

# FACTSHEET

September 30th, 2019



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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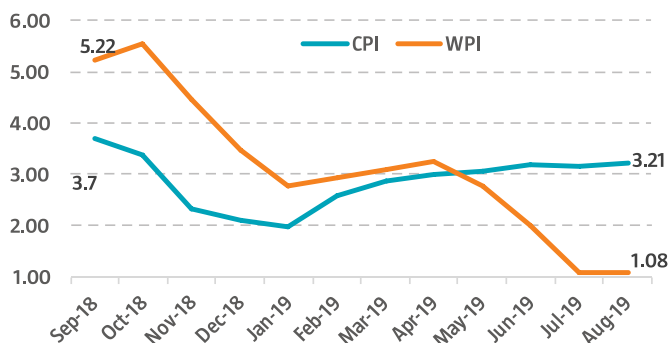
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# Economic Indicators

(as on September 30, 2019)

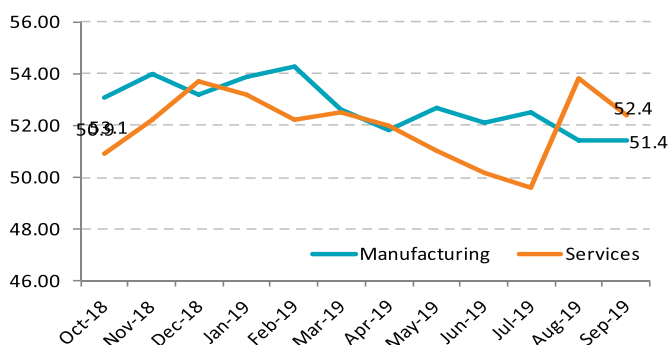
## Inflation in India (%)

CPI marginally increased to 3.21% in Aug'19 from 3.15% in Jul'19, to a 10 months high. Major reason was because of rise in food items, the sharpest YoY uptick was of meat and fish, pulses and products and vegetables. The current level of inflation is well below the RBI's inflation target of 4% for the 13th straight month. WPI grew at 1.08% in Aug'19, same pace as in the previous month due to slowdown in cost of fuel and power. Manufactured products also saw a fall in prices.



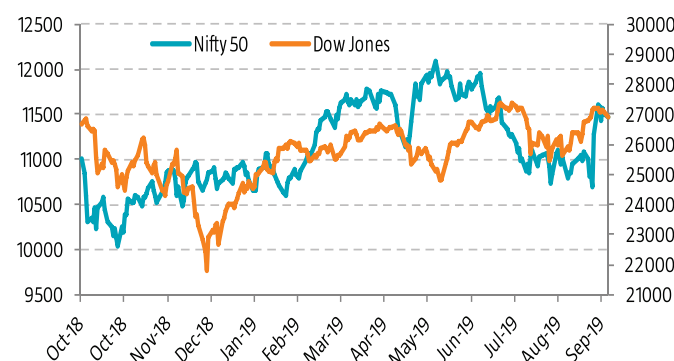
## Indian Business Indicators - PMI

The Nikkei India Manufacturing PMI remained in doldrums at 51.4 in Sep'19 as India's manufacturing activity showed no signs of improvement. Yet again, the manufacturers were hit by subdued demand conditions domestically and externally which led them to limit production, lower inventories and reduce input buying. At the same time, business confidence was seen at a very low level. PMI Services reduced to 52.4 in Aug'19 from 53.8 in Jul'19, showing slower rate of increase in output. Business conditions in the Indian service sector remained unsuitable to economic growth. Rate of expansion in sales and employment remained very soft.



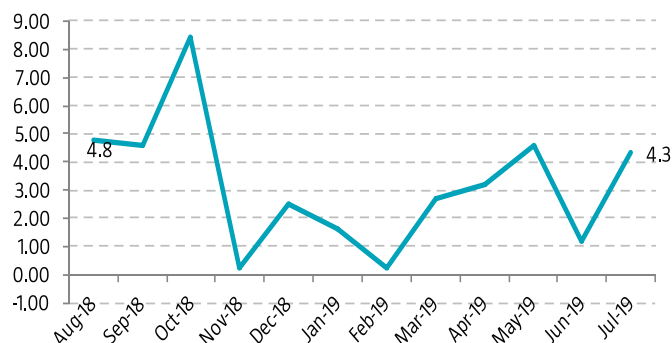
## Equity Markets - India & US

Bellwether Indian Equity Index - Nifty 50 remained extremely volatile and closed much higher at 11474.45 levels in the month of Sep'19 after governments decision to lower corporate tax, scrapping minimum alternative tax (MAT) for domestic companies and new domestic manufacturing companies. This saw the biggest single day gain in a decade. U.S. markets also saw an uptick in the month of Sep'19. There was a bit of optimism of U.S.- China and upbeat in U.S. economic data including a report stating unexpected rise in existing home sales.



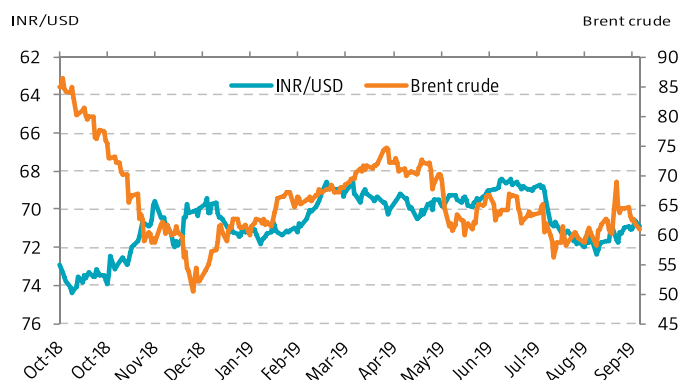
## India Industrial Production (%)

IIP spiked to 4.3% in Jul'19 on the back of poor show by mining and manufacturing sectors. The Indices of Industrial Manufacturing output and mining sector grew at 4.2% and 4.9% respectively. Power sectors slowed to 4.8% in Jul'19 from 8.2% in Jun'19. Overall, thirteen of twenty three industry groups in manufacturing sector showed a positive growth during the month of Jul'19.



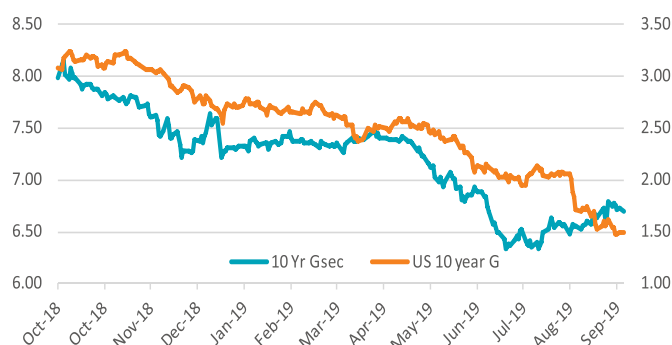
## USD INR & Brent Crude Movement

Brent crude prices kept being very volatile during the month but ended marginally on a higher note from \$60.43/barrel in end of Aug'19 to \$60.78/barrel towards the end of Sep'19. Crude prices had touched \$69/barrel as there was attacks on Saudi Arabia's crude oil production facilities but later it plunged following development of crude oil output restoration in Saudi Arabia. INR stood at 70.86 in end of Sep'19 against the greenback marginally lower than last month.



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

RBI lowered the Repo rate to 5.40% and inflation print being within RBI's acceptable levels, the Indian 10-year G-Sec yields showcased a marginal uptick during the month. Yields were seen wrapping the month at 6.702% in the end of Sep'19 vs 6.559% in the end of Aug'19. Treasury yields increased to 1.6646% during month end Sep'19 as trade tensions between U.S. and China eased to some extent after U.S. President postponed an increase in tariffs.



Source: Bloomberg



## Equity Market Review

(as on September 30, 2019)



**Mr. Shridatta Bhandwadar**  
Head - Equities

### Equity Market Update\*\*

During the month of Sep'19, Indian Equity markets started on a weaker note because of slowing economic data soured investors sentiments. Quarter GDP data came in at more than six years' low and fell for the sixth consecutive quarter. India's manufacturing output also grew at its slowest pace in 15 months in August. Additionally, investors remained cautious on lower second-quarter earnings expectation due to the current slowdown.

But various steps were taken by RBI and government to reduce the losses, boost the economy and instill back the confidence among investors. The finance minister reduced the basic corporate tax rate to 22% from 30% for domestic companies that do not avail exemption/incentive. The effective tax rate for such companies would be 25.17% inclusive of surcharge and cess. In order to provide boost to the manufacturing sector and its 'Make-in-India' initiative, the government lowered the corporate tax rate to 15% from 25% for those domestic companies making fresh investment in manufacturing and came into existence on or after Oct 1, 2019. The effective tax rate for such companies would be 17.01% inclusive of surcharge and cess. Such companies shall not be required to pay Minimum Alternate Tax. Also, to provide relief to companies that continue to avail exemptions/incentives, the government lowered the Minimum Alternate Tax or MAT to 15%, from 18.5%.

Enhanced surcharge introduced in Budget shall not apply on capital gain arising on sale of equity shares in a company liable for Securities Transaction Tax (STT). Surcharge not applicable to FPI also – for securities or derivatives. No tax on buyback of shares if companies have made announcement regarding it before July 5 2019. The relief measures announced will cost the government ₹1.45 lakh crore per year. This is an important signal that government is using fiscal measures to boost economic growth.

Accompanied with RBI which is using monetary measures to address growth issues, these measures are likely to act as a major stimulus for the Indian businesses.

On the global front, investors remained cautious because of changing U.S.-China trade tensions-which refused to subside, despite several positive noises intermittently. U.S markets started on a positive note after U.S. government temporarily delaying raising tariffs on Chinese goods. Later on it faced jitters because of spike in crude oil prices because of drone attack in Saudi but much of the losses were erased because of upbeat U.S economic data including unexpected rise in existing home sales in Aug 2019. European markets went up as investors welcomed the European Central Bank's (ECB) policy decision. The ECB slashed interest rates for the first time since 2016 and unveiled a series of stimulus package to boost growth of the euro zone economy. Asian markets gained amid positive vibes generated by news that U.S.-China trade talks were back on the table. Investors remained concerned regarding uncertainty over the outlook for interest rates after U.S Fed and ECB slashed interest rate.

Bellwether indices, Nifty 50 and S&P BSE Sensex were seen trading high during the month of Sep'19 at 3.88% and 3.25% respectively. S&P BSE Midcap and S&P BSE Small cap indices showcased some confidence in the mid and small cap stocks with indices showcasing positive performance during the month, by 5.60% and 5.29% respectively. On the sectoral front, S&P BSE Consumer Durables, S&P BSE India Metal, S&P BSE Capital Goods and S&P BSE FMCG which rose by 11.1%, 9.9%, 9.6% and 7.6% respectively during Sep'19. However, S&P BSE Information Technology, S&P India Realty & S&P India Tech were amongst the sectors which fell by 2.1%, 1.8% & 1.7% respectively during the month.

### Outlook

Globally, the financial markets continue to be influenced by multiple news flows like lack of clarity on tariff war between USA & China, geopolitics of ME and slowing global trade. The economic indicators remain weak and that provides hope of US Federal Reserve reducing policy rates that can support economy and markets alike. The risk aversion and fear factor has increased globally with long term yields on government securities in quite a few European countries turning negative; indicating that the bond investors prefer to "pay central banks" to keep money. As of last reported numbers, US\$17tn of global debt is trading in negative yield territory.

Locally, Government finally responded to slow down with meaningful cut on corporate taxes, effectively giving a Rs1.45tn fiscal stimulus – a push for investments. RBI's monetary policy was changed to "accommodative" from "neutral" in last meeting and is likely to continue that way given growth moderation visible in several economic data points. While RBI has reduced repo rate by 110bps, transmission has been only 30-40bps. With RBI's circular on linking retail loans to repo (from 1st October) and higher liquidity in the system; transmission to happen quickly for incremental repo rate cuts in future. RBI focus has clearly shifted to growth from inflation over last few quarters.

Indian equity markets rallied by ~8% (nifty) on corporate tax cuts (from 35% to 25%), as earnings for nifty overnight got upgrade of 7-8%. While domestic institutions deployed money, FII by and large remained net sellers. FIIs however turned net buyers during Sep'19, post almost US\$4bn selling witnessed in July and August'19. FIIs have invested ~7.5bn\$ in CY19 (9 months).

Earnings got a boost from the 7-8% tax cuts. However, core numbers across auto, cement, steel, credit remains subdued indicating challenging earnings season ahead. Earnings season is starting with weak expectations across sectors, except few private retail/corporate banks, utilities, Consumer discretionary (non-auto/durables) /staples etc. NBFCs and auto still remain the biggest pain points. Slowdown in financing by NBFCs has clearly impacted auto and real estate sector incrementally. Market is trading at a fair price with PER of 16.5X FY21 earnings (EPS of 690).

The near-term market direction would be led by the fiscal boost created by tax cuts, 2QFY20 earnings, transmission of interest rates in economy and policy actions on NBFCs (if any). The policy announcements and directions set in the tax cuts could boost attractiveness of India as investment destination and improve the growth trajectory that Indian economy needs at present.

Key risk to market remains from unruly unwinding of issues in NBFC and real estate space, which are impacted by both, underlying growth issues and lack of liquidity.

Markets focus on both actual growth numbers as well as the expectations created on policy initiatives. While near term growth and valuations appear finely balanced, the medium to long term, growth prospects for India remains strong and equity markets offer investors an opportunity to participate in the economic growth over medium term.

\*\*w.e.f October 1, 2019 Mr. Shridatta Bhandwadar has been appointed as Head – Equities.

## Debt Market Review

(as on September 30, 2019)



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

### Debt Market Commentary

Market movements in the month of Sep'19 were mostly driven by geo-political events though a major announcement by the government on corporate tax rates also impacted the debt market significantly. Globally, the uncertainty on US-China trade negotiations continued to keep markets volatile. US FED reduced rates by another 25 bps (as expected), which continued to give legs to both Indian equity and fixed income market. The attack on Saudi refinery at Abqaiq took 5% of world supply offline and took oil prices to trade briefly above USD 70/bbl, though swift restoration of supply has resulted in oil prices to come lower with Brent trading in a range of USD 62-64 / bbl. This also impacted bond markets, as higher oil prices have negative impact on the local economy and bond prices.

Government's announcement of a sharp rate cut in corporate tax rate from 30% (base rate) to 22% (base rate) took markets by surprise as the government till now has resorted to incremental reforms and had not resorted to any major fiscal stimulus. However, with this tax cut, the government has provided relief of Rs.1.45 lac crores to corporate tax payers. Government further announced a tax of 15% for new manufacturing units to be set up and become operational by 2023 giving further concessions on new investments.

The G-sec market till the announcement was fairly range-bound during the month; in the range of 6.50-6.70%. However, the corporate tax rate cut raised fears of fiscal slippage and additional borrowings, which led to a spike of 10Y to 6.87% before some value buying brought some relief. The second half borrowings calendar remains unchanged with the government not announcing any additional borrowings. However, they have indicated that they would review the situation in December end. Further they have left Feb/Mar'20 open, as the indicative calendar of borrowings announced, winds up by Jan'20, leaving room for additional borrowings. The market mood remains cautious as there already was a shortage of revenue from GST collections and the shortage from corporate tax cut could drive the fiscal to 3.8%-4.0% levels. Both the sovereign and corporate bond curves saw rise in yields post 20th Sep'19. 10Y G-sec closed the month at 6.70%

While liquidity was ample from start of Jul-Sep quarter, the outflow on account of advance tax has reduced the inter-bank liquidity in the system for a short period of time. This impacted money market rates to certain extent. Further quarter end outflows from debt funds also impacted short term rates.

### Outlook :

While the government has not announced increased borrowings, there is no borrowings scheduled for Feb/Mar'20. This indicates that government may be looking for additional borrowings, though may not be sure of the amount at this juncture. This may provide brief respite to the market; however, market is conscious of the fact that the Budget numbers have aggressive revenue targets, which may not be achieved considering slow growth in GST collections, leading to slippage on the fiscal front.

The monetary policy committee (MPC) meeting outcome on 4th Oct'19 is the next key event. Market participants were expecting continuation of sharp policy action from the MPC on faltering growth, however post the big-bang tax cut by the government, the MPC may dial down the quantum of rate cut. The MPC is also likely to factor in the corporate tax reduction in their Growth/Inflation calculations, which may reduce aggressive rate actions in the future. We expect the MPC to reduce rates by 15-25bps in Oct'19 policy and pause for the rest of the year to assess the impact of the combined fiscal and monetary actions in the coming quarters.

The outlook for the market remains cautious. The sharp cut in corporate tax rates in combination with slow GST collections, is likely to lead to fiscal slippage of 0.5%-0.7%. The government may have to let the fiscal slippage happen, as they do not want to reduce expenditure, which is required to support the economic activity in the current environment. G-Sec markets were already pricing in some slippage as is evident from the 10Y G-Sec movement from a low of 6.25% in Jul'19 to around 6.55% towards the end of Aug'19. The uncertainty in the global markets also impacted rate movements. Post 20th Sep'19, the sharp cut in corporate tax has worsened the fears on extent of fiscal slippage not only at Centre level but at State level as well. This has impacted the corporate bond markets as well. The 10Y g-sec could remain range bound in the near term, till further clarifications are there on likely extent on fiscal slippage and additional borrowing requirements.

The credit markets continue to remain under stress on continuing downgrade of / defaults by smaller NBFCs, especially on real estate lending side. Real estate continues to face tepid demand and falling sales, leading to continued stress to builders who are not able to service debt, with consequent impact on finance companies who do builder financing. Bank credit growth remains anaemic in low single digits. The credit situation is unlikely to improve materially in the near term till credit flow to the industry improves materially from the current levels.

While government has not increased borrowings for 2HFY20, there is expectation, that considering the corporate tax cut/fall in GST revenues, government would eventually need to borrow extra. This may keep the long-term rates range bound with upward bias. However, liquidity remains good and we expect RBI to continue to maintain surplus liquidity. This is likely to support the short end of the yield curve and we favour high quality short term corporate bond as rates have become attractive after the recent sell-off. We would like to recommend Low duration product for the short-term investment horizon. For medium to long term we recommend high credit quality short duration and corporate bond funds.

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

(as on September 30, 2019)

EQUITY SCHEMES	Canara Robeco Equity Diversified Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Small Cap Fund	Canara Robeco Equity Tax Saver Fund
Category	Multi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic-Consumption & Finance Theme	Small Cap Fund	ELSS
AUM (Cr\$)	1,437.73	238.23	4,979.70	112.43	353.75	315.68	965.21
Standard Deviation	15.27	14.81	18.19	19.52	18.21	-	16.01
Beta	1.01	0.99	1.08	0.81	1.15	-	1.06
Sharpe	0.36	0.35	0.23	-0.09	0.40	-	0.32
R-Squared	0.92	0.91	0.92	0.77	0.82	-	0.90
Portfolio Turnover Ratio	0.76	0.8	0.6	0.78	1.05	0.58	1.61
Benchmark	S&P BSE 200 TRI	S&P BSE 100 TRI	NIFTY Large Midcap 250 TRI	S&P BSE India Infrastructure TRI	S&P BSE 100 TRI	Nifty Smallcap 250 Index TRI	S&P BSE 100 TRI
Fund Manager	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Mr. Miyush Gandhi Mr. Krishna Sanghavi	Mr. Shridatta Bhandwadar Mr. Krishna Sanghavi	Ms. Cheenu Gupta Mr. Krishna Sanghavi	Mr. Krishna Sanghavi Ms. Cheenu Gupta	Ms. Cheenu Gupta Mr. Krishna Sanghavi
Exit Load	1% - if redeemed/switched out within 1 year from the date of allotment. Nil – if redeemed / switched out after 1 year from the date of allotment.						Nil

DEBT SCHEMES	Canara Robeco Liquid Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Savings Fund	Canara Robeco Short Duration Fund	Canara Robeco Income Fund	Canara Robeco Dynamic Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Gilt Fund	Canara Robeco Overnight Fund
Category	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Short Duration Fund	Medium to Long Duration Fund	Dynamic Fund	Corporate Bond Fund	Gilt Fund	Overnight Fund
AUM (Cr\$)	1,001.13	168.68	1,061.02	420.35	107.13	108.89	183.18	83.49	33.64
Average Maturity(Yrs)	0.05	0.38	0.66	1.82	5.72	5.34	2.67	7.11	0.00
Yield to Maturity(%)	5.57	6.04	6.24	6.67	6.77	6.33	7.15	6.48	5.40
Modified Duration(Yrs)	0.05	0.35	0.57	1.45	3.67	3.68	2.07	4.80	0.00
Benchmark	Crisil Liquid Fund Index	CRISIL Ultra Short Term Debt Index	CRISIL Low Duration Debt Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index			Crisil Dynamic Gilt Fund Index	CRISIL Overnight Index
Fund Manager	Mr. Girish Hisaria, Ms. Suman Prasad			Ms.SumanPrasad	Mr. Avnish Jain	Mr. Girish Hisaria	Mr. Avnish Jain	Mr. Girish Hisaria	Ms.SumanPrasad
Exit Load	Nil	Nil	Nil	Nil	1% - if redeemed/switched out within 12 months from the date of allotment	-If redeemed / switched out within six months from the date of allotment: 0.50% -If redeemed / switched out after six months from the date of allotment: Nil	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment – Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil	Nil	Nil

HYBRID & OTHER SCHEMES	Canara Robeco Conservative Hybrid Fund	Canara Robeco Equity Hybrid Fund	Canara Robeco Gold Exchange Traded Fund	Canara Robeco Gold Savings Fund
Category	Conservative Hybrid Fund	Aggressive Hybrid Fund	ETF	Fund of Fund (Domestic)
AUM (Cr\$)	204.25	2,487.89	39.30	39.26
Standard Deviation	4.56	10.84	-	-
Beta	1.06	1.11	-	-
Sharpe	0.10	0.28	-	-
R-Squared	0.75	0.92	-	-
Annualised Tracking Error	-	-	0.07	-
Portfolio Turnover Ratio	-	3.22	-	-
Average Maturity(Yrs)	3.39	-	0.00	0.00
Yield to Maturity(%)	6.89	-	-	-
Modified Duration(Yrs)	2.40	-	-	-
Benchmark	CRISIL Hybrid 85+15-Conservative Index	CRISIL Hybrid 35+65 - Aggressive Index	Domestic Price of gold	Domestic Price of gold
Fund Manager	Mr. Miyush Gandhi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Shridatta Bhandwadar (Equities), Mr. Krishna Sanghavi (Equities), Mr. Avnish Jain (Fixed Income)	Mr. Avnish Jain, Ms. Suman Prasad	
Exit Load	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil		Nil for redemption of the units through Stock Exchange. CDSC – Nil	2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units

Kindly refer notice cum addendum no. 21 for change in Fund Management Responsibilities of the schemes of Canara Robeco Mutual Fund.

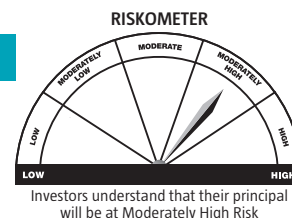
# CANARA ROBECO EQUITY DIVERSIFIED FUND (CREDF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>^</sup> :** ₹ 1,437.73 Crores

**Monthly AVGAUM :** ₹ 1,362.43 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 50.4000

Regular Plan - Dividend Option ₹ 35.7200

Direct Plan - Growth Option ₹ 140.4700

Regular Plan - Growth Option ₹ 134.7400

**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- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.37%

Direct Plan : 1.11%

**BENCHMARK<sup>\*\*</sup>:** S&P BSE 500 TRI

### FUND MANAGER<sup>^^</sup>:

1) Mr. Shridatta Bhandwaladar

2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 13 Years

2) 24 Years

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

## PRODUCT POSITIONING

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

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

Standard Deviation	15.27
Portfolio Beta	1.01
Portfolio Turnover Ratio	0.76 times
R-Squared	0.92
Sharpe Ratio	0.36

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.29</b>
<b>Listed</b>	<b>95.29</b>
<b>Banks</b>	<b>26.14</b>
HDFC Bank Ltd	9.24
ICICI Bank Ltd	6.58
Kotak Mahindra Bank Ltd	4.82
Axis Bank Ltd	4.17
City Union Bank Ltd	1.33
<b>Finance</b>	<b>10.93</b>
Housing Development Finance Corporation Ltd	4.72
Bajaj Finance Ltd	3.71
ICICI Prudential Life Insurance Com Ltd	1.45
ICICI Lombard General Insurance Co Ltd	1.05
<b>Consumer Non Durables</b>	<b>9.98</b>
Hindustan Unilever Ltd	3.53
Asian Paints Ltd	1.54
ITC Ltd	1.48
Britannia Industries Ltd	1.47
Colgate Palmolive (India) Ltd	1.26
Nestle India Ltd	0.70
<b>Software</b>	<b>8.04</b>
Infosys Ltd	4.27
Tata Consultancy Services Ltd	2.92
Tech Mahindra Ltd	0.85
<b>Pharmaceuticals</b>	<b>5.61</b>
Divi's Laboratories Ltd	2.35
IPCA Laboratories Ltd	1.17
Abbott India Ltd	0.63
Sun Pharmaceutical Industries Ltd	0.63
Jubilant Life Sciences Ltd	0.53
Alkem Laboratories Ltd	0.30
<b>Cement</b>	<b>4.81</b>
Ultratech Cement Ltd	3.19
The Ramco Cements Ltd	0.97
Century Textiles & Industries Ltd	0.65
<b>Consumer Durables</b>	<b>4.22</b>
Voltas Ltd	1.72
Whirlpool Of India Ltd	1.27

Titan Company Ltd	1.23
<b>Construction Project</b>	<b>4.05</b>
Larsen & Toubro Ltd	4.05
<b>Industrial Capital Goods</b>	<b>3.41</b>
Honeywell Automation India Ltd	1.62
Siemens Ltd	1.22
ISGEC Heavy Engineering Ltd	0.57
<b>Petroleum Products</b>	<b>2.95</b>
Reliance Industries Ltd	2.95
<b>Gas</b>	<b>2.43</b>
Petronet LNG Ltd	1.31
Gujarat Gas Ltd	1.12
<b>Chemicals</b>	<b>2.03</b>
Atul Ltd	1.13
Solar Industries India Ltd	0.90
<b>Transportation</b>	<b>2.00</b>
Transport Corporation of India Ltd	1.00
TCI Express Ltd	1.00
<b>Power</b>	<b>1.93</b>
NTPC Ltd	1.01
Cesc Ltd	0.92
<b>Telecom - Services</b>	<b>1.70</b>
Bharti Airtel Ltd	1.70
<b>Auto</b>	<b>1.61</b>
Mahindra & Mahindra Ltd	0.86
Maruti Suzuki India Ltd	0.75
<b>Industrial Products</b>	<b>1.56</b>
AIA Engineering Ltd	1.13
Schaeffler India Ltd	0.43
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.98</b>
The Indian Hotels Co Ltd	0.98
<b>Auto Ancillaries</b>	<b>0.91</b>
Balkrishna Industries Ltd	0.91
<b>Debt Instruments</b>	<b>0.01</b>
Britannia Industries Ltd	0.01
<b>Money Market Instruments</b>	<b>4.89</b>
Tri-party repo	4.89
Net Current Assets	-0.19
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



Debt, Cash & Others	5.00%
Large Cap	75.00%
Mid Cap	17.00%
Small Cap	3.00%

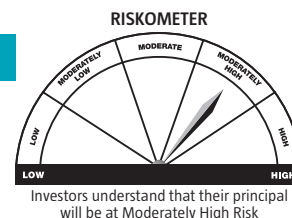
# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 238.23 Crores

**Monthly AVGAUM :** ₹ 226.66 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option	₹ 24.9500
Regular Plan - Dividend Option	₹ 17.0200
Direct Plan - Growth Option	₹ 27.3000
Regular Plan - Growth Option	₹ 25.5700

**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- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan	: 2.65%
Direct Plan	: 1.27%

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

**FUND MANAGER<sup>^^</sup> :** 1) Mr. Shridatta Bhandwadar  
2) Krishna Sanghavi

**TOTAL EXPERIENCE :** 1) 13 Years  
2) 24 Years

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

## PRODUCT POSITIONING

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

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

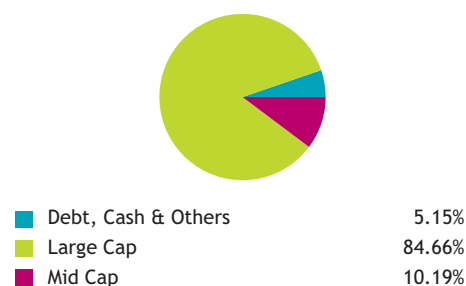
Standard Deviation	14.81
Portfolio Beta	0.99
Portfolio Turnover Ratio	0.8 times
R-Squared	0.91
Sharpe Ratio	0.35

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.85</b>
Listed	94.85
<b>Banks</b>	<b>26.76</b>
HDFC Bank Ltd	9.40
ICICI Bank Ltd	7.95
Kotak Mahindra Bank Ltd	5.45
Axis Bank Ltd	3.96
<b>Consumer Non Durables</b>	<b>11.39</b>
Hindustan Unilever Ltd	4.06
ITC Ltd	1.91
Asian Paints Ltd	1.78
Britannia Industries Ltd	1.54
Colgate Palmolive (India) Ltd	1.15
Nestle India Ltd	0.95
<b>Finance</b>	<b>10.99</b>
Housing Development Finance Corporation Ltd	5.18
Bajaj Finance Ltd	3.29
ICICI Prudential Life Insurance Com Ltd	1.56
ICICI Lombard General Insurance Co Ltd	0.96
<b>Software</b>	<b>8.86</b>
Infosys Ltd	5.08
Tata Consultancy Services Ltd	3.78
<b>Pharmaceuticals</b>	<b>7.44</b>
Divi's Laboratories Ltd	2.38
Abbott India Ltd	2.17
Dr Reddy's Laboratories Ltd	1.93
Alkem Laboratories Ltd	0.96
<b>Construction Project</b>	<b>5.21</b>
Larsen & Toubro Ltd	5.21

<b>Consumer Durables</b>	<b>5.09</b>
Voltas Ltd	2.03
Whirlpool Of India Ltd	1.58
Titan Company Ltd	1.48
<b>Petroleum Products</b>	<b>3.80</b>
Reliance Industries Ltd	3.80
<b>Gas</b>	<b>3.28</b>
Gujarat Gas Ltd	1.91
Petronet LNG Ltd	1.37
<b>Industrial Capital Goods</b>	<b>3.26</b>
Siemens Ltd	1.72
Thermax Ltd	1.54
<b>Cement</b>	<b>2.94</b>
Ultratech Cement Ltd	2.94
<b>Telecom - Services</b>	<b>2.23</b>
Bharti Airtel Ltd	2.23
<b>Auto</b>	<b>2.10</b>
Maruti Suzuki India Ltd	1.16
Mahindra & Mahindra Ltd	0.94
<b>Power</b>	<b>1.50</b>
NTPC Ltd	1.50
<b>Debt Instruments</b>	<b>0.02</b>
Britannia Industries Ltd	0.02
<b>Money Market Instruments</b>	<b>5.79</b>
Tri-party repo	5.79
Net Current Assets	-0.66
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.09.2019 • ^The expense ratios mentioned for the schemes includes GST on investment management fees. • \*As on date the said facility is available only in offline mode. • ^w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwadar and Mr. Sanjay Bambalkar. • Please refer page no. 39 for disclaimers.



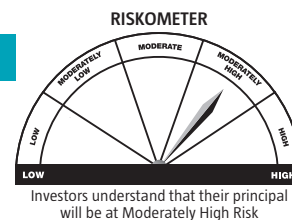
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 4,979.70 Crores

**Monthly AVGAUM :** ₹ 4,795.92 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 59.0300

Regular Plan - Dividend Option ₹ 42.7400

Direct Plan - Growth Option ₹ 97.4000

Regular Plan - Growth Option ₹ 90.8200

**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- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 2.06%

Direct Plan : 0.80%

**BENCHMARK:** NIFTY Large Midcap 250 TRI

**FUND MANAGER<sup>\*\*</sup>:** 1) Mr. Miyush Gandhi  
2) Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 12 Years  
2) 24 Years

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

## PRODUCT POSITIONING

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

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

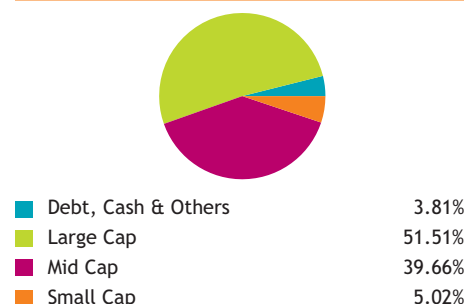
Standard Deviation	18.19
Portfolio Beta	1.08
Portfolio Turnover Ratio	0.6 times
R-Squared	0.93
Sharpe Ratio	0.23

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.19</b>
<b>Listed</b>	<b>96.19</b>
<b>Banks</b>	<b>25.83</b>
HDFC Bank Ltd	7.19
ICICI Bank Ltd	6.26
Axis Bank Ltd	4.94
Kotak Mahindra Bank Ltd	3.21
The Federal Bank Ltd	2.19
City Union Bank Ltd	1.91
AU Small Finance Bank Ltd	0.13
<b>Finance</b>	<b>7.38</b>
Housing Development Finance Corporation Ltd	2.75
Mahindra & Mahindra Financial Services Ltd	1.93
ICICI Prudential Life Insurance Com Ltd	1.77
ICICI Lombard General Insurance Co Ltd	0.93
<b>Pharmaceuticals</b>	<b>7.13</b>
Divi's Laboratories Ltd	2.11
IPCA Laboratories Ltd	1.48
Abbott India Ltd	1.13
Jubilant Life Sciences Ltd	1.01
Syngene International Ltd	0.97
Hikal Ltd	0.43
<b>Software</b>	<b>6.82</b>
Infosys Ltd	2.71
Tata Consultancy Services Ltd	2.08
Tech Mahindra Ltd	1.12
Larsen & Toubro Infotech Ltd	0.91
<b>Industrial Capital Goods</b>	<b>6.03</b>
Honeywell Automation India Ltd	2.02
Bharat Electronics Ltd	1.22
Siemens Ltd	1.10
Thermax Ltd	1.03
ISGEC Heavy Engineering Ltd	0.60
The Anup Engineering Ltd	0.06
<b>Consumer Durables</b>	<b>5.73</b>
Whirlpool Of India Ltd	2.06
Titan Company Ltd	1.89
Voltas Ltd	1.78
<b>Consumer Non Durables</b>	<b>4.81</b>
ITC Ltd	2.37

Britannia Industries Ltd	1.27
Jubilant Foodworks Ltd	1.17
<b>Cement</b>	<b>4.78</b>
The Ramco Cements Ltd	1.43
Century Textiles & Industries Ltd	1.41
Grasim Industries Ltd	1.04
Dalmia Bharat Ltd	0.90
<b>Construction Project</b>	<b>3.77</b>
Larsen & Toubro Ltd	3.16
Ashoka Buildcon Ltd	0.61
<b>Auto Ancillaries</b>	<b>3.48</b>
Balkrishna Industries Ltd	1.47
Minda Industries Ltd	1.27
Sundram Fasteners Ltd	0.74
<b>Chemicals</b>	<b>3.28</b>
Atul Ltd	1.89
Solar Industries India Ltd	0.75
Navin Fluorine International Ltd	0.64
<b>Petroleum Products</b>	<b>2.60</b>
Reliance Industries Ltd	2.60
<b>Industrial Products</b>	<b>2.55</b>
AIA Engineering Ltd	1.68
Bharat Forge Ltd	0.87
<b>Gas</b>	<b>2.45</b>
Gujarat Gas Ltd	1.42
Indraprastha Gas Ltd	1.03
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.82</b>
The Indian Hotels Co Ltd	1.82
<b>Retailing</b>	<b>1.82</b>
Aditya Birla Fashion and Retail Ltd	1.57
Spencers Retail Ltd	0.25
<b>Power</b>	<b>1.45</b>
Cesc Ltd	1.45
<b>Media &amp; Entertainment</b>	<b>1.20</b>
Sun TV Network Ltd	1.20
<b>Transportation</b>	<b>1.16</b>
Transport Corporation of India Ltd	0.61
TCI Express Ltd	0.55
<b>Telecom - Services</b>	<b>1.11</b>
Bharti Airtel Ltd	1.11
<b>Auto</b>	<b>0.99</b>
Mahindra & Mahindra Ltd	0.99
<b>Debt Instruments</b>	<b>0.01</b>
Britannia Industries Ltd	0.01
<b>Money Market Instruments</b>	<b>3.99</b>
Tri-party repo	3.99
Net Current Assets	-0.19
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION





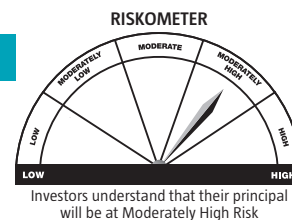
# CANARA ROBECO SMALL CAP FUND (CRSCF)

(as on September 30, 2019)

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<sup>§</sup> :** ₹ 315.68 Crores

**Monthly AVGAUM :** ₹ 303.13 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 9.4100

Regular Plan - Dividend Option ₹ 9.3000

Direct Plan - Growth Option ₹ 9.4100

Regular Plan - Growth Option ₹ 9.3100

**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- Growth Option

Regular Plan- Dividend: Reinvestment/ Payout

Direct Plan- Growth Option

Direct Plan- Dividend: Reinvestment/ Payout

**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<sup>^</sup>:

Regular Plan : 2.57%

Direct Plan : 0.75%

**BENCHMARK:** Nifty Smallcap 250 Index TRI

**FUND MANAGER<sup>^^</sup> :** 1) Mr. Krishna Sanghavi  
2) Ms. Cheenu Gupta

**TOTAL EXPERIENCE :** 1) 24 Years  
2) 13 Years

**MANAGING THIS FUND :** 1) Since 15-February-19  
2) Since 15-February-19

## PRODUCT POSITIONING

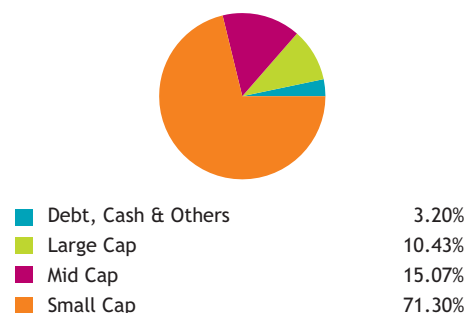
Canara Robeco Small Cap Fund is an open-ended equity scheme predominantly investing in small cap stocks. It considers companies ranked 251st and onwards in terms of Market Capitalization as its Investment universe. The fund provides a blend of 'Growth' and 'Value' style of investing. This Fund seeks to invest in high quality small cap business which are undervalued and have a sustainable business. Further, it aims to invest in companies with consistent earnings and reasonable valuations which could lead to Alpha Generation opportunity. Fund intends to invest at least 65% in small-cap companies which have high growth potential and remaining 35% of the portfolio across Large, Mid and Small cap companies after assessing the market conditions.

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.80</b>
<b>Listed</b>	<b>96.73</b>
<b>Banks</b>	<b>10.82</b>
ICICI Bank Ltd	3.25
Kotak Mahindra Bank Ltd	2.94
The Federal Bank Ltd	2.06
DCB Bank Ltd	1.34
City Union Bank Ltd	1.23
<b>Pharmaceuticals</b>	<b>10.18</b>
Divi's Laboratories Ltd	2.11
Laurus Labs Ltd	1.71
Jubilant Life Sciences Ltd	1.68
Dishman Carbogen Amcis Ltd	1.68
Alkem Laboratories Ltd	1.51
Hikal Ltd	1.49
<b>Consumer Durables</b>	<b>8.84</b>
VIP Industries Ltd	2.22
Orient Electric Ltd	1.90
Blue Star Ltd	1.78
Greenply Industries Ltd	1.63
Greenlam Industries Ltd	1.31
<b>Finance</b>	<b>8.35</b>
Can Fin Homes Ltd	2.37
Central Depository Services (India) Ltd	1.88
Creditaccess Grameen Ltd	1.58
Multi Commodity Exchange Of India Ltd	1.52
ICICI Lombard General Insurance Co Ltd	1.00
<b>Construction</b>	<b>7.87</b>
Cera Sanitaryware Ltd	2.02
KNR Constructions Ltd	1.92
Prestige Estates Projects Ltd	1.43
Sobha Ltd	1.25
Ahluwalia Contracts (India) Ltd	1.25
<b>Cement</b>	<b>6.06</b>
Century Textiles & Industries Ltd	2.90
JK Cement Ltd	2.16
Orient Cement Ltd	1.00
<b>Industrial Capital Goods</b>	<b>5.71</b>
Honeywell Automation India Ltd	1.82
BEML Ltd	1.45

ISGEC Heavy Engineering Ltd	1.32
The Anup Engineering Ltd	1.12
<b>Industrial Products</b>	<b>5.71</b>
Polycab India Ltd	1.62
Finolex Industries Ltd	1.26
Supreme Industries Ltd	0.82
KSB Ltd	0.76
NRB Bearing Ltd	0.72
Orient Refractories Ltd	0.53
<b>Construction Project</b>	<b>5.01</b>
Engineers India Ltd	2.03
KEC International Ltd	1.65
Ashoka Buildcon Ltd	1.33
<b>Chemicals</b>	<b>4.99</b>
Galaxy Surfactants Ltd	2.33
Deepak Nitrite Ltd	1.36
Navin Fluorine International Ltd	1.30
<b>Auto Ancillaries</b>	<b>4.11</b>
Subros Ltd	1.50
Automotive Axles Ltd	1.41
Asahi India Glass Ltd	1.20
<b>Software</b>	<b>3.76</b>
NIIT Ltd	1.53
Tech Mahindra Ltd	1.13
CESC Ventures Ltd	1.10
<b>Transportation</b>	<b>3.30</b>
Spicejet Ltd	1.66
TCI Express Ltd	1.64
<b>Consumer Non Durables</b>	<b>3.10</b>
Akzo Nobel India Ltd	1.79
Dcm Shriram Ltd	0.97
Coffee Day Enterprises Ltd	0.34
<b>Power</b>	<b>2.24</b>
Kalpitaru Power Transmission Ltd	2.24
<b>Auto</b>	<b>1.97</b>
Escorts Ltd	1.97
<b>Paper</b>	<b>1.55</b>
JK Paper Ltd	1.55
<b>Fertilisers</b>	<b>1.43</b>
EID Parry India Ltd	0.89
Gujarat State Fertilizers & Chemicals Ltd	0.54
<b>Commercial Services</b>	<b>0.65</b>
Teamlease Services Ltd	0.65
<b>Retailing</b>	<b>0.59</b>
Spencers Retail Ltd	0.59
<b>Textile Products</b>	<b>0.25</b>
Siyaram Silk Mills Ltd	0.25
<b>Ferrous Metals</b>	<b>0.24</b>
Kirloskar Ferrous Industries Ltd	0.24
<b>Unlisted</b>	<b>0.07</b>
<b>Consumer Durables</b>	<b>0.07</b>
Greenpanel Industries Ltd	0.07
<b>Money Market Instruments</b>	<b>4.85</b>
Tri-party repo	4.85
Net Current Assets	-1.65
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.09.2019 • ^The expense ratios mentioned for the schemes includes GST on investment management fees. • \*As on date the said facility is available only in offline mode. • ^^w.e.f October 1, 2019 the fund will be managed by Ms. Cheenu Gupta and Mr.Shridatta Bhandwadar. • Please refer page no. 39 for disclaimers.

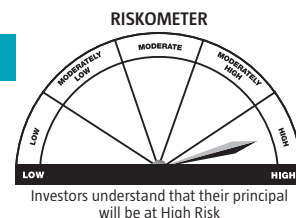
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on September 30, 2019)

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 \*** : ₹ 112.43 Crores

**Monthly AVGAUM** : ₹ 108.02 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option	₹ 29.4900
Regular Plan - Dividend Option	₹ 22.4700
Direct Plan - Growth Option	₹ 46.3500
Regular Plan - Growth Option	₹ 44.0000

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

### EXPENSE RATIO^:

Regular Plan	: 2.60%
Direct Plan	: 1.78%

### BENCHMARK:

S&P BSE India Infrastructure TRI

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

**TOTAL EXPERIENCE:** 1) 13 Years  
 2) 24 Years

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

## PRODUCT POSITIONING

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

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

Standard Deviation	19.52
Portfolio Beta	0.81
Portfolio Turnover Ratio	0.78 times
R-Squared	0.77
Sharpe Ratio	-0.09

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.61</b>
<b>Listed</b>	<b>95.61</b>
<b>Construction Project</b>	<b>16.29</b>
Larsen & Toubro Ltd	9.68
Ashoka Buildcon Ltd	2.32
Engineers India Ltd	2.19
KEC International Ltd	2.10
<b>Power</b>	<b>14.06</b>
Power Grid Corporation Of India Ltd	4.42
NTPC Ltd	3.94
Kalpitaru Power Transmission Ltd	3.05
Cesc Ltd	2.65
<b>Industrial Capital Goods</b>	<b>13.24</b>
Siemens Ltd	2.86
Thermax Ltd	2.84
Honeywell Automation India Ltd	2.73
Bharat Electronics Ltd	1.89
The Anup Engineering Ltd	1.50
ISGEC Heavy Engineering Ltd	1.42
<b>Banks</b>	<b>11.80</b>
ICICI Bank Ltd	7.97
Axis Bank Ltd	3.83
<b>Cement</b>	<b>9.12</b>
Ultratech Cement Ltd	4.52
The Ramco Cements Ltd	2.74
ACC Ltd	1.86
<b>Gas</b>	<b>7.89</b>
Petronet LNG Ltd	3.28
Gujarat Gas Ltd	3.03
GAIL (India) Ltd	1.58
<b>Transportation</b>	<b>6.44</b>
TCI Express Ltd	3.30
Transport Corporation of India Ltd	3.14

<b>Construction</b>	<b>5.58</b>
KNR Constructions Ltd	1.95
Ahluwalia Contracts (India) Ltd	1.93
PNC Infratech Ltd	1.70
<b>Industrial Products</b>	<b>5.46</b>
AIA Engineering Ltd	2.25
KSB Ltd	1.85
Schaeffler India Ltd	1.36
<b>Telecom - Services</b>	<b>3.72</b>
Bharti Airtel Ltd	3.72
<b>Petroleum Products</b>	<b>2.01</b>
Hindustan Petroleum Corporation Ltd	2.01
<b>Money Market Instruments</b>	<b>4.56</b>
Tri-party repo	4.56
Net Current Assets	-0.17
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



Debt, Cash & Others	4.39%
Large Cap	49.67%
Mid Cap	18.13%
Small Cap	27.81%

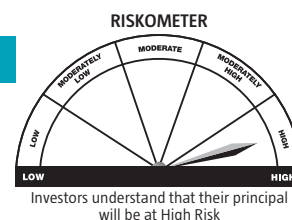
# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>1</sup> :** ₹ 353.75 Crores

**Monthly AVGAUM :** ₹ 335.38 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option	₹ 37.8500
Direct Plan - Growth Option	₹ 43.5900
Regular Plan - Dividend Option	₹ 22.3900
Regular Plan - Growth Option	₹ 40.8700

**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 - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD :

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

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

## EXPENSE RATIO<sup>2</sup>:

Regular Plan	: 2.68%
Direct Plan	: 1.30%

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

**FUND MANAGER<sup>3</sup> :** 1) Ms. Cheenu Gupta  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 13 Years  
2) 24 Years

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

## PRODUCT POSITIONING

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

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

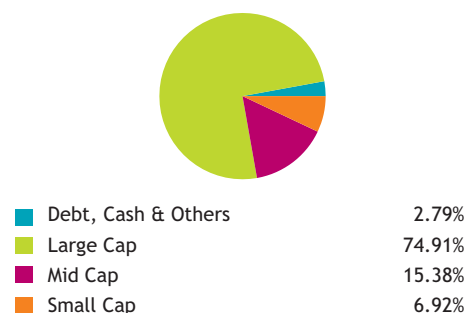
Standard Deviation	18.21
Portfolio Beta	1.15
Portfolio Turnover Ratio	1.05 times
R-Squared	0.82
Sharpe Ratio	0.40

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.21</b>
<b>Listed</b>	<b>97.21</b>
<b>Consumer Non Durables</b>	<b>34.20</b>
Hindustan Unilever Ltd	8.26
Colgate Palmolive (India) Ltd	4.75
Nestle India Ltd	4.42
Dabur India Ltd	4.12
Asian Paints Ltd	3.90
Marico Ltd	2.88
Godrej Consumer Products Ltd	1.46
Kansai Nerolac Paints Ltd	1.19
Britannia Industries Ltd	1.19
Berger Paints India Ltd	1.12
Jubilant Foodworks Ltd	0.91
<b>Banks</b>	<b>14.98</b>
HDFC Bank Ltd	6.49
Kotak Mahindra Bank Ltd	3.11
ICICI Bank Ltd	2.80
Axis Bank Ltd	2.58
<b>Consumer Durables</b>	<b>14.89</b>
Bata India Ltd	3.60
VIP Industries Ltd	3.48
Voltas Ltd	3.32
Titan Company Ltd	1.59
Orient Electric Ltd	1.38
Havells India Ltd	0.84
Whirlpool Of India Ltd	0.68
<b>Finance</b>	<b>13.55</b>
Bajaj Finance Ltd	6.39
ICICI Lombard General Insurance Co Ltd	3.08
Housing Development Finance Corporation Ltd	2.18
HDFC Life Insurance Co Ltd	1.90

<b>Telecom - Services</b>	<b>4.41</b>
Bharti Airtel Ltd	4.41
<b>Retailing</b>	<b>3.94</b>
Avenue Supermarts Ltd	3.94
<b>Chemicals</b>	<b>2.51</b>
Pidilite Industries Ltd	2.51
<b>Cement</b>	<b>2.46</b>
Century Textiles & Industries Ltd	2.46
<b>Gas</b>	<b>2.14</b>
Gujarat Gas Ltd	2.14
<b>Pharmaceuticals</b>	<b>2.07</b>
IPCA Laboratories Ltd	1.08
Divi's Laboratories Ltd	0.99
<b>Construction</b>	<b>1.47</b>
Cera Sanitaryware Ltd	1.47
<b>Textile Products</b>	<b>0.59</b>
Siyaram Silk Mills Ltd	0.59
<b>Debt Instruments</b>	<b>0.01</b>
Britannia Industries Ltd	0.01
<b>Money Market Instruments</b>	<b>3.25</b>
Tri-party repo	3.25
<b>Net Current Assets</b>	<b>-0.47</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



<sup>5</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.09.2019 • ^The expense ratios mentioned for the schemes includes GST on investment management fees. • \*As on date the said facility is available only in offline mode. • ^^w.e.f October 1, 2019 the fund will be managed by Ms. Cheenu Gupta and Mr. Shridatta Bhandwalder. • Please refer page no. 39 for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSEF)

(as on September 30, 2019)

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> :** ₹ 965.21 Crores

**Monthly AVGAUM :** ₹ 923.53 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 38.9100

Regular Plan - Dividend Option ₹ 25.8100

Direct Plan - Growth Option ₹ 68.3100

Regular Plan - Growth Option ₹ 65.4800

**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- Growth Option

Regular Plan- Dividend Option

Direct Plan- Growth Option

Direct Plan- Dividend Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 2.32%

Direct Plan : 1.27%

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

**FUND MANAGER<sup>\*\*</sup> :** 1) Ms. Cheenu Gupta  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE :** 1) 13 Years  
2) 24 Years

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

## PRODUCT POSITIONING

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

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

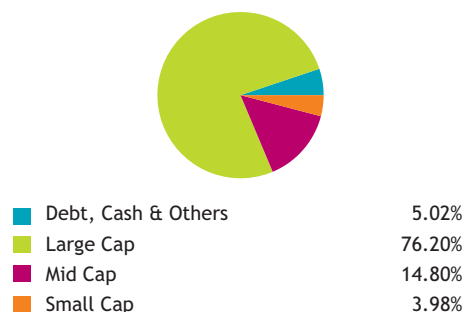
Standard Deviation	16.01
Portfolio Beta	1.06
Portfolio Turnover Ratio	1.61 times
R-Squared	0.90
Sharpe Ratio	0.32

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.98</b>
<b>Listed</b>	<b>94.92</b>
<b>Banks</b>	<b>19.83</b>
HDFC Bank Ltd	9.60
Kotak Mahindra Bank Ltd	4.28
ICICI Bank Ltd	3.69
Axis Bank Ltd	2.26
<b>Finance</b>	<b>15.43</b>
Bajaj Finance Ltd	5.41
Housing Development Finance Corporation Ltd	3.08
ICICI Lombard General Insurance Co Ltd	3.00
HDFC Life Insurance Co Ltd	1.91
HDFC Asset Management Company Ltd	1.02
ICICI Prudential Life Insurance Com Ltd	1.01
<b>Consumer Non Durables</b>	<b>13.02</b>
Hindustan Unilever Ltd	4.39
Asian Paints Ltd	2.71
Colgate Palmolive (India) Ltd	2.15
Dabur India Ltd	1.41
Nestle India Ltd	1.21
Marico Ltd	0.85
Berger Paints India Ltd	0.30
<b>Software</b>	<b>11.03</b>
Infosys Ltd	6.20
Tata Consultancy Services Ltd	3.33
Larsen & Toubro Infotech Ltd	1.50
<b>Consumer Durables</b>	<b>7.39</b>
VIP Industries Ltd	2.41
Voltas Ltd	2.09
Bata India Ltd	2.07
Titan Company Ltd	0.82
<b>Cement</b>	<b>5.17</b>
Ultratech Cement Ltd	4.07
Century Textiles & Industries Ltd	1.10
<b>Telecom - Services</b>	<b>4.19</b>
Bharti Airtel Ltd	4.19
<b>Pharmaceuticals</b>	<b>4.05</b>
Divi's Laboratories Ltd	3.56
Abbott India Ltd	0.49
<b>Chemicals</b>	<b>3.63</b>
Aarti Industries Ltd	1.92
Atul Ltd	1.71

<b>Industrial Capital Goods</b>	<b>3.10</b>
Honeywell Automation India Ltd	2.55
BEML Ltd	0.55
<b>Retailing</b>	<b>3.05</b>
Avenue Supermarts Ltd	3.05
<b>Gas</b>	<b>2.87</b>
Gujarat Gas Ltd	1.65
Gujarat State Petronet Ltd	1.22
<b>Construction Project</b>	<b>1.20</b>
Larsen & Toubro Ltd	1.20
<b>Industrial Products</b>	<b>0.96</b>
Schaeffler India Ltd	0.96
<b>Unlisted Chemicals</b>	<b>0.06</b>
Aarti Surfactants Ltd	0.06
<b>Money Market Instruments</b>	<b>5.97</b>
Tri-party repo	5.97
Net Current Assets	-0.95
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION





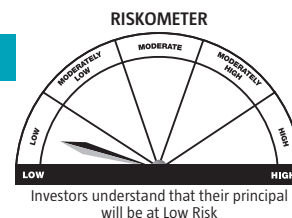
# CANARA ROBECO OVERNIGHT FUND (CROF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

**CATEGORY/TYPE:** Overnight Fund - An open-ended debt scheme investing in overnight securities

### 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> :** ₹ 33.64 Crores

**Monthly AVGAUM :** ₹ 36.90 Crores

**NAV:** (as on September 30, 2019)

Regular Plan - Daily Dividend

Reinvestment Option ₹ 1,001.0000

Direct Plan - Daily Dividend

Reinvestment Option ₹ 1,001.0000

Direct Plan - Growth Option ₹ 1,010.0597

Regular Plan - Growth Option ₹ 1,009.9276

**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- Growth Option

Regular Plan- Daily Dividend (Reinvestment) Options

Direct Plan- Growth Option

Direct Plan- Daily Dividend (Reinvestment) Options

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.12%

Direct Plan : 0.05%

**BENCHMARK:** CRISIL Overnight Index

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 20 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.

## MATURITY PROFILE

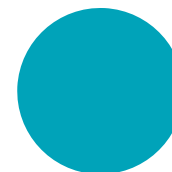
	% Allocation
Net Current Assets	1.73%
0 to 3 Months	98.27%

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

Yield to Maturity	5.40%
Modified Duration	0.00 Years
Average Maturity	0.00 Years

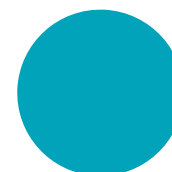
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



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

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
Tri-party repo		98.27
Other Current Assets		1.73
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019

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

● \*As on date the said facility is available only in offline mode. ● Please refer page no. 39 for disclaimers.

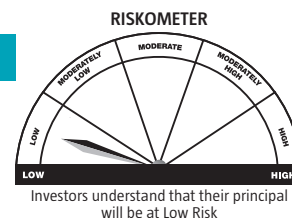
# CANARA ROBECO LIQUID FUND (CRL)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>§</sup> :** ₹ 1,001.13 Crores

**Monthly AVGAUM :** ₹ 1,329.24 Crores

**NAV:** (as on September 30, 2019)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,668.2285

Direct Plan - Growth Option ₹ 2,330.2582

Unclaimed Redmp &

Dividend Plan-Direct Growth ₹ 1,266.8085

Direct Plan -

Monthly Dividend Option ₹ 1,000.7735

Regular Plan - Daily Dividend

Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 2,323.8200

Regular Plan -

Monthly Dividend Option ₹ 1,000.7708

Regular Plan -

Weekly Dividend Option ₹ 1,000.7708

Direct Plan -

Weekly Dividend Option ₹ 1,000.7734

**DATE OF ALLOTMENT:**

**Retail Plan :** January 15, 2002

**Institutional Plan :** May 31, 2004

**Regular Plan :** July 15, 2008

**ASSET ALLOCATION:**

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

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

**MINIMUM INVESTMENT :**

₹ 5000 and in multiple of ₹ 1 thereafter

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

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

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

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

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

**PLANS / OPTIONS :**

Regular Plan - Growth Option

Regular Plan - Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend payout

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan -Daily Dividend Reinvestment

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Weekly Dividend payout

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

Direct Plan - Dividend Payout

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.11%

Direct Plan : 0.08%

**BENCHMARK:** Crisil Liquid Fund Index

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

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 17 Years

2) 20 Years

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

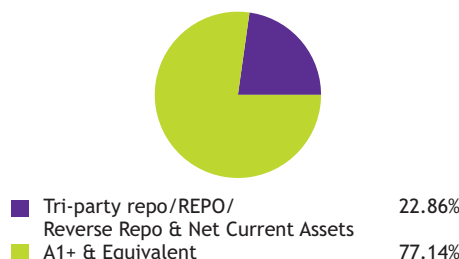
2) Since 18-Mar-11

## PRODUCT POSITIONING

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

## RATING PROFILE

(% to net assets)



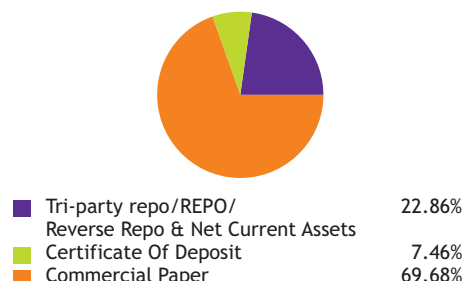
## QUANTITATIVE INFORMATION<sup>§</sup>

Yield to Maturity	5.57%
Modified Duration	0.05 Years
Average Maturity	0.05 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.43%
0 to 3 Months	99.57%

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>77.14</b>
Tata Capital Financial Services Ltd	A1+(ICRA)	9.97
CESC Ltd	A1+(ICRA)	9.97
Power Grid Corporation of India Ltd	A1+(ICRA)	4.99
Hindustan Petroleum Corporation Ltd	A1+(CRISIL)	4.98
Indian Oil Corporation Ltd	A1+(ICRA)	4.97
ICICI Securities Ltd	A1+(CRISIL)	4.96
Axis Bank Ltd	A1+(CRISIL)	4.96
Blue Star Ltd	A1+(CARE)	4.96
Century Textiles & Industries Ltd	A1+(CRISIL)	4.95
Berger Paints India Ltd	A1+(CRISIL)	3.49
The Ramco Cements Ltd	A1+(ICRA)	2.99
Berger Paints India Ltd	A1+(CRISIL)	2.99
Berger Paints India Ltd	A1+(CRISIL)	2.99
UltraTech Cement Ltd	A1+(IND)	2.50
Indian Bank	A1+(IND)	2.50
Axis Finance Ltd	A1+(IND)	2.49
National Fertilizers Ltd	A1+(ICRA)	2.48
Tri-party repo		22.44
Other Current Assets		0.42
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

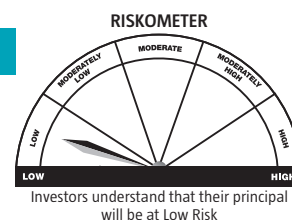
# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 168.68 Crores

**Monthly AVGAUM :** ₹ 173.52 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,684.2968
Direct Plan - Growth Option	₹ 2,941.7922
Direct Plan - Monthly Dividend Option	₹ 1,003.5503
Regular Plan - Dividend Payout Option	₹ 1,173.1387
Regular Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,855.6907
Regular Plan - Monthly Dividend Option	₹ 1,003.8400
Regular Plan - Weekly Dividend Option	₹ 1,241.8807
Direct Plan - Weekly Dividend Option	₹ 1,241.9739

### DATE OF ALLOTMENT:

**Retail Plan :** September 16, 2003  
**Institutional Plan :** August 21, 2007  
**Regular Plan :** July 14, 2008

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

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

**SIP:** For Any date\*/monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.95%  
 Direct Plan : 0.37%

### BENCHMARK<sup>^^</sup>:

CRISIL Ultra Short Term Debt Index

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

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

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

## PRODUCT POSITIONING

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

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

Yield to Maturity	6.04%
Modified Duration	0.35 Years
Average Maturity	0.38 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>17.09</b>
Indian Bank	A1+(IND)	5.78
Kotak Mahindra Prime Ltd	A1+(ICRA)	5.66
Bajaj Housing Finance Ltd	A1+(IND)	5.65
<b>Debt Instruments</b>		<b>36.86</b>
Power Grid Corporation of India Ltd	AAA(CRISIL)	8.91
National Bank For Agriculture & Rural Development	AAA(CRISIL)	5.96
HDB Financial Services Ltd	AAA(CRISIL)	5.94
Bajaj Finance Ltd	AAA(CRISIL)	2.98
LIC Housing Finance Ltd	AAA(CRISIL)	2.97
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.97
Power Finance Corporation Ltd	AAA(CRISIL)	2.97
Kotak Mahindra Prime Ltd	AAA(CRISIL)	2.96
L&T Housing Finance Ltd	AAA(ICRA)	1.20
<b>Government Securities</b>		<b>5.99</b>
8.39% RAJASTHAN SDL UDAY 15-MAR-20	Sovereign	5.99
Treasury Bills		23.59
Tri-party repo		15.08
Other Current Assets		1.39
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	16.47%
AAA & Equivalent	36.86%
A1+ & Equivalent	17.10%
Treasury Bills/Sovereign	29.58%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	16.47%
Certificate Of Deposit	5.78%
Commercial Paper	11.32%
NCDs/Bonds	36.86%
Treasury Bills/ Sovereign	29.58%

## MATURITY PROFILE

	% Allocation
Net Current Assets	1.38%
0 to 3 Months	47.58%
3 to 6 Months	17.73%
6 to 12 Months	29.15%
1 -2 years	2.96%
Greater than 2 Years	1.20%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● \*As on date the said facility is available only in offline mode. ● ^^ w.e.f September 30, 2019 benchmark of the fund has been changed to CRISIL Ultra Short Term Debt Index. ● Please refer page no. 39 for disclaimers.

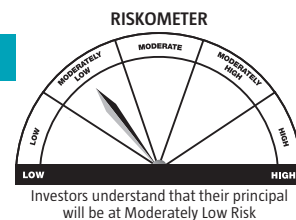
# CANARA ROBECO SAVINGS FUND (CRSF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>1</sup> :** ₹ 1,061.02 Crores

**Monthly AVGAUM :** ₹ 1,064.89 Crores

**NAV :** (as on September 30, 2019)

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 27.5768

Regular Plan - Dividend Option ₹ 27.2488

Direct Plan - Growth Option ₹ 30.7876

Regular Plan - Growth Option ₹ 30.4209

Direct Plan - Monthly Dividend Option ₹ 10.2744

Regular Plan - Monthly Dividend Option ₹ 10.2742

Regular Plan - Weekly Dividend Option ₹ 10.2742

Direct Plan - Weekly Dividend Option ₹ 10.2745

**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-Growth Option

Regular Plan- Dividend Reinvestment / Payout Option

Regular Plan-Daily Dividend Reinvestment Option

Regular Plan-Weekly Dividend Payout/ Reinvestment Option

Regular Plan- Monthly Dividend Payout/ Reinvestment Option

Direct Plan-Growth Option

Direct Plan- Dividend Reinvestment / Payout Option

Direct Plan-Daily Dividend Reinvestment Option

Direct Plan-Weekly Dividend Payout/ Reinvestment Option

Direct Plan- Monthly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO<sup>2</sup>:**

Regular Plan : 0.55% ● Direct Plan : 0.30%

## BENCHMARK<sup>3</sup>:

CRISIL Low Duration Debt Index

## FUND MANAGER:

- 1) Mr. Girish Hisaria
- 2) Ms. Suman Prasad

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

**MANAGING THIS FUND:** 1) Since 24-Aug-14  
2) Since 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	6.24%
Modified Duration	0.57 Years
Average Maturity	0.66 Years

## MATURITY PROFILE

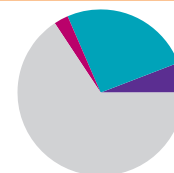
	% Allocation
Net Current Assets	1.38%
0 to 3 Months	18.33%
3 to 6 Months	49.73%
6 to 12 Months	14.34%
1 -2 years	9.55%
Greater than 2 Years	6.68%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>65.83</b>
Andhra Bank	A1+(CARE)	6.90
Bank of Baroda	A1+(IND)	6.89
Axis Bank Ltd	A1+(CRISIL)	4.67
HDFC Bank Ltd	A1+(IND)	4.60
Indian Bank	A1+(IND)	4.60
Housing Development Finance Corporation Ltd	A1+(ICRA)	4.60
Axis Finance Ltd	A1+(IND)	4.59
Axis Bank Ltd	A1+(CRISIL)	2.33
ICICI Bank Ltd	A1+(ICRA)	2.33
IndusInd Bank Ltd	A1+(CRISIL)	2.33
Kotak Mahindra Bank Ltd	A1+(CRISIL)	2.33
ICICI Bank Ltd	A1+(ICRA)	2.30
National Bank For Agriculture & Rural Development	A1+(CRISIL)	2.30
National Bank For Agriculture & Rural Development	A1+(IND)	2.30
Small Industries Development Bank Of India	A1+(CARE)	2.30
Housing Development Finance Corporation Ltd	A1+(ICRA)	2.30
ICICI Bank Ltd	A1+(ICRA)	2.29
Small Industries Development Bank Of India	A1+(CARE)	2.28
HDFC Bank Ltd	A1+(IND)	2.24
Bajaj Housing Finance Ltd	A1+(IND)	1.35
<b>Debt Instruments</b>		<b>28.45</b>
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	3.51
Kotak Mahindra Prime Ltd	AAA(CRISIL)	2.70
LIC Housing Finance Ltd	AAA(CRISIL)	2.39
Sundaram Finance Ltd	AAA(CRISIL)	2.37
REC Ltd	AAA(CRISIL)	2.37
IDFC First Bank Ltd	AA+(BWR)	2.35
L & T Finance Ltd	AAA(CARE)	2.33
Reliance Industries Ltd	AAA(CRISIL)	1.87
NTPC Ltd	AAA(CRISIL)	1.45
Bajaj Finance Ltd	AAA(CRISIL)	0.96
Larsen & Toubro Ltd	AAA(CRISIL)	0.96
National Bank For Agriculture & Rural Development	AAA(CRISIL)	0.95
Power Finance Corporation Ltd	AAA(CRISIL)	0.95
REC Ltd	AAA(CRISIL)	0.94
Reliance Industries Ltd	AAA(CRISIL)	0.94
Power Grid Corporation of India Ltd	AAA(CRISIL)	0.48
HDB Financial Services Ltd	AAA(CRISIL)	0.47
Indiabulls Housing Finance Ltd	AA+(CARE)	0.46
Tri-party repo		4.33
Other Current Assets		1.39
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	5.72%
AAA & Equivalent	25.66%
AA+ & Equivalent	2.82%
A1+ & Equivalent	65.81%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	5.72%
Certificate Of Deposit	52.98%
Commercial Paper	12.83%
NCDs/Bonds	28.48%



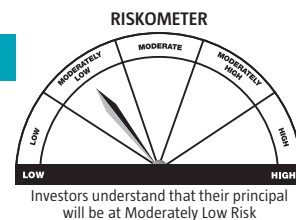
# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 420.35 Crores

**Monthly AVGAUM :** ₹ 392.32 Crores

**NAV :** (as on September 30, 2019)

Direct Plan - Growth Option ₹ 19.2166

Regular Plan - Growth Option ₹ 18.2505

Direct Plan -

Monthly Dividend Option ₹ 16.1566

Regular Plan -

Monthly Dividend Option ₹ 14.9267

Regular Plan -

Quarterly Dividend Option ₹ 14.6139

Direct Plan -

Quarterly Dividend Option ₹ 15.5380

**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- Growth Option

Regular Plan- Monthly Dividend Payout /

Reinvestment Option

Regular Plan- Quarterly Dividend Payout/

Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Monthly Dividend Payout /

Reinvestment Option

Direct Plan- Quarterly Dividend Payout/

Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 1.02%

Direct Plan : 0.27%

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 20 Years

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

## PRODUCT POSITIONING

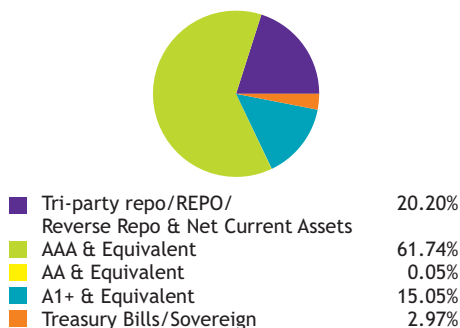
Canara Robeco Short Duration Fund is suitable for investors having short to medium term investment horizon with low volatility. The fund generates income predominantly from accrual yields on high quality Money Market Instruments, while an active trading strategy is followed for generating Alpha.

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

Yield to Maturity	6.67%
Modified Duration	1.45 Years
Average Maturity	1.82 Years

## RATING PROFILE

(% to net assets)



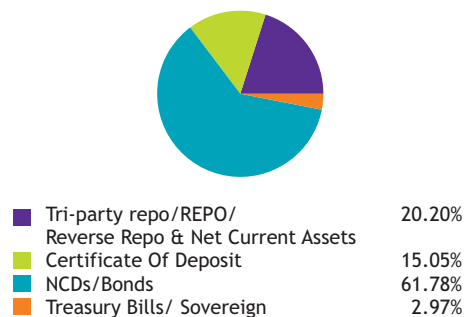
## PORTFOLIO

Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>15.04</b>
Axis Bank Ltd	A1+(CRISIL)	5.80
Small Industries Development Bank Of India	A1+(CARE)	5.76
Indian Bank	A1+(IND)	3.48
<b>Debt Instruments</b>		<b>61.77</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	5.12
NTPC Ltd	AAA(CRISIL)	3.65
Larsen & Toubro Ltd	AAA(CRISIL)	3.62
LIC Housing Finance Ltd	AAA(CRISIL)	3.58
Aditya Birla Finance Ltd	AAA(ICRA)	3.56
Reliance Industries Ltd	AAA(CRISIL)	3.55
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.43
Bajaj Finance Ltd	AAA(CRISIL)	2.43
Larsen & Toubro Ltd	AAA(CRISIL)	2.42
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.38
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.38
Kotak Mahindra Prime Ltd	AAA(CRISIL)	2.38
Reliance Industries Ltd	AAA(CRISIL)	2.38
UltraTech Cement Ltd	AAA(CRISIL)	2.37
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.71
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	1.24
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	1.24
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.24
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.24
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.23
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.21
NTPC Ltd	AAA(CRISIL)	1.21
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.21
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.20
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.20
LIC Housing Finance Ltd	AAA(CRISIL)	1.19
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	1.19
NHPC Ltd	AAA(CARE)	1.19
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	1.18
LIC Housing Finance Ltd	AAA(CRISIL)	0.48
ICICI Home Finance Company Ltd	AAA(CARE)	0.31
Blue Dart Express Ltd	AA(ICRA)	0.05
<b>Government Securities</b>		<b>2.96</b>
8.27% RAJASTHAN SDL UDAY 23-JUN-22	Sovereign	1.23
8.49% PUNJAB SDL UDAY 31-MAR-22	Sovereign	1.23
8.21% RAJASTHAN SDL UDAY 31-MAR-21	Sovereign	0.43
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.07
Tri-party repo		16.95
Other Current Assets		3.28
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	3.25%
0 to 3 Months	18.51%
3 to 6 Months	10.48%
6 to 12 Months	16.48%
1 -2 years	14.62%
Greater than 2 Years	36.67%

## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019

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

● \*As on date the said facility is available only in offline mode. ● Please refer page no. 39 for disclaimers.

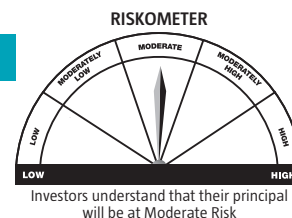
# CANARA ROBECO INCOME FUND (CRINC)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

Monthend AUM<sup>8</sup> : ₹ 107.13 Crores

Monthly AVGAUM : ₹ 109.08 Crores

NAV: (as on September 30, 2019)

Direct Plan - Quarterly Divi. Option ₹ 15.7513

Regular Plan - Quarterly Divi. Option ₹ 14.8683

Direct Plan - Growth Option ₹ 42.8112

Regular Plan - Growth Option ₹ 40.7205

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan - Quarterly Dividend Reinvestment Option/Payout Option

Direct Plan- Growth Option

Direct Plan - Quarterly Dividend Reinvestment Option/Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

### EXPENSE RATIO<sup>9</sup>:

Regular Plan : 1.88%

Direct Plan : 0.75%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 25 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity 6.77%

Modified Duration 3.67 Years

Average Maturity 5.72 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	3.91%
0 to 3 Months	30.84%
1 -2 years	6.58%
Greater than 2 Years	58.67%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>48.92</b>
Power Grid Corporation of India Ltd	AAA(CRISIL)	4.93
NTPC Ltd	AAA(CRISIL)	4.90
LIC Housing Finance Ltd	AAA(CRISIL)	4.89
Reliance Industries Ltd	AAA(CRISIL)	4.85
LIC Housing Finance Ltd	AAA(CRISIL)	4.76
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.73
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.72
Power Finance Corporation Ltd	AAA(CRISIL)	4.68
Reliance Industries Ltd	AAA(CRISIL)	4.64
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	3.91
National Bank For Agriculture & Rural Development	AAA(CRISIL)	1.91
<b>Government Securities</b>		<b>16.34</b>
7.57% GOI 17-JUN-33	Sovereign	8.32
7.62% GOI 15-SEP-39	Sovereign	4.88
7.17% GOI 08-JAN-28	Sovereign	2.86
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.28
Tri-party repo		30.84
Other Current Assets		3.90
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	34.75%
AAA & Equivalent	48.91%
Treasury Bills/Sovereign	16.34%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	34.75%
NCDs/Bonds	48.91%
Treasury Bills/ Sovereign	16.34%

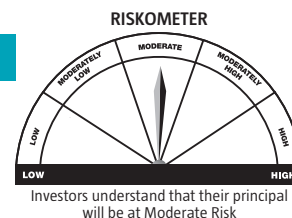
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup> :** ₹ 108.89 Crores

**Monthly AVGAUM :** ₹ 110.52 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 14.5660

Direct Plan - Growth Option ₹ 22.5596

Regular Plan - Dividend Option ₹ 13.9099

Regular Plan - Growth Option ₹ 21.6994

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

**SIP:** For Any date\*/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter  
For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**STP:** For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter  
For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter  
For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan - Growth Option

Direct Plan - Dividend Reinvestment Option/

Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:**

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

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

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

Regular Plan : 1.75%

Direct Plan : 0.87%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 17 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity 6.33%

Modified Duration 3.68 Years

Average Maturity 5.34 Years

## MATURITY PROFILE

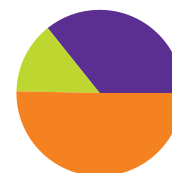
	% Allocation
Net Current Assets	2.64%
0 to 3 Months	33.06%
6 to 12 Months	4.37%
Greater than 2 Years	59.93%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>14.01</b>
Small Industries Development Bank Of India	AAA(CARE)	4.77
REC Ltd	AAA(CRISIL)	4.71
NTPC Ltd	AAA(CRISIL)	4.53
<b>Government Securities</b>		<b>45.92</b>
7.27% GOI 08-APR-26	Sovereign	16.67
6.79% GOI 26-DEC-29	Sovereign	13.68
7.57% GOI 17-JUN-33	Sovereign	9.63
7.32% GOI 28-JAN-24	Sovereign	4.75
7.95% GOI 28-AUG-32	Sovereign	0.98
6.68% GOI 17-SEP-31	Sovereign	0.21
Tri-party repo		33.05
Treasury Bills		4.37
Other Current Assets		2.65
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

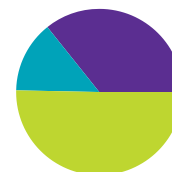
## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	35.70%
AAA & Equivalent	14.00%
Treasury Bills/Sovereign	50.30%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	35.70%
NCDs/Bonds	14.00%
Treasury Bills/ Sovereign	50.30%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019

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

● \*As on date the said facility is available only in offline mode. ● Please refer page no. 39 for disclaimers.

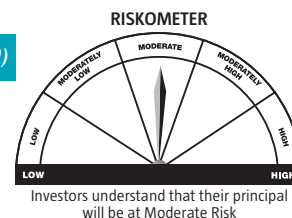
# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>1</sup> :** ₹ 183.18 Crores

**Monthly AVGAUM :** ₹ 183.46 Crores

**NAV :** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 11.9294

Regular Plan - Dividend Option ₹ 11.5077

Direct Plan - Growth Option ₹ 16.0397

Regular Plan - Growth Option ₹ 15.5385

**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- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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>2</sup>:

Regular Plan : 1.02%

Direct Plan : 0.28%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 25 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>3</sup>

Yield to Maturity 7.15%

Modified Duration 2.07 Years

Average Maturity 2.67 Years

## MATURITY PROFILE

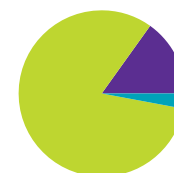
	% Allocation
Net Current Assets	2.58%
0 to 3 Months	12.60%
6 to 12 Months	13.66%
1 -2 years	24.77%
Greater than 2 Years	46.40%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>82.01</b>
Small Industries Development Bank Of India	AAA(CARE)	8.26
Aditya Birla Finance Ltd	AAA(ICRA)	7.31
NTPC Ltd	AAA(CRISIL)	5.59
National Bank For Agriculture & Rural Development	AAA(CRISIL)	5.57
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	5.47
L & T Finance Ltd	AAA(ICRA)	5.43
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.94
Reliance Industries Ltd	AAA(CRISIL)	2.89
NTPC Ltd	AAA(CRISIL)	2.86
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.80
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.80
National Bank For Agriculture & Rural Development	AAA(CRISIL)	2.78
Power Finance Corporation Ltd	AAA(CRISIL)	2.76
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.76
Power Finance Corporation Ltd	AAA(CRISIL)	2.74
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.74
LIC Housing Finance Ltd	AAA(CRISIL)	2.73
LIC Housing Finance Ltd	AAA(CRISIL)	2.73
Reliance Industries Ltd	AAA(CRISIL)	2.73
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.71
Reliance Industries Ltd	AAA(CRISIL)	2.71
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.70
<b>Government Securities</b>		<b>2.82</b>
8.27% RAJASTHAN SDL UDAY 23-JUN-22	Sovereign	2.82
Tri-party repo		12.60
Other Current Assets		2.57
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	15.18%
AAA & Equivalent	82.00%
Treasury Bills/Sovereign	2.82%

## ASSET ALLOCATION



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	15.18%
NCDs/Bonds	82.00%
Treasury Bills/ Sovereign	2.82%



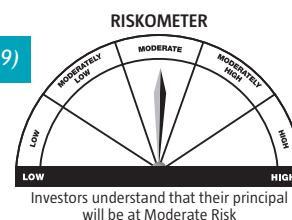
# CANARA ROBECO GILT FUND (CRGILT)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>†</sup> :** ₹ 83.49 Crores

**Monthly AVG AUM :** ₹ 83.33 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Dividend Option	₹ 15.5624
Regular Plan - Dividend Option	₹ 14.9492
Direct Plan - Growth Option	₹ 56.0343
Regular Plan - Growth Option	₹ 54.1747

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

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

Regular Plan : 1.25%

Direct Plan : 0.58%

**BENCHMARK:** Crisil Dynamic Gilt Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 17 Years

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

## PRODUCT POSITIONING

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

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

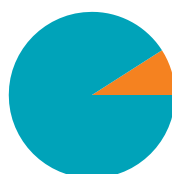
Yield to Maturity	6.48%
Modified Duration	4.80 Years
Average Maturity	7.11 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>91.02</b>
7.27% GOI 08-APR-26	Sovereign	34.16
7.57% GOI 17-JUN-33	Sovereign	18.84
6.35% GOI 02-JAN-20	Sovereign	17.99
8.30% GUJARAT SDL 13-MAR-29	Sovereign	6.43
7.26% GOI 14-JAN-29	Sovereign	6.22
7.95% GOI 28-AUG-32	Sovereign	5.13
7.17% GOI 08-JAN-28	Sovereign	2.12
8.13% GOI 22-JUN-45	Sovereign	0.13
Tri-party repo		6.34
Other Current Assets		2.64
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE & ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	8.98%
Treasury Bills/Sovereign	91.02%

<sup>§</sup>Source ICRA MFI Explorer • # Monthend AUM as on 30.09.2019

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

• \*As on date the said facility is available only in offline mode. • Please refer page no. 39 for disclaimers.

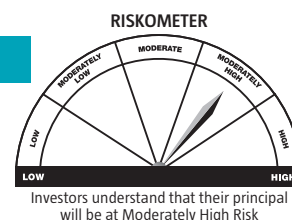
# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>§</sup> :** ₹ 204.25 Crores

**Monthly AVGAUM :** ₹ 201.20 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Growth Option ₹ 62.7373

Regular Plan - Growth Option ₹ 58.5541

Direct Plan - Monthly Divi. Option ₹ 14.7367

Regular Plan - Monthly Divi. Option ₹ 13.5600

Regular Plan - Quarterly Divi. Option ₹ 12.9523

Direct Plan - Quarterly Divi. Option ₹ 14.1649

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

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

Regular Plan - Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:**

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

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

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

**EXPENSE RATIO<sup>^</sup>:** Regular Plan : 1.96%

Direct Plan : 0.91%

**BENCHMARK:**

CRISIL Hybrid 85+15-Conservative Index

**FUND MANAGER:**

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Miyush Gandhi (For Equity Portfolio)

**TOTAL EXPERIENCE:** 1) 25 Years 2) 12 Years

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

2) Since 15-June-18

## PRODUCT POSITIONING

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

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

Yield to Maturity 6.89%

Modified Duration 2.40 Years

Average Maturity 3.39 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	21.66%
6 to 12 Months	4.88%
1 -2 years	4.91%
Greater than 2 Years	42.38%

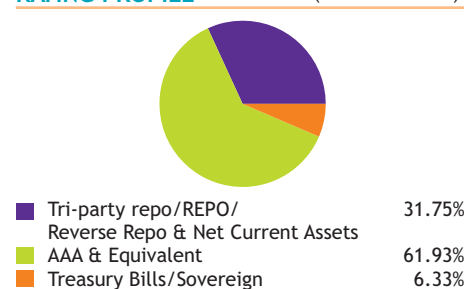
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	23.57
<b>Listed</b>	23.57
<b>Banks</b>	7.79
HDFC Bank Ltd	2.65
Axis Bank Ltd	1.56
Kotak Mahindra Bank Ltd	1.51
ICICI Bank Ltd	1.47
City Union Bank Ltd	0.60
<b>Finance</b>	2.65
Bajaj Finance Ltd	1.09
Housing Development Finance Corporation Ltd	0.92
Creditaccess Grameen Ltd	0.64
<b>Software</b>	2.23
Infosys Ltd	1.06
Tata Consultancy Services Ltd	0.95
CESC Ventures Ltd	0.22
<b>Pharmaceuticals</b>	2.07
Divi's Laboratories Ltd	0.82
Alkem Laboratories Ltd	0.51
IPCA Laboratories Ltd	0.44
Hikal Ltd	0.30
<b>Consumer Non Durables</b>	1.45
Hindustan Unilever Ltd	0.54
Nestle India Ltd	0.48
ITC Ltd	0.43
<b>Petroleum Products</b>	1.18
Reliance Industries Ltd	1.18
<b>Auto</b>	0.95
Maruti Suzuki India Ltd	0.95
<b>Construction Project</b>	0.87
Larsen & Toubro Ltd	0.68
Ashoka Buildcon Ltd	0.19
<b>Consumer Durables</b>	0.85
Titan Company Ltd	0.85
<b>Auto Ancillaries</b>	0.82
Minda Industries Ltd	0.50
Balkrishna Industries Ltd	0.32
<b>Cement</b>	0.79
Ultratech Cement Ltd	0.53
The Ramco Cements Ltd	0.26
<b>Transportation</b>	0.75

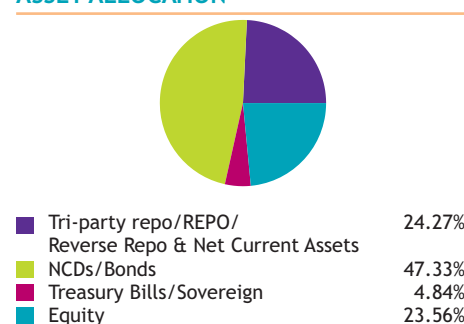
TCI Express Ltd	0.39
Transport Corporation of India Ltd	0.36
<b>Industrial Capital Goods</b>	0.57
The Anup Engineering Ltd	0.57
<b>Chemicals</b>	0.34
Atul Ltd	0.34
<b>Industrial Products</b>	0.14
Bharat Forge Ltd	0.14
<b>Retailing</b>	0.12
Spencers Retail Ltd	0.12
<b>Debt Instruments</b>	47.34
LIC Housing Finance Ltd	7.70
Indian Railway Finance Corporation Ltd	5.12
NTPC Ltd	5.01
Housing Development Finance Corporation Ltd	4.95
Power Finance Corporation Ltd	4.91
Aditya Birla Finance Ltd	4.88
REC Ltd	4.88
Reliance Industries Ltd	4.85
Reliance Industries Ltd	2.59
Power Finance Corporation Ltd	2.45
<b>Government Securities</b>	4.83
8.49% PUNJAB SDL UDAY 31-MAR-22	4.06
7.57% GOI 17-JUN-33	0.77
7.72% GOI 26-OCT-55	0.00
Tri-party repo	21.66
Other Current Assets	2.60
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



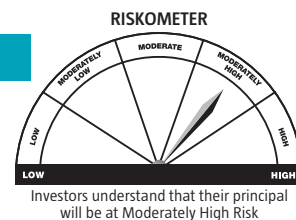
# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>5</sup> :** ₹ 2,487.89 Crores

**Monthly AVGAUM :** ₹ 2,395.17 Crores

**NAV:** (as on September 30, 2019)

Direct Plan - Monthly Divi. Option ₹ 83.1500

Regular Plan - Monthly Divi. Option ₹ 75.9600

Direct Plan - Growth Option ₹ 169.5900

Regular Plan - Growth Option ₹ 160.4100

**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- Growth Option

Regular Plan - Monthly Dividend Option (Payout and Reinvestment)

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Option (Payout and Reinvestment)

**ENTRY LOAD:** Nil

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

**EXPENSE RATIO<sup>^</sup>:** Regular Plan : 2.12%

Direct Plan : 0.87%

**BENCHMARK :**

CRISIL Hybrid 35+65 - Aggressive Index

**FUND MANAGER :**

For Equity Portfolio 1) Mr. Shridatta Bhandwadar

2) Mr. Krishna Sanghavi

For Debt Portfolio 3) Mr. Avnish Jain

**TOTAL EXPERIENCE :**

1) 13 Years 2) 24 Years 3) 25 Years

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

2) Since 16-Oct-18 3) Since 7-Oct-13

## PRODUCT POSITIONING

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

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

Standard Deviation 10.84

Portfolio Beta 1.11

Portfolio Turnover Ratio 3.22 times

R-Squared 0.92

Sharpe Ratio 0.28

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 68.57**

**Listed 68.57**

**Banks 18.78**

HDFC Bank Ltd 6.02

ICICI Bank Ltd 5.40

Kotak Mahindra Bank Ltd 3.60

Axis Bank Ltd 2.81

City Union Bank Ltd 0.95

**Finance 7.93**

Housing Development Finance Corporation Ltd 3.44

Bajaj Finance Ltd 2.44

ICICI Prudential Life Insurance Com Ltd 1.33

ICICI Lombard General Insurance Co Ltd 0.72

**Consumer Non Durables 6.18**

Hindustan Unilever Ltd 2.67

Asian Paints Ltd 1.41

ITC Ltd 1.09

Britannia Industries Ltd 1.01

**Software 5.33**

Infosys Ltd 2.76

Tata Consultancy Services Ltd 1.92

Tech Mahindra Ltd 0.65

**Pharmaceuticals 3.82**

Divi's Laboratories Ltd 1.51

IPCA Laboratories Ltd 0.71

Jubilant Life Sciences Ltd 0.50

Sun Pharmaceutical Industries Ltd 0.47

Abbott India Ltd 0.46

Alkem Laboratories Ltd 0.17

**Construction Project 3.49**

Larsen & Toubro Ltd 3.25

Ashoka Buildcon Ltd 0.24

**Consumer Durables 2.99**

Voltas Ltd 1.16

Whirlpool Of India Ltd 0.99

Titan Company Ltd 0.84

**Cement 2.92**

Ultratech Cement Ltd 2.31

Shree Cement Ltd 0.61

**Petroleum Products 2.67**

Reliance Industries Ltd 2.67

**Chemicals 2.25**

Atul Ltd 0.81

Navin Fluorine International Ltd 0.74

Solar Industries India Ltd 0.70

**Power 2.07**

Cesc Ltd 0.72

Kalpitaru Power Transmission Ltd 0.69

NTPC Ltd 0.66

**Industrial Products 2.02**

AIA Engineering Ltd 0.82

Polycab India Ltd 0.78

Schaeffler India Ltd 0.42

**Industrial Capital Goods 1.92**

Honeywell Automation India Ltd 1.07

Siemens Ltd 0.85

**Auto 1.36**

Maruti Suzuki India Ltd 0.70

Mahindra & Mahindra Ltd 0.66

**Telecom - Services 1.12**

Bharti Airtel Ltd 1.12

**Hotels, Resorts And Other 0.87**

Recreational Activities 0.87

The Indian Hotels Co Ltd 0.81

**Gas 0.81**

Gujarat Gas Ltd 0.81

**Transportation 0.75**

Transport Corporation of India Ltd 0.75

**Auto Ancillaries 0.66**

Balkrishna Industries Ltd 0.66

**Construction 0.42**

Ahluwalia Contracts (India) Ltd 0.42

**Retailing 0.21**

Spencers Retail Ltd 0.21

**Debt Instruments 16.28**

Reliance Industries Ltd 1.25

Power Finance Corporation Ltd 1.21

REC Ltd 1.02

Housing Development Finance Corporation Ltd 1.02

Reliance Industries Ltd 1.00

Housing Development Finance Corporation Ltd 0.81

Indian Railway Finance Corporation Ltd 0.67

Indian Railway Finance Corporation Ltd 0.63

Small Industries Development Bank Of India 0.61

National Bank For Agriculture & Rural Development 0.61

REC Ltd 0.60

Power Finance Corporation Ltd 0.60

LIC Housing Finance Ltd 0.60

Reliance Industries Ltd 0.60

Sundaram Finance Ltd 0.54

National Bank For Agriculture & Rural Development 0.47

LIC Housing Finance Ltd 0.42

LIC Housing Finance Ltd 0.41

National Bank For Agriculture & Rural Development 0.40

Power Finance Corporation Ltd 0.28

REC Ltd 0.28

Indian Railway Finance Corporation Ltd 0.21

Power Grid Corporation of India Ltd 0.21

NTPC Ltd 0.21

Power Grid Corporation of India Ltd 0.21

REC Ltd 0.20

REC Ltd 0.20

Power Finance Corporation Ltd 0.20

Power Finance Corporation Ltd 0.20

Bharat Petroleum Corporation Ltd 0.20

NTPC Ltd 0.20

Housing Development Finance Corporation Ltd 0.12

National Bank For Agriculture & Rural Development 0.04

Reliance Industries Ltd 0.04

Britannia Industries Ltd 0.01

**Money Market Instruments 12.72**

Tri-party repo 11.94

Treasury Bills 0.78

**Government Securities 1.84**

6.84% GOI 19-DEC-22 0.62

7.40% GOI 09-SEP-35 0.41

8.15% GOI 24-NOV-26 0.22

8.24% GOI 15-FEB-27 0.22

7.50% GOI 10-AUG-34 0.21

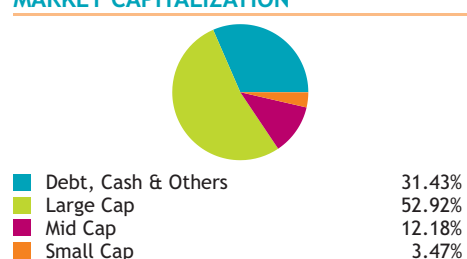
7.17% GOI 08-JAN-28 0.08

7.42% MAHARASHTRA SDL 11-MAY-22 0.08

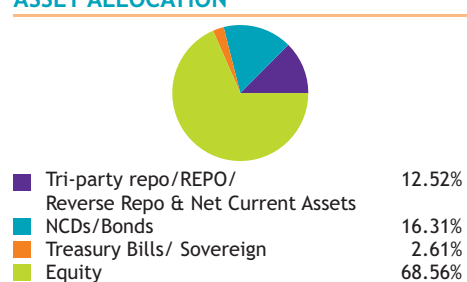
Net Current Assets 0.59

**Grand Total ( Net Asset) 100.00**

## MARKET CAPITALIZATION



## ASSET ALLOCATION



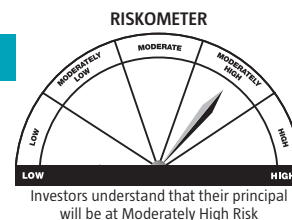
<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● \*As on date the said facility is available only in offline mode. ● ~w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwadar, Ms. Cheenu Gupta & Mr. Avnish Jain. ● Please refer page no. 39 for disclaimers.

# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF) (as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>§</sup> :** ₹ 39.30 Crores

**Monthly AVGAUM :** ₹ 39.74 Crores

**NAV :** (as on September 30, 2019) : ₹ 3,480.7848

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

### ASSET ALLOCATION :

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

### MINIMUM INVESTMENT:

#### Authorised Participants :

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

#### Large Investors:

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

### PLANS / OPTIONS : Nil

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

Regular Plan : 0.80%

Direct Plan : NA

**BENCHMARK :** Domestic Price of gold

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

**TOTAL EXPERIENCE:** 1) 25 Years  
2) 20 Years

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

## PRODUCT POSITIONING

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

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.07%

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of September 2019 is 0.07 (Period: September 2013 to September 2019).

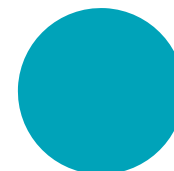
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	98.55
Tri-party repo	1.38
Other Current Assets	0.07
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

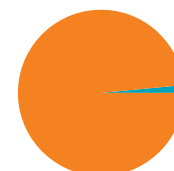
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



■ Tri-party repo/REPO/Reverse Repo & Net Current Assets 1.45%

■ Gold ETFs 98.55%



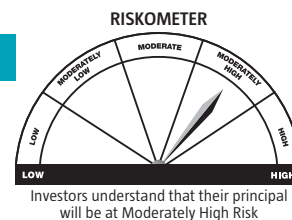
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on September 30, 2019)

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

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

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



## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>§</sup> :** ₹ 39.26 Crores

**Monthly AVG AUM :** ₹ 39.31 Crores

**NAV :** (as on September 30, 2019)

Direct Plan - Dividend Option ₹ 11.2824

Regular Plan - Dividend Option ₹ 11.2474

Direct Plan - Growth Option ₹ 11.3538

Regular Plan - Growth Option ₹ 11.2412

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

### ASSET ALLOCATION :

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹ 1 thereafter

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

**SIP:** 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- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 0.25%

Direct Plan : 0.22%

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

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

**TOTAL EXPERIENCE:** 1) 25 Years  
2) 20 Years

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

## PRODUCT POSITIONING

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

## MATURITY PROFILE

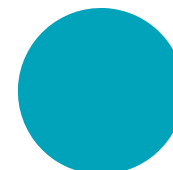
	% Allocation
Net Current Assets	-0.10%

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Mutual Fund Investments</b>	<b>95.87</b>
Canara Robeco Gold ETF	95.87
Tri-party repo	4.23
Other Current Assets	-0.10
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

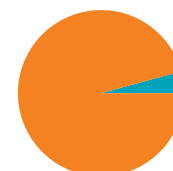
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Tri-party repo/REPO/Reverse Repo & Net Current Assets 4.13%

Gold ETFs 95.87%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.09.2019

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

● \*As on date the said facility is available only in offline mode. ● Please refer page no. 39 for disclaimers.

## PERFORMANCE AT A GLANCE

(as on September 30, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	*S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	*S&P BSE 200 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	8.21%	4.81%	8.03%	10826	10484	10807
Last 3 Years	10.94%	10.22%	12.92%	13653	13388	14397
Last 5 Years	9.16%	9.47%	9.16%	15502	15723	15505
Since Inception (CAGR)	17.59%	15.69%	17.43%	134740	103703	131874

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Mr. Miyush Gandhi.

#### CANARA ROBECO INFRASTRUCTURE

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	5.89%	-3.31%	8.03%	10592	9667	10807
Last 3 Years	2.32%	1.67%	12.92%	10711	10510	14397
Last 5 Years	5.98%	2.69%	9.16%	13370	11419	15505
Since Inception (CAGR)	11.30%	0.00%	14.22%	44000	-	62905

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 2, 2005. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 29-September-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Mr. Miyush Gandhi.

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	7.97%	5.29%	8.03%	10802	10532	10807
Last 3 Years	10.21%	10.76%	12.92%	13385	13590	14397
Last 5 Years	9.19%	9.07%	9.16%	15528	15439	15505
Since Inception (CAGR)	18.85%	16.29%	16.13%	63022	49991	49227

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure. The current fund managers Ms. Cheenu Gupta is managing the scheme since 12-March-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Ms. Cheenu Gupta and Mr. Shridatta Bhandwalder.

#### CANARA ROBECO EMERGING EQUITIES

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

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	2.97%	1.45%	8.03%	10298	10146	10807
Last 3 Years	8.82%	8.54%	12.92%	12888	12787	14397
Last 5 Years	13.11%	10.13%	9.16%	18520	16205	15505
Since Inception (CAGR)	16.36%	N.A.	15.57%	90820	N.A.	82251

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 11, 2005. Different plans have a different expense structure. The current fund managers Mr. Miyush Gandhi is managing the scheme since 05-April-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Mr. Miyush Gandhi and Mr. Shridatta Bhandwalder.

#### CANARA ROBECO CONSUMER TRENDS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	16.21%	5.29%	8.03%	11631	10532	10807
Last 3 Years	12.21%	10.76%	12.92%	14127	13590	14397
Last 5 Years	13.98%	9.07%	9.16%	19242	15439	15505
Since Inception (CAGR)	15.04%	8.10%	13.20%	40870	21873	34767

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 14, 2009. Different plans have a different expense structure. The current fund managers Ms. Cheenu Gupta is managing the scheme since 15-June-18 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Ms. Cheenu Gupta.

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. ● \*w.e.f October 07, 2019 benchmark of Canara Robeco Equity Diversified Fund has been changed to S&P BSE 500 TRI

## PERFORMANCE AT A GLANCE

(as on September 30, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	9.55%	5.29%	8.03%	10960	10532	10807
Last 3 Years	10.64%	10.76%	12.92%	13543	13590	14397
Last 5 Years	9.66%	9.07%	9.16%	15862	15439	15505
Since Inception (CAGR)	10.85%	10.21%	13.06%	25570	24257	30634

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 20, 2010. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16 and Mr. Krishna Sanghavi is managing the scheme since 16-October-18. \*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Mr. Sanjay Bembalkar

#### CANARA ROBECO EQUITY HYBRID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	8.13%	8.01%	8.03%	10818	10806	10807
Last 3 Years	8.69%	9.38%	12.92%	12841	13087	14397
Last 5 Years	9.96%	9.59%	9.16%	16076	15808	15505
Since Inception (CAGR)	10.96%	-	12.17%	160410	-	213984

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. Different plans have a different expense structure. The current fund managers Mr. Shridatta Bhandwalder is managing the scheme since 5-July-16, Mr. Krishna Sanghavi is managing the scheme since 16-October-18. and Mr. Avnish Jain is managing the scheme since 07-Oct-13. \*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder, Ms. Cheenu Gupta and Mr. Avnish Jain

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	10.46%	12.37%	15.67%	11052	11245	11576
Last 3 Years	6.21%	7.81%	6.25%	11982	12530	11995
Last 5 Years	7.10%	9.31%	8.67%	14091	15614	15162
Since Inception (CAGR)	10.35%	8.96%	6.44%	52894	42670	28750

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

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Short Term Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	9.20%	10.64%	15.67%	10925	11071	11576
Last 3 Years	7.17%	7.48%	6.25%	12309	12414	11995
Last 5 Years	7.11%	8.32%	8.67%	14102	14914	15162
Since Inception (CAGR)	7.38%	8.56%	7.34%	18251	19999	18173

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

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

## PERFORMANCE AT A GLANCE

(as on September 30, 2019)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	12.29%	13.63%	15.67%	11237	11371	11576
Last 3 Years	6.72%	7.25%	6.25%	12155	12337	11995
Last 5 Years	8.43%	9.13%	8.67%	14992	15484	15162
Since Inception (CAGR)	8.59%	7.07%	6.57%	40721	32016	29586

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

#### CANARA ROBECO LIQUID FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.95%	7.37%	8.18%	10698	10741	10822
Last 3 Years	6.87%	7.09%	7.41%	12205	12283	12394
Last 5 Years	7.36%	7.50%	7.79%	14269	14359	14552
Since Inception (CAGR)	7.81%	7.55%	7.85%	23238	22624	23348
Last 7 Days	5.47%	6.30%	7.30%	10010	10012	10014
Last 14 Days	5.22%	5.64%	5.83%	10024	10026	10027
Last 30 Days	5.32%	5.84%	6.22%	10045	10050	10053

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: Retail Plan : January 15, 2002. Institutional Plan : May 31, 2004. Regular Plan : July 15, 2008. The face value was changed to ₹1000 w.e.f Aug 20, 2011. Different plans have a different expense structure. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 18-Mar-11

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	*CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>	Scheme	*CRISIL Ultra Short Term Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>##</sup>
Last 1 Year	6.91%	8.43%	8.18%	10695	10848	10822
Last 3 Years	6.17%	7.56%	7.41%	11966	12443	12394
Last 5 Years	6.99%	7.93%	7.79%	14025	14651	14552
Since Inception (CAGR)	7.71%	8.15%	7.85%	28557	24095	23352

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

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	10.47%	13.63%	15.67%	11054	11371	11576
Last 3 Years	6.18%	7.25%	6.25%	11971	12337	11995
Last 5 Years	8.47%	9.13%	8.67%	15019	15484	15162
Since Inception (CAGR)	7.78%	7.89%	6.30%	21699	21937	18805

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

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. ● \*w.e.f September 30, 2019 benchmark of Canara Robeco Ultra Short Term Fund has been changed to CRISIL Ultra Short Term Debt Index



## PERFORMANCE AT A GLANCE

(as on September 30, 2019)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	10.29%	13.63%	15.67%	11035	11371	11576
Last 3 Years	6.65%	7.25%	6.25%	12132	12337	11995
Last 5 Years	7.74%	9.13%	8.67%	14519	15484	15162
Since Inception (CAGR)	8.12%	9.48%	8.72%	15539	16678	16033

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

#### CANARA ROBECO SAVINGS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	*CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>**</sup>	Scheme	*CRISIL Low Duration Debt Index <sup>#</sup>	CRISIL Money Market Index <sup>**</sup>
Last 1 Year	8.64%	9.24%	8.18%	10869	10930	10822
Last 3 Years	7.33%	7.75%	7.41%	12364	12511	12394
Last 5 Years	7.86%	8.33%	7.79%	14598	14925	14552
Since Inception (CAGR)	7.93%	7.65%	7.56%	30421	29308	28939

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

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

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

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic Price of Gold <sup>#</sup>	Scheme	Domestic Price of Gold <sup>#</sup>
Last 1 Year	22.91%	25.34%	12305	12550
Last 3 Years	5.48%	7.43%	11737	12399
Last 5 Years	6.10%	8.08%	13450	14749
Since Inception (CAGR)	2.94%	4.63%	12442	14070

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

#### CANARA ROBECO GOLD SAVINGS FUND

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

Period	Returns (%)		Current Value of Standard Investment of ₹ 10000	
	Scheme	Domestic price of gold <sup>#</sup>	Scheme	Domestic price of gold <sup>#</sup>
Last 1 Year	34.22%	25.34%	13444	12550
Last 3 Years	5.13%	7.43%	11620	12399
Last 5 Years	5.55%	8.08%	13104	14749
Since Inception (CAGR)	1.62%	3.81%	11241	13126

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

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	Crisil Dynamic Gilt Fund Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	12.56%	14.26%	15.67%	11264	11434	11576
Last 3 Years	6.84%	6.93%	6.25%	12194	12226	11995
Last 5 Years	9.70%	9.24%	8.67%	15893	15562	15162
Since Inception (CAGR)	8.92%	8.95%	N.A.	54175	54418	-

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

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>\*\*</sup> ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. ● \*w.e.f September 30, 2019 benchmark of Canara Robeco Savings Fund has been changed to CRISIL Low Duration Debt Index.

## Scheme Performance - Fund Manager wise

(as on September 30, 2019)

### Fund Manager: Mr. Shridatta Bhandwaladar

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	8.21%	4.81%	10.94%	10.22%	9.16%	9.47%	17.59%	15.69%
CANARA ROBECO BLUE CHIP EQUITY FUND	9.55%	5.29%	10.64%	10.76%	9.66%	9.07%	10.85%	10.21%
CANARA ROBECO EQUITY HYBRID FUND	8.13%	8.01%	8.69%	9.38%	9.96%	9.59%	10.96%	-
CANARA ROBECO INFRASTRUCTURE	5.89%	-3.31%	2.32%	1.67%	5.98%	2.69%	11.30%	0.00%

Note:

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

### Fund Manager: Mr. Miyush Gandhi

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EMERGING EQUITIES	2.97%	1.45%	8.82%	8.54%	13.11%	10.13%	16.36%	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND	10.46%	12.37%	6.21%	7.81%	7.10%	9.31%	10.35%	8.96%

Note:

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

### Fund Manager: Mr. Krishna Sanghavi

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY DIVERSIFIED FUND	8.21%	4.81%	10.94%	10.22%	9.16%	9.47%	17.59%	15.69%
CANARA ROBECO BLUE CHIP EQUITY FUND	9.55%	5.29%	10.64%	10.76%	9.66%	9.07%	10.85%	10.21%
CANARA ROBECO EQUITY HYBRID FUND	8.13%	8.01%	8.69%	9.38%	9.96%	9.59%	10.96%	-
CANARA ROBECO INFRASTRUCTURE	5.89%	-3.31%	2.32%	1.67%	5.98%	2.69%	11.30%	0.00%
CANARA ROBECO CONSUMER TRENDS FUND	16.21%	5.29%	12.21%	10.76%	13.98%	9.07%	15.04%	8.10%
CANARA ROBECO EMERGING EQUITIES	2.97%	1.45%	8.82%	8.54%	13.11%	10.13%	16.36%	N.A.
CANARA ROBECO EQUITY TAX SAVER FUND	7.97%	5.29%	10.21%	10.76%	9.19%	9.07%	18.85%	16.29%
CANARA ROBECO SMALL CAP FUND* (Date of Allotment – 15.02.2019)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-6.90%	-0.40%

Note:

- Mr. Krishna Sanghavi manages 8 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.
- \*The performance of Canara Robeco Small Cap fund is based on absolute returns as the tenure of the scheme is less than 1 year.

### Fund Manager: Ms. Cheenu Gupta

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY TAX SAVER FUND	7.97%	5.29%	10.21%	10.76%	9.19%	9.07%	18.85%	16.29%
CANARA ROBECO CONSUMER TRENDS FUND	16.21%	5.29%	12.21%	10.76%	13.98%	9.07%	15.04%	8.10%
CANARA ROBECO SMALL CAP FUND* (Date of Allotment – 15.02.2019)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-6.90%	-0.40%

Note:

- Ms. Cheenu Gupta 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.
- \*The performance of Canara Robeco Small Cap fund is based on absolute returns as the tenure of the scheme is less than 1 year.

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

## Scheme Performance - Fund Manager wise

(as on September 30, 2019)

### 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*	8.13%	8.01%	8.69%	9.38%	9.96%	9.59%	10.96%	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*	10.46%	12.37%	6.21%	7.81%	7.10%	9.31%	10.35%	8.96%
CANARA ROBECO INCOME FUND	12.29%	13.63%	6.72%	7.25%	8.43%	9.13%	8.59%	7.07%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	22.91%	25.34%	5.48%	7.43%	6.10%	8.08%	2.94%	4.63%
CANARA ROBECO GOLD SAVINGS FUND	34.22%	25.34%	5.13%	7.43%	5.55%	8.08%	1.62%	3.81%
CANARA ROBECO CORPORATE BOND FUND	10.29%	13.63%	6.65%	7.25%	7.74%	9.13%	8.12%	9.48%

Note:

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

### Fund Manager: Mr. Girish Hisaria

Scheme 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	12.56%	14.26%	6.84%	6.93%	9.70%	9.24%	8.92%	8.95%
CANARA ROBECO LIQUID FUND	6.95%	7.37%	6.87%	7.09%	7.36%	7.50%	7.81%	7.55%
CANARA ROBECO ULTRA SHORT TERM FUND	6.91%	8.43%	6.17%	7.56%	6.99%	7.93%	7.71%	8.15%
CANARA ROBECO DYNAMIC BOND FUND	10.47%	13.63%	6.18%	7.25%	8.47%	9.13%	7.78%	7.89%
CANARA ROBECO SAVINGS FUND	8.64%	9.24%	7.33%	7.75%	7.86%	8.33%	7.93%	7.65%

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	9.20%	10.64%	7.17%	7.48%	7.11%	8.32%	7.38%	8.56%
CANARA ROBECO LIQUID FUND	6.95%	7.37%	6.87%	7.09%	7.36%	7.50%	7.81%	7.55%
CANARA ROBECO ULTRA SHORT TERM FUND	6.91%	8.43%	6.17%	7.56%	6.99%	7.93%	7.71%	8.15%
CANARA ROBECO SAVINGS FUND	8.64%	9.24%	7.33%	7.75%	7.86%	8.33%	7.93%	7.65%
CANARA ROBECO GOLD EXCHANGE TRADED FUND	22.91%	25.34%	5.48%	7.43%	6.10%	8.08%	2.94%	4.63%
CANARA ROBECO GOLD SAVINGS FUND	34.22%	25.34%	5.13%	7.43%	5.55%	8.08%	1.62%	3.81%
CANARA ROBECO OVERNIGHT FUND* (Date of Allotment July 24, 2019)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.99%	1.00%

Note:

- Ms. Suman Prasad manages 6 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.
- Past performance may or may not be sustained in the future.
- \*The performance of Canara Robeco Overnight fund is based on absolute returns as the tenure of the scheme is less than 1 year.

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

## SIP RETURNS

(as on September 30, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1930000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6707625	5270870	2183082	1255694	760630	411023	125369
Scheme Returns	14.08%	13.19%	11.51%	11.29%	9.43%	8.82%	8.43%
S&P BSE 200 TRI <sup>#</sup>	12.59%	11.90%	11.20%	11.32%	9.09%	7.17%	5.01%
S&P BSE SENSEX TRI <sup>##</sup>	12.93%	12.10%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date	16-Sep-03						

\*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Mr. Miyush Gandhi.

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1280000	1200000	840000	600000	360000	120000
Market Value (INR)	2612533	2229645	1270169	757273	410726	125248
Scheme Returns	12.77%	11.91%	11.61%	9.25%	8.77%	8.24%
S&P BSE 100 TRI <sup>#</sup>	11.48%	10.99%	11.08%	9.38%	8.03%	5.55%
S&P BSE SENSEX TRI <sup>##</sup>	11.93%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date (Canara Robeco Equity Taxsaver – Reg Growth Plan)	02-Feb-09					

\*w.e.f October 1, 2019 the fund will be managed by Ms. Cheenu Gupta and Mr. Shridatta Bhandwalder

#### CANARA ROBECO EQUITY HYBRID FUND

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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3200000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	26477073	14308798	5353938	2264473	1273430	748749	402694	125348
Scheme Returns	13.41%	15.60%	13.37%	12.20%	11.69%	8.80%	7.43%	8.40%
CRISIL Hybrid 35+65 - Aggressive Index <sup>*</sup>	NA	NA	10.87%	10.49%	10.56%	9.05%	7.74%	7.84%
S&P BSE SENSEX TRI <sup>##</sup>	13.72%	14.57%	12.10%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date	01-Feb-93							

\*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder, Ms. Cheenu Gupta and Mr. Avnish Jain

#### CANARA ROBECO CONSUMER TRENDS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1210000	1200000	840000	600000	360000	120000
Market Value	2645990	2605120	1427941	816569	424037	130538
Scheme Returns	14.83%	14.82%	14.90%	12.29%	10.95%	16.74%
S&P BSE 100 TRI <sup>#</sup>	11.00%	10.99%	11.08%	9.38%	8.03%	5.55%
S&P BSE SENSEX TRI <sup>##</sup>	11.39%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date	14-Sep-09					

\*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwalder and Ms. Cheenu Gupta

#### CANARA ROBECO EMERGING EQUITIES

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1750000	1200000	840000	600000	360000	120000
Market Value (INR)	6876061	3083872	1538426	750821	379654	121372
Scheme Returns	17.09%	17.96%	16.99%	8.91%	3.49%	2.13%
Nifty Large Midcap 250 TRI <sup>#</sup>	N.A	11.92%	11.70%	7.81%	3.58%	0.03%
S&P BSE Sensex TRI <sup>##</sup>	11.78%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date	11-Mar-05					

\*w.e.f October 1, 2019 the fund will be managed by Mr. Miyush Gandhi and Mr. Shridatta Bhandwalder

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2019 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on September 30, 2019)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1100000	840000	600000	360000	120000
Market Value	1914855	1266971	773923	418015	127892
Scheme Returns	11.70%	11.54%	10.13%	9.97%	12.46%
S&P BSE 100 TRI <sup>#</sup>	11.19%	11.08%	9.38%	8.03%	5.55%
S&P BSE SENSEX TRI <sup>##</sup>	11.63%	11.77%	10.90%	11.28%	8.92%
Inception Date	20-Aug-10				

\*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwadar and Mr. Sanjay Bambalkar

#### CANARA ROBECO INFRASTRUCTURE

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1660000	1200000	840000	600000	360000	120000
Market Value (INR)	3283825	1854433	1114876	638387	350660	122186
Scheme Returns	9.31%	8.43%	7.96%	2.45%	-1.70%	3.41%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	5.02%	4.07%	-0.22%	-7.28%	-11.03%
S&P BSE SENSEX TRI <sup>##</sup>	11.29%	11.41%	11.77%	10.90%	11.28%	8.92%
Inception Date	02-Dec-05					

\*w.e.f October 1, 2019 the fund will be managed by Mr. Shridatta Bhandwadar and Mr. Miyush Gandhi.

### DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2380000	1800000	1200000	840000	600000	360000	120000
Market Value	6108520	3764803	2082207	1150154	740179	403933	127927
Scheme Returns	8.70%	9.23%	10.62%	8.83%	8.34%	7.64%	12.53%
Crisil Dynamic Gilt Fund Index <sup>#</sup>	8.08%	8.12%	8.54%	8.60%	8.30%	8.35%	12.84%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	7.02%	7.49%	7.85%	7.78%	8.35%	13.99%
Inception Date	29-Dec-99						

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2030000	1800000	1200000	840000	600000	360000	120000
Market Value	4795467	3712021	1824883	1105510	710776	398667	126544
Scheme Returns	9.41%	9.06%	8.13%	7.72%	6.72%	6.75%	10.31%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.69%	8.76%	9.09%	9.21%	8.62%	8.22%	11.61%
CRISIL 10 Year Gilt Index <sup>##</sup>	15.21%	7.02%	7.49%	7.85%	7.78%	7.94%	13.99%
Inception Date	24-April-88						

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

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2050000	1800000	1200000	840000	600000	360000	120000
Market Value	4542605	3602118	1821650	1115641	728287	404342	127702
Scheme Returns	8.66%	8.70%	8.09%	7.98%	7.69%	7.71%	12.16%
Crisil Composite Bond Fund Index <sup>#</sup>	7.67%	7.99%	8.58%	8.72%	8.40%	8.30%	12.70%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.75%	7.02%	7.49%	7.85%	7.78%	7.94%	13.99%
Inception Date	19-Sep-02						

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2019 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on September 30, 2019)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1750000	1200000	840000	600000	360000	120000
Market Value	3265282	1827607	1110860	727225	403611	125450
Scheme Returns	8.09%	8.16%	7.86%	7.63%	7.58%	8.56%
*CRISIL Low Duration Debt Index <sup>#</sup>	8.01%	8.44%	8.35%	8.11%	8.08%	9.06%
CRISIL Money Market Index <sup>**</sup>	7.86%	8.06%	7.85%	7.63%	7.69%	7.88%
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	1250000	1200000	840000	600000	360000	120000
Market Value	1938994	1831114	1111924	721078	398209	126663
Scheme Returns	8.15%	8.19%	7.89%	7.29%	6.67%	10.50%
Crisil Composite Bond Fund Index <sup>#</sup>	8.52%	8.58%	8.72%	8.40%	8.30%	12.70%
CRISIL 10 Year Gilt Index <sup>**</sup>	7.40%	7.49%	7.85%	7.78%	7.94%	13.99%
Inception Date	29-May-09					

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1350000	1200000	840000	600000	360000	120000
Market Value	2095263	1766376	1076752	707148	396284	124359
Scheme Returns	7.54%	7.51%	6.99%	6.51%	6.35%	6.83%
**Crisil Ultra Short Term Debt Index <sup>#</sup>	8.21%	8.25%	8.01%	7.79%	7.86%	8.20%
CRISIL Money Market Index <sup>**</sup>	8.00%	8.06%	7.85%	7.63%	7.69%	7.88%
Inception Date	14-July-08					

#### CANARA ROBECO GOLD SAVINGS FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	880000	840000	600000	360000	120000
Market Value	1086897	1041569	756477	440632	139879
Scheme Returns	5.67%	6.05%	9.21%	13.60%	32.22%
Domestic Price of Gold (Per KG) <sup>#</sup>	7.73%	8.15%	11.20%	15.46%	32.42%
Inception Date	25-Jun-12				

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1020000	840000	600000	360000	120000
Market Value	1400329	1088022	721143	401362	125738
Scheme Returns	7.29%	7.28%	7.30%	7.21%	9.02%
CRISIL Short-Term Bond Fund Index <sup>#</sup>	8.39%	8.28%	8.03%	8.04%	10.42%
CRISIL 10 Year Gilt Index <sup>**</sup>	7.76%	7.85%	7.78%	7.94%	13.99%
Inception Date	25-Apr-11				

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

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2019 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. \*w.e.f September 30, 2019 benchmark of the fund has been changed to CRISIL Low Duration Debt Index. 5. \*\*w.e.f September 30, 2019 benchmark of the fund has been changed to CRISIL Ultra Short Term Debt Index. 6. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>\*\*</sup>

## SIP RETURNS

(as on September 30, 2019)

### DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	680000	600000	360000	120000
Market Value	841606	721062	401703	126311
Scheme Returns	7.45%	7.29%	7.26%	9.93%
Crisil Composite Bond Fund Index <sup>#</sup>	8.64%	8.40%	8.30%	12.70%
CRISIL 10 Year Gilt Index <sup>##</sup>	8.02%	7.78%	7.94%	13.99%
Inception Date	07-Feb-15			

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2019 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. **Past performance may or may not be sustained in the future.** Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified Fund

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

### Canara Robeco Equity Hybrid Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option - Regular Plan</b>		
29.03.2019	0.69	79.89
26.04.2019	0.69	79.05
31.05.2019	0.69	80.17
28.06.2019	0.69	79.34
26.07.2019	0.68	75.79
30.08.2019	0.65	74.34
27.09.2019	0.63	76.85
<b>Monthly Dividend Option - Direct Plan</b>		
29.03.2019	0.60	86.02
26.04.2019	0.60	85.31
31.05.2019	0.60	86.75
28.06.2019	0.60	86.08
26.07.2019	0.60	82.44
30.08.2019	0.60	81.10
27.09.2019	0.60	84.03

### Canara Robeco Consumer Trends Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
23.03.2018	2.50	24.18
27.07.2018	1.40	24.11
26.07.2019	1.40	21.96
<b>Direct Plan</b>		
26.07.2019	2.40	37.07

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.08.2016	2.04	26.79
24.08.2017	1.75	29.22
31.08.2018	1.50	27.25
30.08.2019	1.35	22.42
<b>Direct Plan</b>		
31.08.2018	2.00	35.54
30.08.2019	1.80	29.43

### Canara Robeco Equity Tax Saver Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
10.11.2017	1.00	26.59
23.02.2018	1.00	26.27
30.11.2018	1.00	26.10
22.02.2019	1.00	24.70
<b>Direct Plan</b>		
23.02.2018	1.50	39.08
30.11.2018	1.50	39.05
22.02.2019	1.50	37.03

### Canara Robeco Emerging Equities

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

### Canara Robeco Income Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option - Regular Plan</b>		
23.06.2017	0.20	15.0888
22.09.2017	0.20	14.9541
29.12.2017	0.20	14.6528
23.03.2018	0.20	14.5217
22.06.2018	0.20	14.3763
28.09.2018	0.20	14.3125
28.12.2018	0.20	14.5783
29.03.2019	0.25	14.7482
28.06.2019	0.25	15.0103
27.09.2019	0.25	15.0899
<b>Quarterly Dividend Option - Direct Plan</b>		
23.06.2017	0.20	15.5573
22.09.2017	0.20	15.4593
29.12.2017	0.20	15.1902
23.03.2018	0.20	15.0911
22.06.2018	0.20	14.9803
28.09.2018	0.20	14.9586
28.12.2018	0.20	15.2789
29.03.2019	0.25	15.5008
28.06.2019	0.25	15.8282
27.09.2019	0.25	15.9698

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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
27.04.2018	0.10	13.9453
25.05.2018	0.10	13.8158
29.06.2018	0.10	13.7547
20.07.2018	0.10	13.7901
31.08.2018	0.10	13.9409
28.09.2018	0.10	13.5063
26.10.2018	0.10	13.2603
30.11.2018	0.10	13.6120
28.12.2018	0.10	13.5943
25.01.2019	0.10	13.5129
22.02.2019	0.10	13.4247
29.03.2019	0.10	13.7262
26.04.2019	0.10	13.6047
31.05.2019	0.10	13.7739
28.06.2019	0.10	13.7268
26.07.2019	0.10	13.5806
30.08.2019	0.10	13.5518
27.09.2019	0.10	13.6614
<b>Direct Plan</b>		
27.04.2018	0.10	14.8462
25.05.2018	0.10	14.7254
29.06.2018	0.10	14.6807
20.07.2018	0.10	14.7341
31.08.2018	0.10	14.9074
28.09.2018	0.10	14.4585
26.10.2018	0.10	14.2106
30.11.2018	0.10	14.6064
28.12.2018	0.10	14.6060
25.01.2019	0.10	14.5372
22.02.2019	0.10	14.4600
29.03.2019	0.10	14.8052
26.04.2019	0.10	14.6818
31.05.2019	0.10	14.8846
28.06.2019	0.10	14.8512
26.07.2019	0.10	14.7107
30.08.2019	0.10	14.7001
27.09.2019	0.10	14.8372
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
22.06.2018	0.30	14.2640
28.09.2018	0.30	13.9872
28.12.2018	0.30	14.0881
29.03.2019	1.20	14.2357
28.06.2019	0.30	13.3259
27.09.2019	0.30	13.2537
<b>Direct Plan</b>		
22.06.2018	0.30	15.2201
28.09.2018	0.30	14.9712
28.12.2018	0.30	15.1334
29.03.2019	1.20	15.3505
28.06.2019	0.30	14.4867
27.09.2019	0.30	14.4655

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

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



## DIVIDEND HISTORY

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option</b>		
<b>Regular Plan</b>		
29.06.2018	0.06	14.4311
20.07.2018	0.06	14.4480
31.08.2018	0.06	14.4833
28.09.2018	0.06	14.4109
26.10.2018	0.06	14.4294
30.11.2018	0.06	14.5196
28.12.2018	0.06	14.5666
25.01.2019	0.06	14.6041
22.02.2019	0.06	14.6280
29.03.2019	0.06	14.7336
26.04.2019	0.06	14.6911
31.05.2019	0.06	14.8206
28.06.2019	0.06	14.8190
26.07.2019	0.06	14.8949
30.08.2019	0.06	14.9999
27.09.2019	0.06	14.9699
<b>Direct Plan</b>		
29.06.2018	0.06	15.4037
20.07.2018	0.06	15.4326
31.08.2018	0.06	15.4891
28.09.2018	0.06	15.4254
26.10.2018	0.06	15.4588
30.11.2018	0.06	15.5709
28.12.2018	0.06	15.6343
25.01.2019	0.06	15.6875
22.02.2019	0.06	15.7259
29.03.2019	0.06	15.8544
26.04.2019	0.06	15.8215
31.05.2019	0.06	15.9775
28.06.2019	0.06	15.9895
26.07.2019	0.06	16.0852
30.08.2019	0.06	16.2153
27.09.2019	0.06	16.1974
<b>Quarterly Dividend Option - Regular Plan</b>		
22.06.2018	0.18	14.7649
28.09.2018	0.18	14.7550
28.12.2018	0.18	14.9175
29.03.2019	0.72	15.0917
28.06.2019	0.18	14.6326
27.09.2019	0.18	14.7775
<b>Quarterly Dividend Option - Direct Plan</b>		
22.06.2018	0.18	15.4589
28.09.2018	0.18	15.4906
28.12.2018	0.18	15.6998
29.03.2019	0.72	15.9204
28.06.2019	0.18	15.5053
27.09.2019	0.18	15.6995

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.06.2014	0.35	12.6800
31.12.2014	0.39	13.3433
26.06.2015	0.40	13.2629
23.12.2015	0.40	13.3071
24.06.2016	0.40	13.4407
23.12.2016	0.40	14.3270
23.06.2017	0.45	14.5633
29.12.2017	0.40	13.9791
22.06.2018	0.40	13.6557
28.12.2018	0.40	13.7272
28.06.2019	0.45	14.1036
<b>Direct Plan</b>		
20.06.2014	0.35	12.7361
31.12.2014	0.39	13.4389
26.06.2015	0.40	13.4008
23.12.2015	0.40	13.4853
24.06.2016	0.40	13.6734
23.12.2016	0.40	14.6341
23.06.2017	0.45	14.9225
29.12.2017	0.40	14.3862
22.06.2018	0.40	14.1043
28.12.2018	0.40	14.2548
28.06.2019	0.45	14.7197

### Canara Robeco Corporate Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
29.05.2015	0.30	11.1100
27.11.2015	0.30	11.2040
27.05.2016	0.34	11.3020
25.11.2016	0.35	11.7103
26.05.2017	0.35	11.5525
24.11.2017	0.35	11.5473
25.05.2018	0.35	11.2798
30.11.2018	0.35	11.3015
31.05.2019	0.35	11.5389
<b>Direct Plan</b>		
29.05.2015	0.30	11.1324
27.11.2015	0.30	11.2594
27.05.2016	0.34	11.4032
25.11.2016	0.35	11.8578
26.05.2017	0.35	11.7398
24.11.2017	0.35	11.7801
25.05.2018	0.35	11.5522
30.11.2018	0.35	11.6246
31.05.2019	0.35	11.9207

### Canara Robeco Gilt Fund

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

### Canara Robeco Blue Chip Equity Fund

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

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

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

## HOW TO READ A FACTSHEET

### Fund Manager

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

### Minimum Application Amount for Fresh Subscription

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

### Application Amount for Fresh Subscription

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

### Minimum Additional Amount

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

### Yield to Maturity

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

### SIP

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

### NAV

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

### Benchmark

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

### Entry Load

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

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

### Exit Load

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

### Modified Duration

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

### Standard Deviation

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

### Sharpe Ratio

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

### Beta

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

### AUM

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

### Holdings

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

### Nature of Scheme

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

### Rating Profile

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

## DEFINITIONS

### Total Expense Ratio

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

### Sharp Ratio

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

### Beta Ratio

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

### Portfolio Turnover Ratio

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

### Modified Duration

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

### Average Maturity

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

### Portfolio Yield

Weighted Average valuation yield of the assets

### Standard Deviation

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

### Risk Free Return

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

### Tracking Error

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

### R-Squared:

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

## DISCLAIMERS

(as on September 30, 2019)

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

### <sup>§</sup>Note :

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 5.52% (MIBOR as of September 30, 2019)

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

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 30.09.2019. The disclosures of average maturity period relates to the debt component of the portfolio as on 30.09.2019.

**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.**

# The Canara Robeco Equity Hybrid Fund is a lot like a working mom.

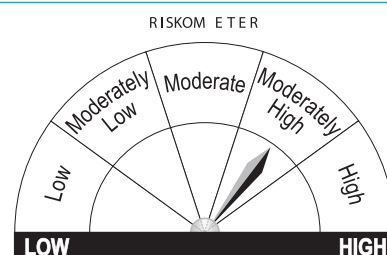
Multiple roles are played with ease.

## CANARA ROBECO Equity Hybrid Fund

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

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

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



Investors understand that their principal will be at Moderately High risk.

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

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



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**CANARA ROBECO**  
Mutual Fund

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