDCW (payout/reinvestment) ₹ 1,241.0778

Direct Plan -

Weekly IDCW (payout/reinvestment) ₹ 1,241.1163

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹1 thereafter.

### Subsequent purchases:

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

**SIP:** 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** - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Weekly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Weekly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Monthly Reinvestment of Income Distribution

cum Capital Withdrawal Option

**Direct Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.95%

Direct Plan : 0.39%

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

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

**TOTAL EXPERIENCE:** 1) 20 Years  
2) 23 Years

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

## PRODUCT POSITIONING

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

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

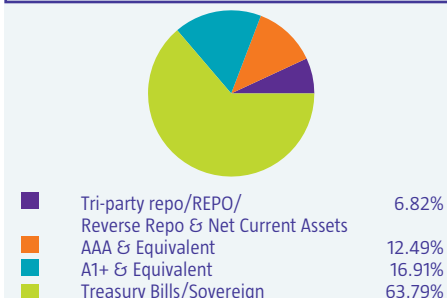
Yield to Maturity	3.78%
Modified Duration	0.30 Years
Average Maturity	0.31 Years
Macaulay Duration	0.31 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
HDFC Bank Ltd	A1+(CARE)	4.79
National Bank For Agriculture & Rural Development	A1+(ICRA)	4.09
Small Industries Development Bank of India	A1+(CARE)	4.03
LIC Housing Finance Ltd	A1+(CRISIL)	4.00
<b>Debt Instruments</b>		
Reliance Industries Ltd	AAA(CRISIL)	4.18
Reliance Industries Ltd	AAA(CRISIL)	3.33
Larsen & Toubro Ltd	AAA(CRISIL)	1.66
Indian Oil Corporation Ltd	AAA(CRISIL)	1.65
Housing Development Finance Corporation Ltd	AAA(CRISIL)	0.84
Power Finance Corporation Ltd	AAA(CRISIL)	0.83
<b>Government Securities</b>		
6.84% GOI 19-DEC-22	Sovereign	6.71
8.2% GOI 15-FEB-22	Sovereign	4.12
Treasury Bills		52.96
Tri - party repo		10.77
Other Current Assets		-3.97
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

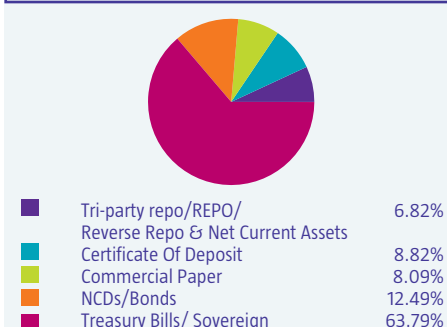
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## MATURITY PROFILE

% Allocation

Net Current Assets	-3.97%
0 to 3 Months	67.90%
3 to 6 Months	9.75%
6 to 12 Months	26.32%

# CANARA ROBECO SAVINGS FUND (CRSF)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively Low Interest Rate Risk and Moderate Credit Risk			
Credit Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 1,096.86 Crores

**Monthly AVG AUM** : ₹ 1,229.48 Crores

**NAV :** (as on December 31, 2021)

Regular Plan - Daily IDCW (reinvestment) ₹ 10.2600

Direct Plan - Daily IDCW (reinvestment) ₹ 10.2600

Direct Plan - Growth Option ₹ 34.5091

Regular Plan - Growth Option ₹ 33.9074

Regular Plan - IDCW (payout/reinvestment) ₹ 30.3722

Direct Plan - IDCW (payout/reinvestment) ₹ 30.8811

Direct Plan - Monthly IDCW (payout/reinvestment) ₹ 10.2633

Regular Plan - Monthly IDCW (payout/reinvestment) ₹ 10.2631

Regular Plan - Weekly IDCW (payout/reinvestment) ₹ 10.2632

Direct Plan - Weekly IDCW (payout/reinvestment) ₹ 10.2633

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

**ASSET ALLOCATION:** Debt & Money Market Instruments- 0% to 100% (Risk- Low to Medium)

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

**MINIMUM INVESTMENT :**

₹ 5000 and in multiples of ₹ 1 thereafter

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

**SIP:** 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 - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

**Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option**

**Direct Plan - Growth Option**

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO^:** Regular Plan: 0.58% Direct Plan: 0.33%

**BENCHMARK:** CRISIL Low Duration Debt Index

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

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 20 Years 2) 23 Years

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

2) Since 12-Apr-11

## PRODUCT POSITIONING

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

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

Yield to Maturity	4.23%
Modified Duration	0.55 Years
Average Maturity	0.58 Years
Macaulay Duration	0.57 Years

## MATURITY PROFILE

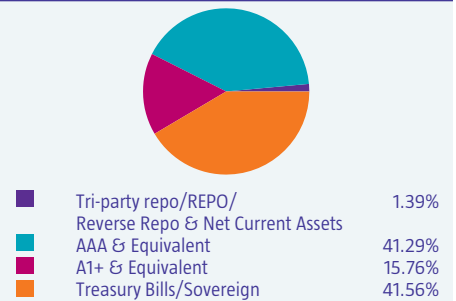
	% Allocation
Net Current Assets	-8.35%
0 to 3 Months	32.02%
3 to 6 Months	17.25%
6 to 12 Months	53.36%
1-2 years	4.57%
More Than 2 Years	1.16%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>15.77</b>
National Bank For Agriculture & Rural Development	A1+(ICRA)	4.55
Small Industries Development Bank of India	A1+(CARE)	4.52
Axis Bank Ltd	A1+(CRISIL)	2.25
LIC Housing Finance Ltd	A1+(CRISIL)	2.23
Axis Bank Ltd	A1+(CRISIL)	2.21
<b>Debt Instruments</b>		<b>41.30</b>
Reliance Industries Ltd	AAA(CRISIL)	4.63
Bajaj Finance Ltd	AAA(CRISIL)	3.64
REC Ltd	AAA(CRISIL)	2.80
Power Finance Corporation Ltd	AAA(CRISIL)	2.79
LIC Housing Finance Ltd	AAA(CRISIL)	2.33
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.31
Power Finance Corporation Ltd	AAA(CRISIL)	2.31
Larsen & Toubro Ltd	AAA(CRISIL)	2.30
REC Ltd	AAA(CRISIL)	2.29
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.28
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.28
Reliance Industries Ltd	AAA(CRISIL)	1.86
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.39
Small Industries Development Bank Of India	AAA(ICRA)	1.36
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.16
LIC Housing Finance Ltd	AAA(CRISIL)	0.94
Power Finance Corporation Ltd	AAA(CRISIL)	0.93
LIC Housing Finance Ltd	AAA(CRISIL)	0.93
Larsen & Toubro Ltd	AAA(CRISIL)	0.92
REC Ltd	AAA(CRISIL)	0.47
National Bank For Agriculture & Rural Development	AAA(CRISIL)	0.46
Small Industries Development Bank Of India	AAA(CARE)	0.46
Power Grid Corporation of India Ltd	AAA(CRISIL)	0.46
<b>Government Securities</b>		<b>21.74</b>
6.84% GOI 19-DEC-22	Sovereign	12.59
3.96% GOI 09-NOV-22	Sovereign	4.54
8.35% GOI 14-MAY-22	Sovereign	2.32
8.2% GOI 15-FEB-22	Sovereign	2.29
Treasury Bills		19.82
Tri - party repo		9.74
Other Current Assets		-8.35
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

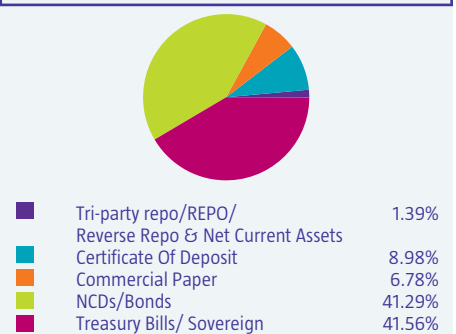
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*Please refer notice cum addendum no.39 dated November 30, 2021 for PRC matrix of debt schemes.



# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on December 31, 2021)

## 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



**POTENTIAL RISK CLASS (PRC) MATRIX\***  
Relatively Moderate Interest Rate Risk and Moderate Credit Risk

Credit Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

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

## FUND INFORMATION

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

**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\*** : ₹ 854.54 Crores  
**Monthly AVG AUM** : ₹ 867.90 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option	₹ 22.2236
Regular Plan - Growth Option	₹ 20.8054
Direct Plan - Monthly IDCW (payout/reinvestment)	₹ 16.8963
Regular Plan - Monthly IDCW (payout/reinvestment)	₹ 15.2488
Regular Plan - Quarterly IDCW (payout/reinvestment)	₹ 15.0845
Direct Plan - Quarterly IDCW (payout/reinvestment)	₹ 16.3847

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹1 thereafter **SIP:** 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** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Monthly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO\*\*:**

Regular Plan : 1.02%  
Direct Plan : 0.42%

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

**FUND MANAGER** : Ms. Suman Prasad

**TOTAL EXPERIENCE** : 23 Years

**MANAGING THIS FUND** : 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 aim to 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>5</sup>

Yield to Maturity	4.79%
Modified Duration	1.38 Years
Average Maturity	1.58 Years
Macaulay Duration	1.43 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	1.48%
0 to 3 Months	9.46%
3 to 6 Months	5.81%
6 to 12 Months	39.48%
1 - 2 years	25.42%
More Than 2 Years	18.35%

## PORTFOLIO

### Name of the Instruments

#### Money Market Instruments

HDFC Bank Ltd

Axis Bank Ltd

#### Debt Instruments

Indian Oil Corporation Ltd

REC Ltd

Indian Railway Finance Corporation Ltd

Reliance Industries Ltd

LIC Housing Finance Ltd

Housing Development Finance Corporation Ltd

National Bank For Agriculture & Rural Development

Power Finance Corporation Ltd

National Bank For Agriculture & Rural Development

Reliance Industries Ltd

National Housing Bank

Housing Development Finance Corporation Ltd

Power Finance Corporation Ltd

Small Industries Development Bank Of India

LIC Housing Finance Ltd

LIC Housing Finance Ltd

Small Industries Development Bank Of India

Larsen & Toubro Ltd

National Housing Bank

REC Ltd

Small Industries Development Bank Of India

Larsen & Toubro Ltd

Small Industries Development Bank Of India

Power Grid Corporation of India Ltd

Power Grid Corporation of India Ltd

Housing Development Finance Corporation Ltd

National Bank For Agriculture & Rural Development

LIC Housing Finance Ltd

Power Grid Corporation of India Ltd

Housing Development Finance Corporation Ltd

#### Government Securities

4.48% GOI 02-NOV-23

5.74% GOI 15-NOV-26

6.10% GOI 12-JUL-31

8.75% UTTAR PRADESH SDL 11-JAN-22

3.96% GOI 09-NOV-22

8.2% GOI 15-FEB-22

8.62% MAHARASHTRA SDL 06-MAR-23

8.27% RAJASTHAN SDL UDAY 23-JUN-22

8.84% TAMIL NADU SDL 18-JUL-22

8.85% MAHARASHTRA SDL 18-JUL-22

8.21% HARYANA SDL UDAY 31-MAR-22

8.49% PUNJAB SDL UDAY 31-MAR-22

8.88% GUJARAT SDL 06-JUN-22

7.86% KARNATAKA SDL 15-MAR-27

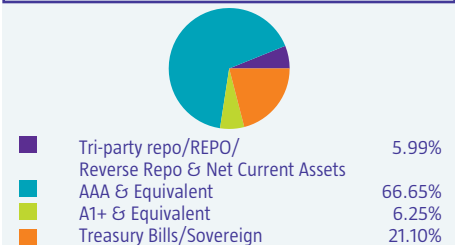
Tri - party repo

Other Current Assets

Grand Total ( Net Asset)

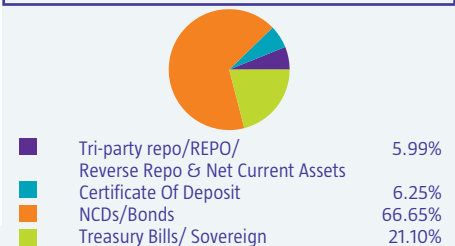
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## RATING

% to NAV

A1+(CARE)	3.42
A1+(CRISIL)	2.84
AAA(CRISIL)	66.67
AAA(CARE)	7.64
AAA(CRISIL)	5.38
AAA(CARE)	4.18
AAA(CRISIL)	4.18
AAA(CRISIL)	2.99
AAA(CRISIL)	2.99
AAA(CRISIL)	2.98
AAA(CRISIL)	2.98
AAA(CRISIL)	2.97
AAA(CRISIL)	2.97
AAA(CRISIL)	2.94
AAA(CRISIL)	2.93
AAA(CRISIL)	2.43
AAA(ICRA)	2.32
AAA(CRISIL)	1.84
AAA(CRISIL)	1.82
AAA(CARE)	1.78
AAA(CRISIL)	1.77
AAA(CRISIL)	1.22
AAA(CRISIL)	1.20
AAA(CARE)	1.19
AAA(CRISIL)	1.19
AAA(ICRA)	1.18
AAA(CRISIL)	0.64
AAA(CRISIL)	0.64
AAA(CRISIL)	0.62
AAA(CRISIL)	0.61
AAA(CRISIL)	0.60
AAA(CRISIL)	0.37
AAA(CRISIL)	0.12
Sovereign	21.10
Sovereign	5.24
Sovereign	2.91
Sovereign	2.85
Sovereign	2.34
Sovereign	1.75
Sovereign	1.29
Sovereign	1.22
Sovereign	0.60
Sovereign	0.60
Sovereign	0.60
Sovereign	0.59
Sovereign	0.59
Sovereign	0.48
Sovereign	0.04
Tri - party repo	4.56
Other Current Assets	1.48
Grand Total ( Net Asset)	100.00

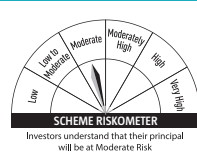


# CANARA ROBECO INCOME FUND (CRINC)

(as on December 31, 2021)

## 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)



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively High Interest Rate Risk and Moderate Credit Risk			
Potential Risk Class			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

\*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). A relatively high interest rate risk and moderate credit risk.

### 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\*** : ₹ 145.43 Crores

**Monthly AVG AUM** : ₹ 145.91 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 49.9232

Regular Plan - Growth Option ₹ 46.3198

Regular Plan -

Quarterly IDCW (payout/reinvestment) ₹ 15.0034

Direct Plan -

Quarterly IDCW (payout/reinvestment) ₹ 16.3916

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

**SIP:** 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** - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

### ENTRY LOAD: Nil

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

### EXPENSE RATIO^:

Regular Plan :1.88% Direct Plan : 0.76%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 27 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	5.68%
Modified Duration	4.49 Years
Average Maturity	7.43 Years
Macaulay Duration	4.63 Years

## MATURITY PROFILE

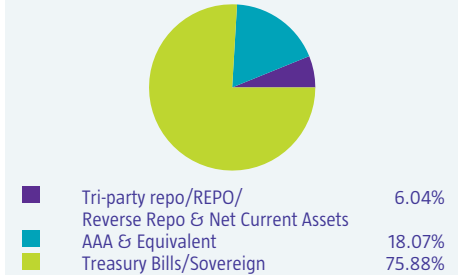
	% Allocation
Net Current Assets	1.73%
0 to 3 Months	4.31%
6 to 12 Months	10.54%
1-2 years	7.00%
More Than 2 Years	76.41%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>18.07</b>
Power Finance Corporation Ltd	AAA(CRISIL)	3.72
LIC Housing Finance Ltd	AAA(CRISIL)	3.65
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.61
Power Grid Corporation of India Ltd	AAA(CRISIL)	3.58
Reliance Industries Ltd	AAA(CRISIL)	3.51
<b>Government Securities</b>		<b>75.87</b>
7.32% GOI 28-JAN-24	Sovereign	7.19
6.84% GOI 19-DEC-22	Sovereign	7.04
6.18% GOI 04-NOV-24	Sovereign	7.03
5.74% GOI 15-NOV-26	Sovereign	6.84
5.63% GOI 12-APR-26	Sovereign	6.83
6.67% GOI 15-DEC-35	Sovereign	6.73
6.64% GOI 16-JUN-35	Sovereign	6.71
6.10% GOI 12-JUL-31	Sovereign	6.70
7.17% GOI 08-JAN-28	Sovereign	3.59
7.25% MAHARASHTRA SDL 25-JAN-32	Sovereign	3.50
4.48% GOI 02-NOV-23	Sovereign	3.42
5.22% GOI 15-JUN-25	Sovereign	3.40
6.95% GOI 16-DEC-61	Sovereign	3.38
6.76% GOI 22-FEB-61	Sovereign	3.30
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.21
Tri - party repo		4.30
Other Current Assets		1.73
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

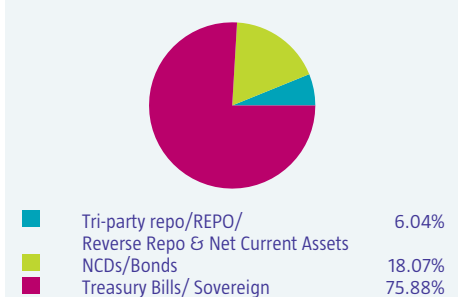
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ●\*Please refer notice cum addendum no.39 dated November 30, 2021 for PRC matrix of debt schemes.

# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively High Interest Rate Risk and Moderate Credit Risk			
Potential Risk Class			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

\*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. A relatively high interest rate risk and moderate credit risk.

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup>** : ₹ 124.96 Crores

**Monthly AVG AUM** : ₹ 126.87 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 25.8276

Direct Plan - IDCW (payout/reinvestment) ₹ 14.8560

Regular Plan - Growth Option ₹ 24.3247

Regular Plan - IDCW (payout/reinvestment) ₹ 13.8439

**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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth 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<sup>^</sup>:

Regular Plan : 1.75% Direct Plan : 0.60%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER** : Mr. Girish Hisaria

**TOTAL EXPERIENCE** : 20 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 4.67%

Modified Duration 1.66 Years

Average Maturity 2.10 Years

Macaulay Duration 1.71 Years

## MATURITY PROFILE

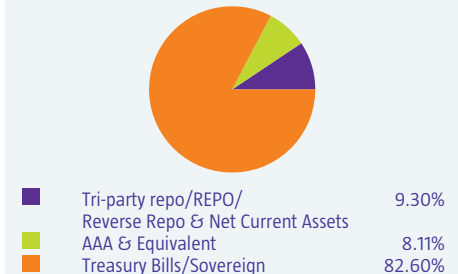
	% Allocation
Net Current Assets	-22.38%
0 to 3 Months	75.93%
6 to 12 Months	4.09%
More Than 2 Years	42.36%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>8.10</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.09
Small Industries Development Bank Of India	AAA(CARE)	4.01
<b>Government Securities</b>		<b>82.60</b>
8.2% GOI 15-FEB-22	Sovereign	40.24
5.74% GOI 15-NOV-26	Sovereign	19.90
7.17% GOI 08-JAN-28	Sovereign	9.19
5.63% GOI 12-APR-26	Sovereign	7.95
7.57% GOI 17-JUN-33	Sovereign	5.13
6.68% GOI 17-SEP-31	Sovereign	0.19
Tri - party repo		31.66
Other Current Assets		-22.38
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

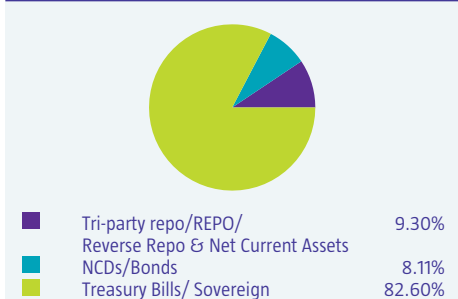
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively High Interest Rate Risk and Moderate Credit Risk			
Credit Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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

## FUND INFORMATION

**CATEGORY/TYPE** : Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

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

**Monthend AUM\*** : ₹ 261.24 Crores

**Monthly AVG AUM** : ₹ 266.09 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 18.6875

Regular Plan - Growth Option ₹ 17.8373

Regular Plan - IDCW (payout/reinvestment) ₹ 11.5282

Direct Plan - IDCW (payout/reinvestment) ₹ 12.0760

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

### ASSET ALLOCATION :

AA+ and above rated Corporate Debt of varying maturities - 80% to 100% (Risk- Low to Medium)  
Other Debt (including government securities) and Money Market Instruments - 0% to 20% (Risk- Low to Medium)  
Reits/Invits - 0% to 10% (Risk- Medium to High)

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

**SIP:** 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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

### ENTRY LOAD: Nil

### EXIT LOAD:

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

### EXPENSE RATIO^:

Regular Plan : 1.03%

Direct Plan : 0.38%

**BENCHMARK\*\*** : CRISIL Corporate Bond Composite Index

**FUND MANAGER** : Mr. Avnish Jain

**TOTAL EXPERIENCE** : 27 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity	4.93%
Modified Duration	1.54 Years
Average Maturity	1.72 Years
Macaulay Duration	1.60 Years

## MATURITY PROFILE

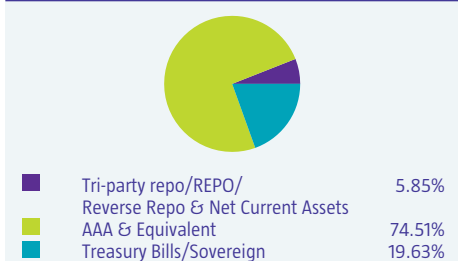
	% Allocation
Net Current Assets	2.33%
0 to 3 Months	5.44%
3 to 6 Months	4.06%
6 to 12 Months	31.16%
1-2 years	21.46%
More Than 2 Years	35.55%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>74.52</b>
National Bank For Agriculture & Rural Development	AAA(CRISIL)	6.02
National Housing Bank	AAA(CRISIL)	6.00
REC Ltd	AAA(CRISIL)	5.87
Reliance Industries Ltd	AAA(CRISIL)	5.83
Indian Oil Corporation Ltd	AAA(CRISIL)	5.76
Small Industries Development Bank Of India	AAA(ICRA)	5.69
NTPC Ltd	AAA(CRISIL)	4.00
LIC Housing Finance Ltd	AAA(CRISIL)	3.97
Power Finance Corporation Ltd	AAA(CRISIL)	3.92
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.05
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.01
LIC Housing Finance Ltd	AAA(CRISIL)	2.00
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.99
Grasim Industries Ltd	AAA(CRISIL)	1.99
Power Finance Corporation Ltd	AAA(CRISIL)	1.98
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.95
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.95
Reliance Industries Ltd	AAA(CRISIL)	1.95
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.94
LIC Housing Finance Ltd	AAA(CRISIL)	1.93
National Housing Bank	AAA(CRISIL)	1.92
Power Finance Corporation Ltd	AAA(CRISIL)	1.90
Sundaram Finance Ltd	AAA(CRISIL)	1.90
<b>Government Securities</b>		<b>19.63</b>
6.18% GOI 04-NOV-24	Sovereign	5.87
6.84% GOI 19-DEC-22	Sovereign	5.87
5.63% GOI 12-APR-26	Sovereign	3.80
8.84% MAHARASHTRA SDL 17-OCT-22	Sovereign	1.98
8.72% MAHARASHTRA SDL 11-JAN-22	Sovereign	1.92
8.27% RAJASTHAN SDL UDAY 23-JUN-22	Sovereign	0.19
Tri - party repo		3.53
Other Current Assets		2.33
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

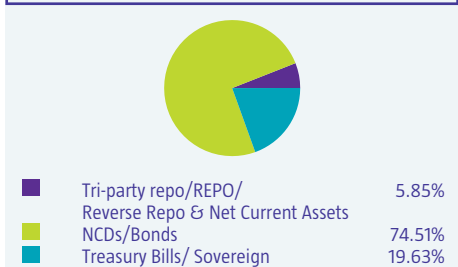
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \*\*Please refer notice cum addendum no.40 dated December 1, 2021 for change in benchmark. ● \*Please refer notice cum addendum no.39 dated November 30, 2021 for PRC matrix of debt schemes.

# CANARA ROBECO GILT FUND (CRGILT)

(as on December 31, 2021)

## 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



POTENTIAL RISK CLASS (PRC) MATRIX*			
Relatively High Interest Rate Risk and Moderate Credit Risk			
Potential Risk Class			
Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

\*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. A relatively high interest rate risk and relatively low credit risk.

**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\*** : ₹ 98.08 Crores

**Monthly AVG AUM** : ₹ 103.01 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 64.5985

Regular Plan - Growth Option ₹ 61.4741

Regular Plan - IDCW (payout/reinvestment) ₹ 15.0682

Direct Plan - IDCW (payout/reinvestment) ₹ 16.0040

**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** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Regular Plan** - Growth Option

**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

### EXPENSE RATIO^:

Regular Plan : 1.25%

Direct Plan : 0.69%

**BENCHMARK:** Crisil Dynamic Gilt Fund Index

**FUND MANAGER** : Mr. Girish Hisaria

**TOTAL EXPERIENCE** : 20 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 4.96%

Modified Duration 2.62 Years

Average Maturity 3.36 Years

Macaulay Duration 2.70 Years

## MATURITY PROFILE

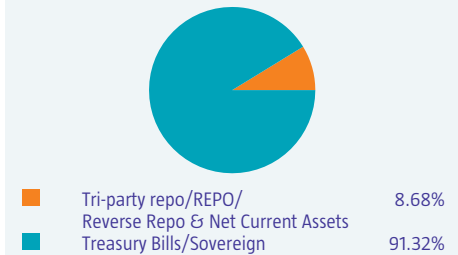
	% Allocation
Net Current Assets	-3.27%
0 to 3 Months	47.84%
More Than 2 Years	55.43%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>91.30</b>
8.2% GOI 15-FEB-22	Sovereign	35.88
5.74% GOI 15-NOV-26	Sovereign	25.35
7.17% GOI 08-JAN-28	Sovereign	11.42
5.63% GOI 12-APR-26	Sovereign	10.13
7.57% GOI 17-JUN-33	Sovereign	4.36
6.22% GOI 16-MAR-35	Sovereign	4.05
8.13% GOI 22-JUN-45	Sovereign	0.11
Tri - party repo		11.94
Other Current Assets		-3.27
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

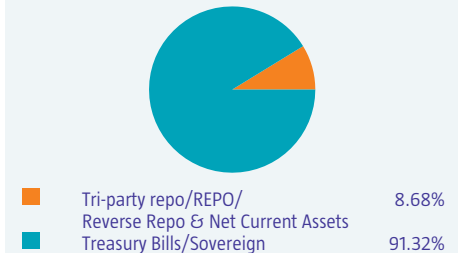
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



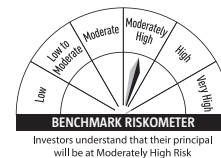
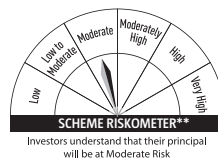


# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 1,044.56 Crores  
**Monthly AVG AUM** : ₹ 1,021.45 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 83.0590  
Regular Plan - Growth Option ₹ 75.4968

Direct Plan -

Monthly IDCW (payout/reinvestment) ₹ 16.3152

Regular Plan -

Monthly IDCW (payout/reinvestment) ₹ 14.2633

Regular Plan -

Quarterly IDCW (payout/reinvestment) ₹ 14.1099

Direct Plan -

Quarterly IDCW (payout/reinvestment) ₹ 16.0434

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

**ASSET ALLOCATION:** Equity and equity related instruments-10%-25% (Risk-High)  
Debt securities (including Securitized debt) with Money Market Instruments -75%-90% (Risk-Medium)

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹1 thereafter

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

**SIP:** 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 - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

**ENTRY LOAD:** Nil

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

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

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

**EXPENSE RATIO^:** Regular Plan:1.85% Direct Plan: 0.56%

**BENCHMARK:** CRISIL Hybrid 85+15-Conservative Index

**FUND MANAGER\*:**

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Shridatta Bhandwadar (For Equity Portfolio)

**TOTAL EXPERIENCE:** 1) 27 Years 2) 15 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 02-Dec-21

## PRODUCT POSITIONING

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

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

### Equity Quants

Standard Deviation 4.67

Portfolio Beta 1.05

Portfolio Turnover Ratio 2.1 times

R-Squared 0.74

Sharpe Ratio 1.67

### Debt Quants

Yield to Maturity 4.42%

Modified Duration 1.32 Years

Average Maturity 1.81 Years

Macaulay Duration 1.36 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	22.74%
3 to 6 Months	7.20%
6 to 12 Months	18.46%
1-2 years	10.04%
More Than 2 Years	17.33%

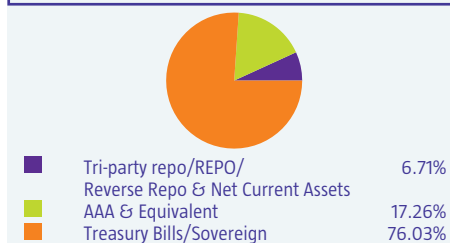
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>23.34</b>
<b>Listed</b>	<b>23.34</b>
<b>Banks</b>	<b>4.27</b>
ICICI Bank Ltd	1.51
HDFC Bank Ltd	1.30
Axis Bank Ltd	0.72
State Bank of India	0.44
Kotak Mahindra Bank Ltd	0.30
<b>Finance</b>	<b>3.07</b>
Bajaj Finance Ltd	1.27
SBI Cards and Payment Services Ltd	0.66
Muthoot Finance Ltd	0.64
Cholamandalam Investment and Finance Co Ltd	0.50
<b>Software</b>	<b>2.82</b>
Infosys Ltd	1.39
Tata Consultancy Services Ltd	0.51
Mphasis Ltd	0.49
Tech Mahindra Ltd	0.43
<b>Healthcare Services</b>	<b>1.61</b>
Max Healthcare Institute Ltd	1.27
Apollo Hospitals Enterprise Ltd	0.34
<b>Retailing</b>	<b>1.30</b>
Avenue Supermarts Ltd	0.67
Zomato Ltd	0.33
FSN E-Commerce Ventures Ltd	0.30
<b>Auto Ancillaries</b>	<b>1.27</b>
Minda Industries Ltd	0.70
Sona Blw Precision Forgings Ltd	0.57
<b>Insurance</b>	<b>1.13</b>
SBI Life Insurance Co Ltd	0.57
Max Financial Services Ltd	0.56
<b>Auto</b>	<b>1.10</b>
Tata Motors Ltd	0.46
TVS Motor Co Ltd	0.36
Mahindra & Mahindra Ltd	0.28
<b>Pharmaceuticals</b>	<b>1.06</b>
Gland Pharma Ltd	0.66
Divi's Laboratories Ltd	0.40
<b>Chemicals</b>	<b>0.97</b>
Vinati Organics Ltd	0.57
Atul Ltd	0.40

<b>Industrial Products</b>	<b>0.60</b>
Bharat Forge Ltd	0.60
<b>Petroleum Products</b>	<b>0.59</b>
Reliance Industries Ltd	0.59
<b>Gas</b>	<b>0.52</b>
Indraprastha Gas Ltd	0.52
<b>Cement &amp; Cement Products</b>	<b>0.51</b>
Ultratech Cement Ltd	0.51
<b>Consumer Non Durables</b>	<b>0.50</b>
Tata Consumer Products Ltd	0.28
Hindustan Unilever Ltd	0.22
<b>Paper</b>	<b>0.44</b>
Century Textile & Industries Ltd	0.44
<b>Transportation</b>	<b>0.38</b>
TCI Express Ltd	0.38
<b>Industrial Capital Goods</b>	<b>0.34</b>
Thermax Ltd	0.34
<b>Entertainment</b>	<b>0.31</b>
PVR Ltd	0.31
<b>Consumer Durables</b>	<b>0.30</b>
Greenpanel Industries Ltd	0.30
<b>Construction</b>	<b>0.24</b>
KNR Constructions Ltd	0.24
<b>Telecom - Services</b>	<b>0.01</b>
Bharti Airtel Ltd - Partly Paid	0.01
<b>Debt Instruments</b>	<b>13.24</b>
National Bank For Agriculture & Rural Development	3.01
Housing Development Finance Corporation Ltd	2.40
LIC Housing Finance Ltd	2.40
Housing Development Finance Corporation Ltd	1.01
LIC Housing Finance Ltd	0.99
REC Ltd	0.98
Power Finance Corporation Ltd	0.97
Reliance Industries Ltd	0.97
LIC Housing Finance Ltd	0.51
<b>Government Securities</b>	<b>46.37</b>
6.84% GOI 19-DEC-22	10.77
4.26% GOI 17-MAY-23	7.14
8.2% GOI 15-FEB-22	4.81
7.32% GOI 28-JAN-24	3.75
3.96% GOI 09-NOV-22	3.34
6.10% GOI 12-JUL-31	3.27
6.18% GOI 04-NOV-24	2.45
8.15% GOI 11-JUN-22	2.44
5.09% GOI 13-APR-22	2.40
4.48% GOI 02-NOV-23	2.38
5.22% GOI 15-JUN-25	1.42
6.76% GOI 22-FEB-61	0.92
8.49% PUNJAB SDL UDAY 31-MAR-22	0.77
9.25% MAHARASHTRA SDL 09-OCT-23	0.51
7.72% GOI 26-OCT-55	0.00
Treasury Bills	11.88
Tri - party repo	4.26
Other Current Assets	0.86
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

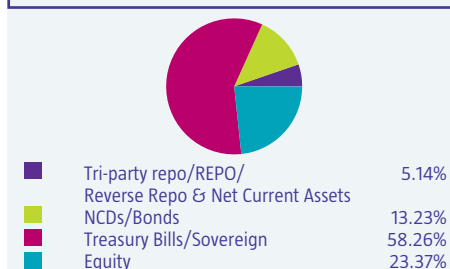
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



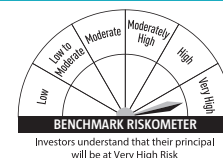
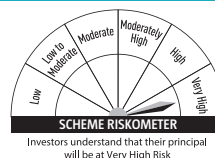
<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 31.12.2021 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 42 for disclaimers. ● \* Mr.Shridatta Bhandwadar will be managing the scheme from December 2, 2021, please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on December 31, 2021)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 7,297.44 Crores

**Monthly AVG AUM :** ₹ 7,112.87 Crores

**NAV:** (as on December 31, 2021)

Direct Plan - Growth Option ₹ 268.0600

Regular Plan - Growth Option ₹ 246.9100

Regular Plan - Monthly IDCW (payout/reinvestment) ₹ 93.2300

Direct Plan - Monthly IDCW (payout/reinvestment) ₹ 110.5700

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

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

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

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

**Subsequent purchases:** Minimum amount of ₹ 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 - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil. For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1%. For any redemption / switch out after 1 Year from the date of allotment - Nil

**EXPENSE RATIO<sup>^</sup>:** Regular Plan :1.92% Direct Plan:0.64%

**BENCHMARK :** CRISIL Hybrid 35+65 - Aggressive Index

**FUND MANAGER :**

For Equity Portfolio 1) Ms. Ennette Fernandes  
2) Mr. Shridatta Bhandwaladar  
For Debt Portfolio 3) Mr. Avnish Jain

**TOTAL EXPERIENCE:** 1) 12 Years 2) 15 Years 3) 27 Years

**MANAGING THIS FUND:**

1) Since 01-Oct-21 2) Since 5-July-16 3) Since 7-Oct-13

## PRODUCT POSITIONING

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

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

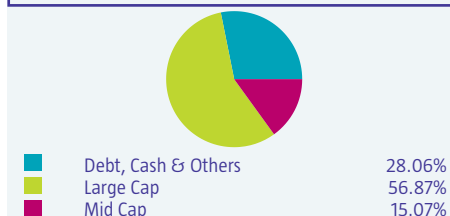
<b>Equity Quants</b>	
Standard Deviation	13.48
Portfolio Beta	0.94
Portfolio Turnover Ratio (Equity)	0.34 times
Portfolio Turnover Ratio (Total)	0.78 times
R-Squared	0.94
Sharpe Ratio	1.11
<b>Debt Quants</b>	
Yield to Maturity	4.37%
Modified Duration	1.15 Years
Average Maturity	1.52 Years
Macaulay Duration	1.18 Years

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>71.94</b>
<b>Listed</b>	<b>71.94</b>
<b>Banks</b>	<b>14.96</b>
ICICI Bank Ltd	5.31
HDFC Bank Ltd	4.49
State Bank of India	3.09
Axis Bank Ltd	2.07
<b>Software</b>	<b>11.61</b>
Infosys Ltd	5.95
Tata Consultancy Services Ltd	3.07
HCL Technologies Ltd	1.45
Mphasis Ltd	1.14
<b>Finance</b>	<b>5.32</b>
Bajaj Finance Ltd	2.52
Housing Development Finance Corporation Ltd	2.12
Cholamandlam Investment and Finance Co Ltd	0.68
<b>Pharmaceuticals</b>	<b>4.13</b>
Sun Pharmaceutical Industries Ltd	1.54
Gland Pharma Ltd	0.98
Divi's Laboratories Ltd	0.83
IPCA Laboratories Ltd	0.48
Abbott India Ltd	0.30
<b>Auto</b>	<b>3.98</b>
Tata Motors Ltd	1.29
Maruti Suzuki India Ltd	1.12
Mahindra & Mahindra Ltd	0.95
Ashok Leyland Ltd	0.62
<b>Retailing</b>	<b>3.19</b>
Avenue Supermarts Ltd	1.25
Zomato Ltd	0.73
Aditya Birla Fashion and Retail Ltd	0.63
FSN E-Commerce Ventures Ltd	0.58
<b>Petroleum Products</b>	<b>3.16</b>
Reliance Industries Ltd	3.16
<b>Cement &amp; Cement Products</b>	<b>2.88</b>
Ultratech Cement Ltd	1.74
Grasim Industries Ltd	0.62
The Ramco Cements Ltd	0.52
<b>Construction Project</b>	<b>2.78</b>
Larsen & Toubro Ltd	2.78
<b>Consumer Durables</b>	<b>2.73</b>
Voltas Ltd	1.17
Titan Co Ltd	0.87
Crompton Greaves Consumer Electricals Ltd	0.69
<b>Consumer Non Durables</b>	<b>2.67</b>
Hindustan Unilever Ltd	1.20
Asian Paints Ltd	0.79
United Spirits Ltd	0.68
<b>Chemicals</b>	<b>2.16</b>
Atul Ltd	0.89
Navin Fluorine International Ltd	0.76
Vinati Organics Ltd	0.51
<b>Auto Ancillaries</b>	<b>1.94</b>
Minda Industries Ltd	1.18
WABCO India Ltd	0.76
<b>Industrial Products</b>	<b>1.85</b>
Polycab India Ltd	1.11
Bharat Forge Ltd	0.74
<b>Healthcare Services</b>	<b>1.46</b>
Max Healthcare Institute Ltd	1.21
Syngene International Ltd	0.25
<b>Telecom - Services</b>	<b>1.40</b>
Bharti Airtel Ltd	1.36
Bharti Airtel Ltd - Partly Paid	0.04
<b>Non - Ferrous Metals</b>	<b>1.21</b>
Hindalco Industries Ltd	1.21
<b>Insurance</b>	<b>1.15</b>
SBI Life Insurance Co Ltd	1.15
<b>Construction</b>	<b>0.89</b>
Obero Realty Ltd	0.89
<b>Gas</b>	<b>0.74</b>

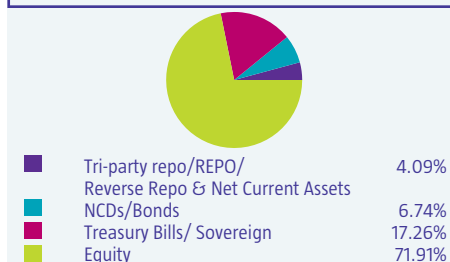
Gujarat Gas Ltd	0.74
<b>Leisure Services</b>	<b>0.65</b>
Jubilant Foodworks Ltd	0.65
<b>Industrial Capital Goods</b>	<b>0.60</b>
Honeywell Automation India Ltd	0.60
<b>Pesticides</b>	<b>0.48</b>
PI Industries Ltd	0.48
<b>Debt Instruments</b>	<b>6.74</b>
LIC Housing Finance Ltd	1.03
LIC Housing Finance Ltd	0.68
Housing Development Finance Corporation Ltd	0.63
Reliance Industries Ltd	0.43
Reliance Industries Ltd	0.42
Housing Development Finance Corporation Ltd	0.35
Housing Development Finance Corporation Ltd	0.35
Reliance Industries Ltd	0.35
LIC Housing Finance Ltd	0.34
Housing Development Finance Corporation Ltd	0.29
LIC Housing Finance Ltd	0.28
National Bank For Agriculture & Rural Development	0.22
REC Ltd	0.21
Power Finance Corporation Ltd	0.21
National Bank For Agriculture & Rural Development	0.17
Small Industries Development Bank Of India	0.14
LIC Housing Finance Ltd	0.14
REC Ltd	0.14
LIC Housing Finance Ltd	0.14
LIC Housing Finance Ltd	0.07
Power Finance Corporation Ltd	0.07
Power Grid Corporation of India Ltd	0.07
National Bank For Agriculture & Rural Development	0.01
<b>Money Market Instruments</b>	<b>7.82</b>
Tri - party repo	4.08
Treasury Bills	3.74
<b>Government Securities</b>	<b>13.50</b>
4.26% GOI 17-MAY-23	2.04
8.15% GOI 11-JUN-22	1.95
3.96% GOI 09-NOV-22	1.84
6.84% GOI 19-DEC-22	1.61
7.32% GOI 28-JAN-24	1.61
4.48% GOI 02-NOV-23	1.02
8.2% GOI 15-FEB-22	0.76
5.09% GOI 13-APR-22	0.69
6.10% GOI 12-JUL-31	0.67
5.63% GOI 12-APR-26	0.54
6.84% GUJARAT SDL 08-SEP-31	0.27
6.76% GOI 22-FEB-61	0.20
6.64% GOI 16-JUN-35	0.13
8.15% GOI 24-NOV-26	0.07
8.24% GOI 15-FEB-27	0.07
7.42% MAHARASHTRA SDL 11-MAY-22	0.03
Net Current Assets	0.00
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



## ASSET ALLOCATION

(% to net assets)



## PERFORMANCE AT A GLANCE

(as on December 31, 2021)

### EQUITY SCHEMES

#### CANARA ROBECO FLEXICAP FUND

\*Fund Managers: (1) Mr. Shridatta Bhandwadar is managing the scheme since 5-July-16

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	32.61	31.63	23.23	13261	13163	12323
Last 3 Years	22.07	19.30	18.62	18200	16987	16698
Last 5 Years	20.37	18.05	18.31	25293	22951	23198
Since Inception	18.66	16.81	17.89	229260	173262	203350

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: September 16, 2003. Different plans have a different expense structure. \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwadar is managing the scheme since 29-September-18.

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	56.13	51.72	23.23	15613	15172	12323
Last 3 Years	20.28	14.38	18.62	17412	14968	16698
Last 5 Years	14.56	10.59	18.31	19747	16549	23198
Since Inception	13.40	-	15.17	75690	-	96999

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: December 2, 2005. Different plans have a different expense structure.

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

Fund Manager: (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwadar is managing the scheme since 01-October-19.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	35.13	31.63	23.23	13513	13163	12323
Last 3 Years	23.96	19.30	18.62	19059	16987	16698
Last 5 Years	20.87	18.05	18.31	25824	22951	23198
Since Inception	20.67	18.03	16.99	113215	85060	75908

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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 of Regular Plan Growth Option : 02-February-2009. Inception date of Scheme – 31-March-1993. Different plans have a different expense structure. Please refer notice cum addendum no. 40 dated December 1, 2021 for change in benchmark of scheme

#### CANARA ROBECO EQUITY TAX SAVER FUND - Regular Plan IDCW Option

Fund Manager: (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwadar is managing the scheme since 01-October-19.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	35.16	31.63	23.23	13516	13163	12323
Last 3 Years	23.98	19.30	18.62	19067	16987	16698
Last 5 Years	20.88	18.05	18.31	25834	22951	23198
Since Inception	15.44	13.33	13.49	622386	365832	381172

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan - IDCW 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. Please refer notice cum addendum no. 40 dated December 1, 2021 for change in benchmark of scheme

#### CANARA ROBECO EMERGING EQUITIES

\*Fund Manager: (1) Mr. Shridatta Bhandwadar is managing the scheme since 01-October-19.

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	36.99	37.04	23.23	13699	13704	12323
Last 3 Years	22.83	20.63	18.62	18543	17564	16698
Last 5 Years	20.64	19.11	18.31	25576	23997	23198
Since Inception	18.14	-	16.30	165090	-	126832

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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 11, 2005. Different plans have a different expense structure. \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

● Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● - : Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

## PERFORMANCE AT A GLANCE

(as on December 31, 2021)

### EQUITY SCHEMES

#### CANARA ROBECO CONSUMER TRENDS FUND

**Fund Manager:** (1) Ms. Ennette Fernandes is managing the scheme since 01-October-21. (2) Mr. Shridatta Bhandwaladar is managing the scheme since 01-October-19.

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	30.18	26.53	23.23	13018	12653	12323
Last 3 Years	20.94	17.91	18.62	17700	16398	16698
Last 5 Years	20.52	17.51	18.31	25455	22428	23198
Since Inception	16.67	12.47	12.46	66640	42460	42428

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: September 14, 2009. Different plans have a different expense structure.

#### CANARA ROBECO BLUE CHIP EQUITY FUND

**Fund Manager:** (1) Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16 (2) Mr. Vishal Mishra is managing the scheme since 01-June-21.

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	24.54	26.53	23.23	12454	12653	12323
Last 3 Years	21.01	17.91	18.62	17729	16398	16698
Last 5 Years	19.19	17.51	18.31	24080	22428	23198
Since Inception	13.36	11.94	14.63	41610	36069	47238

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: August 20, 2010. Different plans have a different expense structure.

#### CANARA ROBECO EQUITY HYBRID FUND

**Fund Manager:** (1) Ms. Ennette Fernandes is managing the scheme since 01-October-21 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 5-July-16 (3) Mr. Avnish Jain is managing the scheme since 07-Oct-13.

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	22.76	19.74	23.23	12276	11974	12323
Last 3 Years	17.93	16.05	18.62	16407	15634	16698
Last 5 Years	15.76	14.71	18.31	20801	19877	23198
Since Inception	11.72	-	12.85	246910	-	329965

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: February 1, 1993. Different plans have a different expense structure.

#### CANARA ROBECO SMALL CAP FUND

**\*Fund Manager:** (1) Mr. Ajay Khandelwal is managing the scheme since 21-December-21. (2) Mr. Shridatta Bhandwaladar is managing the scheme since 01-October-19.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	NIFTY Small Cap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	NIFTY Small Cap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	70.81	63.34	23.23	17081	16334	12323
Since Inception	33.80	30.26	19.78	23110	21394	16808

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: February 15, 2019. Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 3 years. \*Please refer notice cum addendum no.44 dated December 21, 2021 for change in fund management responsibilities.

#### CANARA ROBECO FOCUSED EQUITY FUND

**Fund Manager:** (1) Mr. Shridatta Bhandwaladar is managing the scheme since 17-May-21. (2) Mr. Amit Kadam is managing the scheme since 01-October-21.

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 6 Months	31.82	23.06	22.78	11595	11156	11142
Since Inception	38.90	30.44	29.55	12430	11901	11846

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option. Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months and since inception from the last day of previous month-end. Inception Date: May 17, 2021. Different plans have a different expense structure.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● - : Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.



## PERFORMANCE AT A GLANCE

(as on December 31, 2021)

### INCOME / DEBT SCHEMES

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

\*Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 7-Oct-13 (2) Mr. Shridatta Bhandwadar is managing the scheme since 02-December-21.

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	9.98	7.07	1.35	10998	10707	10135
Last 3 Years	11.44	10.63	6.94	13845	13542	12232
Last 5 Years	9.25	9.18	5.32	15569	15519	12963
Since Inception	10.54	9.09	6.31	68199	52990	32297

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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 of Regular Plan Growth Option : 05-November-2002. Inception date of Scheme –24-April-1988. Different plans have a different expense structure. 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. \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

#### CANARA ROBECO CONSERVATIVE HYBRID FUND - Regular Plan Monthly IDCW Option

\*Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 7-Oct-13 (2) Mr. Shridatta Bhandwadar is managing the scheme since 02-December-21.

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	9.99	7.07	1.35	10999	10707	10135
Last 3 Years	11.45	10.63	6.94	13846	13542	12232
Last 5 Years	9.25	9.18	5.32	15568	15519	12963
Since Inception	9.85	-	-	237661	-	-

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan Monthly IDCW 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. 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. \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: (1) Ms. Suman Prasad is managing the scheme since 16-Sep-12.

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	2.82	4.38	1.35	10282	10438	10135
Last 3 Years	6.73	8.07	6.94	12161	12624	12232
Last 5 Years	6.58	7.38	5.32	13755	14280	12963
Since Inception	7.08	8.32	6.90	20805	23497	20415

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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 25, 2011. Different plans have a different expense structure. 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: (1) Mr. Avnish Jain is managing the scheme since 25-June-14

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	1.87	3.44	1.35	10187	10344	10135
Last 3 Years	7.35	8.74	6.94	12373	12859	12232
Last 5 Years	6.13	7.35	5.32	13469	14263	12963
Since Inception	8.27	7.16	6.42	46320	37954	33236

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: September 19, 2002. Different plans have a different expense structure.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>\*\*</sup> ● -: Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

## PERFORMANCE AT A GLANCE

(as on December 31, 2021)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO LIQUID FUND

Fund Manager: (1) Mr. Girish Hisaria is managing the scheme since 24-Aug-14 (2) Ms. Suman Prasad is managing the scheme since 18-Mar-11

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>
Last 1 Year	3.23	3.60	3.49	10323	10360	10349
Last 3 Years	4.41	5.01	5.63	11384	11582	11788
Last 5 Years	5.41	5.85	5.92	13019	13291	13336
Since Inception	7.10	7.00	6.37	25195	24878	22983
Last 7 Days	3.46	3.41	4.06	10007	10007	10008
Last 15 Days	3.55	3.72	2.76	10015	10015	10011
Last 30 Days	3.39	3.59	2.94	10029	10031	10025

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option 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: January 15, 2002. The face value was changed to ₹ 1000 w.e.f Aug 20, 2011. Different plans have a different expense structure.

#### CANARA ROBECO ULTRA SHORT TERM FUND

Fund Manager: (1) Mr. Girish Hisaria is managing the scheme since 24-Aug-14 (2) Ms. Suman Prasad is managing the scheme since 12-Apr-11

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>	Scheme	CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>
Last 1 Year	2.63	4.16	3.49	10263	10416	10349
Last 3 Years	4.56	6.05	5.63	11433	11930	11788
Last 5 Years	5.10	6.58	5.92	12824	13759	13336
Since Inception (CAGR)	7.04	7.68	6.37	31071	27092	22988

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: September 16, 2003. The face value was changed to ₹ 1000 w.e.f Aug 20, 2011. Different plans have a different expense structure.

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: (1) Mr. Girish Hisaria is managing the scheme since 24-Aug-14

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	1.20	3.44	1.35	10120	10344	10135
Last 3 Years	6.51	8.74	6.94	12085	12859	12232
Last 5 Years	5.38	7.35	5.32	12998	14263	12963
Since Inception	7.31	7.88	6.12	24325	26005	21129

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: May 29, 2009. Different plans have a different expense structure.

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 7-Feb-14.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Corporate Bond Composite Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	CRISIL Corporate Bond Composite Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	2.83	4.91	1.35	10283	10491	10135
Last 3 Years	7.22	9.18	6.94	12329	13016	12232
Last 5 Years	6.45	7.85	5.32	13675	14600	12963
Since Inception	7.60	9.01	7.73	17837	19925	18011

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: 7th February, 2014. Different plans have a different expense structure. Please refer notice cum addendum no. 40 dated December 1, 2021 for change in benchmark of scheme.

#### CANARA ROBECO SAVINGS FUND

Fund Manager: (1) Mr. Girish Hisaria is managing the scheme since 24-Aug-14 (2) Ms. Suman Prasad is managing the scheme since 12-Apr-11

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>	Scheme	CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>
Last 1 Year	3.11	4.23	3.49	10311	10423	10349
Last 3 Years	5.85	6.75	5.63	11860	12165	11788
Last 5 Years	6.25	6.94	5.92	13542	13994	13336
Since Inception	7.52	7.43	6.10	33907	33416	27119

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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 4, 2005. Different plans have a different expense structure.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>\*\*</sup> ● - : Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

## PERFORMANCE AT A GLANCE

(as on December 31, 2021)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: (1) Mr. Girish Hisaria is managing the scheme since 24-Aug-14

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	1.83	2.78	1.35	10183	10278	10135
Last 3 Years	7.29	8.34	6.94	12353	12720	12232
Last 5 Years	5.92	6.78	5.32	13338	13889	12963
Since Inception	8.60	8.78	-	61474	63754	-

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth 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: December 29, 1999. Different plans have a different expense structure.

#### CANARA ROBECO OVERNIGHT FUND

Fund Manager: (1) Ms. Suman Prasad is managing the scheme since 24-July-19

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Overnight Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>	Scheme	CRISIL Overnight Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>
Last 1 Year	3.15	3.27	3.49	10315	10327	10349
Since Inception	3.62	3.67	5.09	10907	10920	11289
Last 7 Days	3.32	2.83	4.06	10006	10007	10008
Last 15 Days	3.37	3.49	2.76	10014	10014	10011
Last 30 Days	3.29	3.43	2.94	10028	10029	10025

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option 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: July 24, 2019. Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 3 years.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● -: Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

## Scheme Performance - Fund Manager wise

(as on December 31, 2021)

### Fund Manager: Mr. Shridatta Bhandwaldar

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 SMALL CAP FUND	70.81	63.34	N.A.	N.A.	N.A.	N.A.	33.80	30.26
CANARA ROBECO INFRASTRUCTURE	56.13	51.72	20.28	14.38	14.56	10.59	13.40	-
CANARA ROBECO EQUITY TAX SAVER FUND	35.13	31.63	23.96	19.30	20.87	18.05	20.67	0.18
CANARA ROBECO EQUITY HYBRID FUND	22.76	19.74	17.93	16.05	15.76	14.71	11.72	-
CANARA ROBECO BLUE CHIP EQUITY FUND	24.54	26.53	21.01	17.91	19.19	17.51	13.36	11.94
CANARA ROBECO FLEXICAP FUND	32.61	31.63	22.07	19.30	20.37	18.05	18.66	16.81

Note:

- Mr. Shridatta Bhandwaldar manages 9 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.
- N.A.- Not Applicable because scheme is in existence for less than 3 years.
- : Corresponding Benchmark values not available

### Fund Manager: Mr. Vishal Mishra

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	35.13	31.63	23.96	19.30	20.87	18.05	20.67	0.18
CANARA ROBECO INFRASTRUCTURE	56.13	51.72	20.28	14.38	14.56	10.59	13.40	-
CANARA ROBECO BLUE CHIP EQUITY FUND	24.54	26.53	21.01	17.91	19.19	17.51	13.36	11.94

Note:

- Mr. Vishal Mishra 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
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available

### Fund Manager: Ms. Ennette Fernandes

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 CONSUMER TRENDS FUND	30.18	26.53	20.94	17.91	20.52	17.51	16.67	12.47
CANARA ROBECO EQUITY HYBRID FUND	22.76	19.74	17.93	16.05	15.76	14.71	11.72	-

Note:

- Ms. Ennette Fernandes manages 2 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available

### Fund Manager: Mr. Amit Kadam

Scheme Names	Simple Annualized Growth Rate (%)							
	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 FOCUSED EQUITY FUND	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	38.90	30.44

Note:

- Mr. Amit Kadam 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.
- Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months from the last day of previous month-end / since inception.

\*For scheme benchmark please refer page no 27-31 • Load is not taken into consideration for computation of returns. Returns of IDCW 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 on the basis of 1 Year CAGR returns.



## Scheme Performance - Fund Manager wise

(as on December 31, 2021)

### Fund Manager: Mr. Ajay Khandelwal

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 SMALL CAP FUND	70.81	63.34	N.A.	N.A.	N.A.	N.A.	33.80	30.26

Note:

- Mr. Ajay Khandelwal 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.
- N.A.- Not Applicable because scheme is in existence for less than 3 years.

### 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*	22.76	19.74	17.93	16.05	15.76	14.71	11.72	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	9.98	7.07	11.44	10.63	9.25	9.18	10.54	9.09
CANARA ROBECO INCOME FUND	1.87	3.44	7.35	8.74	6.13	7.35	8.27	7.16
CANARA ROBECO CORPORATE BOND FUND	2.83	4.91	7.22	9.18	6.45	7.85	7.60	9.01

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
- ^ 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.
- : Corresponding Benchmark values not available

### 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	1.83	2.78	7.29	8.34	5.92	6.78	8.60	8.78
CANARA ROBECO LIQUID FUND	3.23	3.60	4.41	5.01	5.41	5.85	7.10	7.00
CANARA ROBECO ULTRA SHORT TERM FUND	2.63	4.16	4.56	6.05	5.10	6.58	7.04	7.68
CANARA ROBECO DYNAMIC BOND FUND	1.20	3.44	6.51	8.74	5.38	7.35	7.31	7.88
CANARA ROBECO SAVINGS FUND	3.11	4.23	5.85	6.75	6.25	6.94	7.52	7.43

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^	2.82	4.38	6.73	8.07	6.58	7.38	7.08	8.32
CANARA ROBECO LIQUID FUND	3.23	3.60	4.41	5.01	5.41	5.85	7.10	7.00
CANARA ROBECO ULTRA SHORT TERM FUND	2.63	4.16	4.56	6.05	5.10	6.58	7.04	7.68
CANARA ROBECO SAVINGS FUND	3.11	4.23	5.85	6.75	6.25	6.94	7.52	7.43
CANARA ROBECO OVERNIGHT FUND	3.15	3.27	N.A.	N.A.	N.A.	N.A.	3.62	3.67

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.
- ^ 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.
- N.A.- Not Applicable because scheme is in existence for less than 3 years.

\*For scheme benchmark please refer page no 27-31 • Load is not taken into consideration for computation of returns. Returns of IDCW option under the scheme for the investor would be net of distribution tax as applicable.

## SIP RETURNS

(as on December 31, 2021)

### EQUITY SCHEMES

#### CANARA ROBECO FLEXICAP FUND

\*Fund Manager: Mr. Shridatta Bhandwaladar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2200000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	11803334	6433973	2909827	1608334	1019149	548059	138023
Scheme Returns	16.19%	15.48%	16.87%	18.22%	21.32%	29.28%	28.92%
S&P BSE 500 TRI <sup>#</sup>	14.58%	14.08%	16.26%	17.11%	19.71%	29.09%	33.70%
S&P BSE SENSEX TRI <sup>##</sup>	14.38%	13.50%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	16-Sep-03						

\*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

#### CANARA ROBECO EQUITY TAX SAVER FUND

Fund Manager: Mr. Vishal Mishra / Mr. Shridatta Bhandwaladar

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1550000	1200000	840000	600000	360000	120000
Market Value (INR)	5097059	3104260	1683777	1068625	570162	138118
Scheme Returns	17.05%	18.07%	19.51%	23.29%	32.25%	29.07%
S&P BSE 500 Index TRI <sup>#</sup>	14.30%	15.34%	16.19%	18.39%	25.57%	22.00%
S&P BSE SENSEX TRI <sup>##</sup>	14.40%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date (Canara Robeco Equity Tax saver – Reg Growth Plan)	02-Feb-09					

Please refer notice cum addendum no. 40 dated December 1, 2021 for change in benchmark of scheme.

#### CANARA ROBECO EQUITY HYBRID FUND

Fund Manager: Ms. Ennette Fernandes / Mr. Shridatta Bhandwaladar / Mr. Avnish Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3470000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	41111018	15714362	5907563	2675147	1437129	916966	499234	132326
Scheme Returns	14.18%	16.36%	14.50%	15.31%	15.06%	16.98%	22.42%	19.54%
CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	NA	NA	12.41%	13.80%	14.24%	15.74%	20.51%	16.81%
S&P BSE SENSEX TRI <sup>##</sup>	14.52%	15.65%	13.50%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

Fund Manager: Ms. Ennette Fernandes / Mr. Shridatta Bhandwaladar

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1480000	1200000	840000	600000	360000	120000
Market Value	4695758	3180067	1624462	1002674	538168	135223
Scheme Returns	17.40%	18.52%	18.50%	20.65%	27.92%	24.28%
S&P BSE 100 TRI <sup>#</sup>	14.11%	15.34%	16.19%	18.39%	25.57%	22.00%
S&P BSE SENSEX TRI <sup>##</sup>	14.18%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	14-Sep-09					

#### CANARA ROBECO EMERGING EQUITIES

\*Fund Manager: Mr. Shridatta Bhandwaladar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2020000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	12906103	9979859	3874520	1674778	1026511	571035	140213
Scheme Returns	19.47%	20.48%	22.17%	19.36%	21.62%	32.37%	32.57%
Nifty Large Midcap 250 TRI <sup>#</sup>	N.A	15.63%	18.01%	18.29%	20.93%	31.52%	29.51%
S&P BSE Sensex TRI <sup>##</sup>	13.63%	13.50%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	11-Mar-05						

\*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

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-2021 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, 2021)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwadar / Mr. Vishal Mishra

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1370000	1200000	840000	600000	360000	120000
Market Value	3488699	2798167	1557562	985844	526719	132870
Scheme Returns	15.43%	16.14%	17.32%	19.95%	26.33%	20.43%
S&P BSE 100 TRI <sup>#</sup>	14.53%	15.34%	16.19%	18.39%	25.57%	22.00%
S&P BSE SENSEX TRI <sup>##</sup>	14.61%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	20-Aug-10					

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Vishal Mishra / Mr. Shridatta Bhandwadar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1930000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6074716	5243792	2672440	1456856	973090	582331	146264
Scheme Returns	13.02%	13.12%	15.29%	15.45%	19.42%	33.85%	42.84%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	N.A.	12.21%	13.08%	16.15%	31.47%	34.63%
S&P BSE SENSEX TRI <sup>##</sup>	13.35%	13.50%	15.44%	16.64%	18.95%	24.77%	21.24%
Inception Date	02-Dec-05						

#### CANARA ROBECO SMALL CAP FUND

\*Fund Manager: Mr. Ajay Khandelwal / Mr. Shridatta Bhandwadar

	Since Inception	1 yr
Total Amt invested	350000	120000
Market Value	701780	156180
Scheme Returns	52.63%	60.11%
Nifty Small Cap 250 <sup>#</sup>	46.03%	50.79%
S&P BSE SENSEX TRI <sup>##</sup>	25.64%	21.24%
Inception Date	15-Feb-19	

The scheme has been in existence for more than 1 year but less than 3 years.

\*Please refer notice cum addendum no.44 dated December 21, 2021 for change in fund management responsibilities.

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-2021 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, 2021)

### 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	2650000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	7214692	5843821	3604159	1783329	1070492	700851	390433	121868
Scheme Returns	8.23%	8.17%	8.70%	7.68%	6.82%	6.15%	5.34%	2.90%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	7.95%	7.72%	8.04%	8.07%	7.59%	7.42%	6.63%	4.19%
CRISIL 10 Year Gilt Index <sup>**</sup>	NA	NA	6.69%	6.80%	6.29%	5.92%	6.63%	1.57%
Inception Date	29-Dec-99							

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

\*Fund Manager: Mr. Avnish Jain / Mr. Shridatta Bhandwadar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2300000	1800000	1200000	840000	600000	360000	120000
Market Value	6492547	3801457	1949595	1172543	777576	430272	126028
Scheme Returns	9.86%	9.34%	9.38%	9.37%	10.31%	11.93%	9.44%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	9.03%	9.28%	9.74%	9.56%	9.76%	10.32%	7.38%
CRISIL 10 Year Gilt Index <sup>**</sup>	14.02%	6.69%	6.80%	6.29%	5.92%	4.77%	1.57%
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. \*Please refer notice cum addendum no.41 dated December 1, 2021 for change in fund management responsibilities.

#### 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	2320000	1800000	1200000	840000	600000	360000	120000
Market Value	5450338	3363633	1736621	1061596	702311	390437	121584
Scheme Returns	8.14%	7.87%	7.18%	6.58%	6.23%	5.34%	2.46%
Crisil Composite Bond Fund Index <sup>#</sup>	7.69%	8.16%	8.34%	7.94%	7.75%	7.15%	4.61%
CRISIL 10 Year Gilt Index <sup>**</sup>	6.46%	6.69%	6.80%	6.29%	5.92%	4.77%	1.57%
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	2020000	1800000	1200000	840000	600000	360000	120000
Market Value	3922275	3214333	1701993	1044948	691602	386504	122047
Scheme Returns	7.40%	7.32%	6.79%	6.14%	5.62%	4.67%	3.18%
CRISIL Low Duration Debt Index <sup>#</sup>	7.57%	7.59%	7.51%	6.93%	6.53%	5.72%	4.27%
CRISIL 1yr T Bill Index <sup>**</sup>	6.31%	6.36%	6.30%	5.84%	5.46%	4.60%	3.38%
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	1520000	1200000	840000	600000	360000	120000
Market Value	2454774	1713442	1040274	688084	386367	121372
Scheme Returns	7.26%	6.92%	6.01%	5.42%	4.64%	2.13%
Crisil Composite Bond Fund Index <sup>#</sup>	8.29%	8.34%	7.94%	7.75%	7.15%	4.61%
CRISIL 10 Year Gilt Index <sup>**</sup>	6.74%	6.80%	6.29%	5.92%	4.77%	1.57%
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-2021 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, 2021)

### 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	1620000	1200000	840000	600000	360000	120000
Market Value	2559612	1621776	1003891	672223	380499	121706
Scheme Returns	6.49%	5.87%	5.02%	4.49%	3.63%	2.65%
Crisil Ultra Short Term Debt Index <sup>#</sup>	7.41%	7.05%	6.46%	6.04%	5.17%	4.17%
CRISIL 1yr T Bill Index <sup>##</sup>	6.38%	6.30%	5.84%	5.46%	4.60%	3.38%
Inception Date	16-Sept-03					

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1290000	1200000	840000	600000	360000	120000
Market Value	1880997	1697599	1058910	700565	390907	121945
Scheme Returns	6.80%	6.74%	6.51%	6.13%	5.42%	3.02%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.02%	7.96%	7.59%	7.43%	6.89%	4.78%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.85%	6.80%	6.29%	5.92%	4.77%	1.57%
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	7 yr	5 yr	3 yr	1 yr
Total Amt invested	950000	840000	600000	360000	120000
Market Value	1251433	1063794	705130	392650	122072
Scheme Returns	6.83%	6.64%	6.39%	5.72%	3.22%
Crisil Corporate Bond Composite Index <sup>#</sup>	9.14%	9.21%	10.18%	9.41%	5.44%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.63%	6.29%	5.92%	4.77%	1.57%
Inception Date	07-Feb-14				

Please refer notice cum addendum no. 40 dated December 1, 2021 for change in benchmark of scheme.

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-2021 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>

## Income Distribution cum Capital Withdrawal (IDCW) - Payout/Reinvestment

### Canara Robeco Flexicap Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
25.10.2019	2.85	36.29
23.10.2020	2.95	36.74
29.10.2021	4.30	47.18
<b>Direct IDCW - Payout/Reinvestment</b>		
23.10.2020	4.20	52.58
29.10.2021	6.20	68.52

### Canara Robeco Equity Hybrid Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
30.07.2021	0.78	90.46
27.08.2021	0.79	92.17
24.09.2021	0.81	95.83
29.10.2021	0.83	93.93
26.11.2021	0.82	90.83
31.12.2021	0.78	92.45
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
30.07.2021	0.60	105.35
27.08.2021	0.60	107.78
24.09.2021	0.60	112.52
29.10.2021	0.60	110.79
26.11.2021	0.60	107.6
31.12.2021	0.60	109.97

### Canara Robeco Consumer Trends Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
27.07.2018	1.40	24.11
26.07.2019	1.40	21.96
31.07.2020	1.30	20.97
30.07.2021	1.90	29.54
<b>Direct IDCW - Payout/Reinvestment</b>		
31.07.2020	2.25	35.78
30.07.2021	3.25	51.16

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
31.08.2018	1.50	27.25
30.08.2019	1.35	22.42
31.08.2020	1.25	19.81
27.08.2021	2.00	31.07
<b>Direct IDCW - Payout/Reinvestment</b>		
30.08.2019	1.80	29.43
31.08.2020	1.65	26.17
27.08.2021	2.60	41.48

### Canara Robeco Equity Tax Saver Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
28.02.2020	1.10	25.26
27.11.2020	1.10	28.03
26.02.2021	1.55	31.15
26.11.2021	1.80	35.96
<b>Direct IDCW - Payout/Reinvestment</b>		
27.11.2020	1.75	42.77
26.02.2021	2.25	47.78
26.11.2021	2.80	55.68

### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
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
26.11.2021	5.65	60.83
<b>Direct IDCW - Payout/Reinvestment</b>		
29.11.2019	3.70	62.33
27.11.2020	2.00	68.63
26.11.2021	8.25	88.94

### Canara Robeco Income Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
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
26.03.2021	0.20	14.9986
25.06.2021	0.20	14.9957
24.09.2021	0.20	15.0242
31.12.2021	0.20	14.8035
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
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
26.03.2021	0.20	16.2155
25.06.2021	0.20	16.2732
24.09.2021	0.20	16.366
31.12.2021	0.20	16.1916

### Canara Robeco Conservative Hybrid Fund

(Monthly IDCW Option)

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
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
29.01.2021	0.10	13.8331
26.02.2021	0.10	13.9435
26.03.2021	0.10	13.8944
30.04.2021	0.10	13.9853
28.05.2021	0.10	14.0714
25.06.2021	0.10	14.1495
30.07.2021	0.10	14.2011
27.08.2021	0.10	14.2417
24.09.2021	0.10	14.3991
29.10.2021	0.10	14.262
26.11.2021	0.10	14.1545
31.12.2021	0.10	14.1634
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
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
29.01.2021	0.10	15.42
26.02.2021	0.10	15.6609
26.03.2021	0.10	15.6348
30.04.2021	0.10	15.7719
28.05.2021	0.10	15.8971
25.06.2021	0.10	16.0127
30.07.2021	0.10	16.1038
27.08.2021	0.10	16.1782
24.09.2021	0.10	16.386
29.10.2021	0.10	16.2638
26.11.2021	0.10	16.1705
31.12.2021	0.10	16.2153
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
25.09.2020	0.30	12.9416
24.12.2020	0.30	13.48
26.03.2021	0.25	13.4653
25.06.2021	0.25	13.7569
24.09.2021	0.25	14.0455
31.12.2021	0.25	13.8599
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
25.09.2020	0.30	14.409
24.12.2020	0.30	15.0852
26.03.2021	0.25	15.1499
25.06.2021	0.30	15.5072
24.09.2021	0.25	15.9159
31.12.2021	0.25	15.7934

\* 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 IDCW option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## Income Distribution cum Capital Withdrawal (IDCW) - Payout/Reinvestment

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
29.01.2021	0.06	15.3958
26.02.2021	0.06	15.3087
26.03.2021	0.06	15.3246
30.04.2021	0.06	15.3644
28.05.2021	0.06	15.3585
25.06.2021	0.06	15.306
30.07.2021	0.06	15.3247
27.08.2021	0.06	15.328
24.09.2021	0.06	15.2986
29.10.2021	0.06	15.2355
26.11.2021	0.06	15.2245
31.12.2021	0.06	15.1888
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
29.01.2021	0.06	16.8989
26.02.2021	0.06	16.8175
26.03.2021	0.06	16.8493
30.04.2021	0.06	16.9093
28.05.2021	0.06	16.917
25.06.2021	0.06	16.873
30.07.2021	0.06	16.9104
27.08.2021	0.06	16.929
24.09.2021	0.06	16.9111
29.10.2021	0.06	16.8577
26.11.2021	0.06	16.8597
31.12.2021	0.06	16.8363
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
25.09.2020	0.18	15.1269
24.12.2020	0.18	15.2425
26.03.2021	0.20	15.086
25.06.2021	0.20	15.0451
24.09.2021	0.20	15.0152
31.12.2021	0.20	14.8845
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
25.09.2020	0.18	16.2397
24.12.2020	0.18	16.4018
26.03.2021	0.20	16.2751
25.06.2021	0.20	16.2721
24.09.2021	0.20	16.283
31.12.2021	0.20	16.1846

### Canara Robeco Small Cap Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
27.08.2021	1.25	18.79
<b>Direct IDCW - Payout/Reinvestment</b>		
27.08.2021	1.25	19.69

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
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
25.06.2021	0.35	13.6606
31.12.2021	0.35	13.4939
<b>Direct IDCW - Payout/Reinvestment</b>		
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
25.06.2021	0.35	14.5799
31.12.2021	0.35	14.506

### Canara Robeco Corporate Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
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
28.05.2021	0.30	11.6304
26.11.2021	0.30	11.5087
<b>Direct IDCW - Payout/Reinvestment</b>		
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
28.05.2021	0.30	12.1238
26.11.2021	0.30	12.0484

### Canara Robeco Gilt Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
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
25.06.2021	0.40	14.8103
31.12.2021	0.40	14.6682
<b>Direct IDCW - Payout/Reinvestment</b>		
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
25.06.2021	0.40	15.6738
31.12.2021	0.40	15.604

### Canara Robeco Blue Chip Equity Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</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
26.11.2021	2.00	21.03
<b>Direct IDCW - Payout/Reinvestment</b>		
30.11.2018	1.90	24.49
29.11.2019	1.94	26.23
26.11.2021	1.40	36.55

\* 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 IDCW 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

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### **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 or 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 changes in yield.

### **Average Maturity**

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

### **Portfolio Yield**

Weighted Average valuation yield of the assets

### **Standard Deviation**

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

### **Risk Free Return**

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

### **Tracking Error**

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

### **R-Squared:**

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

### **TRI:**

Total Return Index (TRI) is an index that measures the performance of a group of components by assuming that all cash distributions are reinvested, in addition to tracking the components' price movement. It takes into account all dividends/ interest payments that are generated from the basket of constituents that make up the index in addition to the capital gains and considered as an appropriate measure of performance.

**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, the opinions expressed in this document are of personal nature and does not constitute the views of Canara Robeco Asset Management. It is hereby expressly stated that, neither the AMC, its officers, the trustees, the Fund or any of their affiliates or representatives assume any responsibility for the accuracy of such information or the views thereof. Further, CRMF, its Sponsors, its Trustees, CRAMC, its employees, officer, Directors, etc. assume no financial liability whatsoever to the user of this document. This document is for general information purposes only and should not construed as solicitation to invest in the Mutual Fund schemes.

**Note :**

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 3.6% (MIBOR as of December 31, 2021)

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

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 31.12.2021. The disclosures of average maturity period relates to the debt component of the portfolio as on 31.12.2021.

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

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

# Investing in Canara Robeco Equity Tax Saver Fund is like having twins.

## You get a dual advantage.

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

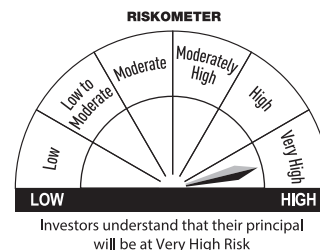
## CANARA ROBECO Equity Tax Saver Fund

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



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

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



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

To know more, please contact your Financial Adviser or visit [www.canararobeco.com](http://www.canararobeco.com)

\*Under Section 80C of Income Tax Act 1961, Tax benefit upto INR 46800\*\* per annum (assuming highest tax bracket) for an investment upto Rs. 1.5 lac. \*\*Assuming tax rate of 30% plus 4% cess. Information on tax benefits are based on prevailing taxation laws. Kindly consult your tax advisor for actual tax implication before investment.

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

# Investing in Emerging Equities is a lot like hiring someone. You're always looking for that something special.

The Canara Robeco Emerging Equities does exactly that. It seeks to identify those companies that have the potential to become leaders of tomorrow in their respective sectors within the large and midcap space and aims to participate in their potential for growth in the long term. It's just one of the many funds from Canara Robeco that can provide you with an opportunity of a smart tomorrow.

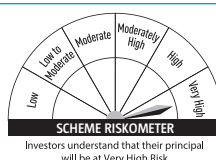
## **CANARA ROBECO** Emerging Equities

(Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)



### 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



**CANARA ROBECO**  
Mutual Fund

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

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