

# FACTSHEET

February 29th, 2016



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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## Economic Update

February'16 was a tumultuous month for market participants. Concerns regarding global slowdown continued to influence the market sentiments. Fixed income markets witnessed hardening of yields while equity market participants were reminded of 2008/2011 market collapse when Nifty 50 went below 7000 levels. The month started with RBI maintaining its status quo on key rates and indicating that they will closely watch government expenditure and inflation trajectory. Indian economy registered a growth of 7.3% in Q3FY16 which was lower than previous quarter's growth. Even though the economy lost steam in the last quarter, its pace of expansion was faster in comparison with 6.8% growth posted by China. End of the month saw reversal in market sentiments with the announcement of Union Budget FY16-17. The budget concentrated on addressing rural distress and increased budgetary allocation towards key infrastructure areas such as roads and railways hoping that greater public investment would kick start the economy. However, the FM maintained fiscal target of 3.5% for FY2017

### Market Performance\*:

Concerns over global economic growth, sell-off by sovereign funds, worries about the deteriorating asset quality in the banking system, weak oil prices and uncertainty regarding the Union Budget 2016-17 hovered the Indian equity markets. Markets went through a corrective phase in February'16, with the domestic equity markets represented by the benchmarks Nifty 50 and S&P BSE Sensex correcting by 7.62% and 7.51% respectively.

### Inflation^ ^:

Retail inflation represented by CPI (Consumer Price Index) for January'16 rose to a 17-month high of 5.69%, undershooting RBI's target of 6%. The hardening of inflation, compared to previous month's 5.61%, was led by continued uptick in food inflation. Wholesale inflation denoted by WPI (Wholesale price index) slipped deeper into the negative zone, from -0.73% in December'15 to -0.90% in January'16.

### IIP^:

India's industrial performance index came at -1.3% in December'15 compared to -3.4% (revised) in November'15. While the November'15 IIP declined owing to seasonal factors seen during festive periods, December'15 weak IIP does provide indications of gradual recovery underway. On sector classification, manufacturing printed a Y-o-Y growth of -2.4% while mining and electricity registered a growth of 2.9% and 3.2% respectively. On use-based classification, capital goods contracted sharply by 19.7% (Y-o-Y) and basic & intermediate goods grew by 0.5% (Y-o-Y) & 0.9% (Y-o-Y) respectively. The Consumer durables and Consumer non-durables have recorded Y-o-Y growth of 16.5% and -3.2% respectively, with the overall growth in Consumer goods being 2.8% (Y-o-Y).

### Trade deficit^:

Trade deficit for the month of January'16 contracted to USD 7.64 billion from USD 11.66 billion in December'15. Imports contracted by 11.01% y-o-y to USD 28.71 billion due to decline in oil & non-oil imports. The month witnessed oil imports and non-oil imports shrinking by 39.01% (Y-o-Y) & 1.40% (Y-o-Y) respectively owing to continuous fall in crude oil price. The global slowdown in major economies continues to impact India's export, leading to a decline of 13.60% (Y-o-Y) valuing USD 21.08 billion.

### RBI's Monetary Policy\*\*:

RBI in its 6th Bi-monthly policy kept the key rates unchanged on the back of weakening of activities in major emerging economies. However, RBI maintained an accommodative stance hinting that with "inflation moving closer to the target" there could be more room for rate cut to support growth, however the adherence to fiscal targets will remain key input to further policy actions. The Reserve Bank also indicated that it will keep a close watch on government's expenditure, before taking a call on interest rates.

### GDP®:

India economy slowed in December'15, clocking a growth of 7.3% in Q3FY16 compared to 7.7% in Q2FY16. The growth was driven by consumption and stronger contraction in imports than exports leading to lower deficit, while investments grew at a slower pace. Manufacturing posted robust growth of 12.6%; financial services and mining activities saw a growth of 9.9% & 6.5% respectively. The deceleration in led by slow growth in investment activities, which grew at 4% in Q3FY16 against last quarter's 8%.

### Budget:

The Union Budget 16-17 emphasized on tax reforms, infrastructure investments and improving rural & socio-economic conditions in the country. Budget was presented on 9 pillars viz. Agriculture and Farmers Welfare, Rural Sector, Social Sector including Healthcare, Education, Skills and Job Creation, Infrastructure and Investment, Financial Sector Reforms, Governance and Ease of Doing Business, Fiscal Discipline and Tax Reforms. Finance minister stated that the government has met its 2016 fiscal deficit target of 3.9% and has retained next year's target of 3.5%, which is in line with the fiscal consolidation roadmap set earlier. To strengthen the economy and sticking to the roadmap for fiscal consolidation, the government is focused on ensuring macro-economic stability and prudent fiscal management (fiscal deficit target at 3.5% for FY2016-17), boosting the consumption based domestic demand and continuing with the pace of economic reforms and policy initiatives.

### Triggers

- Global headwinds continue to impact the domestic markets, thereby making the market sentiments weak. Domestically we are well positioned in terms of macro economic indicators, once the global tide turns; India is likely to do well. Market participants will continue to track global situation.
- With the government staying committed to the fiscal deficit target of 3.5% for the coming financial year, the focus shifts to RBI and its stance on remaining accommodative even while maintaining a status quo on policy rates in its recent review. There are expectations of rate cuts by RBI; the timing of the same will be tracked keenly.
- The continuous fall in crude oil prices has sent jitters across the global economies. The recent up-tick in oil prices has given some shift in market sentiments and the direction of oil price is likely to be critical going forward
- Along with the above, market participants may keenly watch USD/INR movement

### Source:

\* Bloomberg

^ mospi.nic.in

^^ ICRA

§ Ministry of commerce

\*\* RBI

® Edelweiss



# Equity Market Review



**Mr. Ravi  
Gopalakrishnan**  
Head - Equities

Indian equity market continued to slide since the start of the calendar year 2016, reacting to the steep decline in global equities, continued low crude oil prices and apprehension over global economic growth. Indian indices were also strained by a weaker rupee. Global growth concerns have led to FII outflows in emerging markets which is keeping our markets also under pressure. On the earnings season front, results have been along expected lines across majority of the segments with disappointment over the PSU banks results. However, the growth of economy accelerated to 7.6% in 2015-16 as India was able to achieve robust growth despite unfavorable global conditions.

In the month of February'16, Indian economy witnessed a lot of attention on account of various key events from the centre. At the beginning of the month, RBI kept the rates unchanged in its monetary policy. Towards the end of the month, FY2016-17 Railway Budget focused on capacity creation, safety and amenities and the Union Budget reemphasized the government's commitment towards rural transformation, investment and fiscal reforms. Budget 2016-17 however brought some respite to the weak Indian equities market. To strengthen the economy while sticking to the roadmap for fiscal consolidation, the government is focused on ensuring macro-economic stability and prudent fiscal management (fiscal deficit target at 3.5% for FY2016-17), boosting the consumption based domestic demand and continuing with the pace of economic reforms and policy initiatives.

## Market Performance\*\*

The Indian Equity markets fell in the month of February'16 as well. On net basis India's bellwether indices viz. S&P BSE Sensex & Nifty 50 contracted by 7.34% & 7.53% respectively while S&P BSE Mid- cap index & S&P BSE Small-cap index declined by 8.61% & 12.41% respectively. All the sectoral indices were in red during the month except Metal and FMCG which were comparatively less impacted.

## Growth`

The seasonally adjusted Nikkei India Manufacturing Purchasing Managers' Index (PMI) increased from 49.10 in December'15 to 51.10 January'16, pointing towards the improvement in the operating conditions with new orders, exports, output and purchasing activity all rising. Growth of new business across private sector impacted positively and attributed to an increase in the Nikkei Services Business Activity Index to 54.30 in January'16 from 53.60 in December'15, which was indicative of a solid expansion in output across the sector.

## IIP^

India's industrial output came at -1.3% in December'15, from the same month a year earlier, compared to -3.2% in November'15. In terms of industries, ten out of the twenty two industry groups in the manufacturing sector have shown negative growth during the month of December'15 as compared to the corresponding month of the previous year. Sector-wise, manufacturing, electricity and mining stood at -2.4%, 3.2% & 2.9% respectively during the last month. As per the use-based classification, capital goods recorded negative growth of 19.7% whereas, intermediate goods and basic goods stood at 0.9% and 0.5% respectively. Overall consumer goods expanded by 2.8%. The divergence in Consumer Durables and Consumer non-durables continued with Consumer durables moving at 16.5% (Y-o-Y) growth while Consumer non-durables recorded a negative growth of 3.2% (Y-o-Y).

## FPI Outflows\*\*

Global growth concerns and low commodity prices have accentuated outflows in emerging markets including India. The month of February'16 saw the net FPIs (Foreign Portfolio Investor) outflow of Rs.5, 521 Crs. The corrections in markets during the last month were viewed as an attractive investment opportunity by Mutual funds who increased their exposure to equities with a net purchase of Rs.4, 659 Crs.

## Outlook

Ongoing external headwinds and weak market conditions domestically indicate recovery to be at a more gradual pace. Low commodity prices, improving discretionary demand, consumption boost from the Seventh Pay Commission and expected normal monsoons are the triggers which may support growth in medium to long term. Even though the current recovery is slow, Indian economy seems to be showing signs of improvement and is likely to see momentum building up from the 2nd half of FY2017. As the macro economic growth picks up, we see operating and financial leveraging show its maximum impact in 2017-18.

Despite the recent market volatility, which may be short lived and recovery expected to gather momentum on a longer term, India's improved economic indicators suggest that we are better placed than other emerging economies. Every correction should be seen as an opportunity and investors can adopt a staggered approach to investing in equities in order to even out market volatility.

## Source:

^MOSPI, ICRA

`Markit

\*\*ICRAMFI Explorer, Data as on February 29, 2016. Mutual fund net inflow data is as of February 26, 2016

# Debt Market Review



Mr. Avnish Jain  
Head - Fixed Income

Amidst uneven global recovery, increased volatility in the domestic markets, and uncertainty of timing of rise in interest rates by the US Fed, February 2016 was seen to be a choppy month for the Indian Debt markets. The month started with the RBI keeping interest rates unchanged in consensus with market expectations. The action then shifted to the US Fed meet where the US FOMC held its key rates steady whilst adopting cautious stance on global developments. The move was broadly perceived as reduced possibility of near term rate hikes. However, depreciating Rupee outweighed these positive cues, as gilts continued to tread with a negative bias, with negative expectations on fiscal in the budget weighing on markets. Slowing GDP, hardening inflation and low IIP were a few reasons for the markets, already tight on liquidity, to experience extra volatility. Shifting the focus on the Union Budget, markets not only expected the government to show fiscal responsibility, but also eyed the gross borrowing number. Markets rallied post Budget on account of the figures which met expectations on fiscal number and exceeded on gross borrowing numbers

## RBI Monetary Policy: 'Accommodative' policy stance to continue

Springing no surprise, in the last policy review of the Financial Year 2015-16, RBI held its key interest rates unchanged. RBI hit the pause button on policy rate in its Sixth Bi-Monthly review, waiting to react post the Union Budget announcement. Over all, RBI chose to adopt 'wait and watch' stance, whilst putting the onus of further rate cuts on the government adhering to continued fiscal prudence. Amidst the various factors discussed in the policy, RBI failed to address market liquidity concerns. Though the Governor indicated that the Central Bank was open to conduct more OMOs and actively manage liquidity via term repos, fewer OMOs conducted by RBI kept markets depressed. Overall the policy for the Fixed Income Markets was a sentiment dampener.

## Slowing GDP - Showing Gradual Progress~

India's GDP at constant prices for Q3 FY16 stood at 7.3%, lower than the revised estimate of 7.7% in Q2 FY16. In lieu of growing external weakness along with limited private investments growth, the latest print of GDP comes as a positive surprise to the Indian Debt Markets. While statistical base effect pushed the real growth numbers higher, unprecedented double digit rise (12.6%) in manufacturing sector growth further aided in domestic recovery. On sectoral basis, financial services and mining activities saw a growth of 9.9% & 6.5% respectively while Mining and Quarrying registered a growth of 6.5%. The data print suggested that the government would be able to achieve its fiscal target of 3.9% for the current fiscal.

## CPI undershot RBI's Target Level; WPI still a cause of worry\*\*

Retail inflation for Jan'16 stood at a 17-month high of 5.69%, but undershot RBI's target level of 6% by around 30 basis points. Negating the impact of favourable statistical base, lower pace of deceleration in food price pressures along with persistent services inflation led to rise in the headline inflation. Slipping deeper into the negative zone, January wholesale inflation came in at -0.90% as against -0.73% in December'15. Along with the latest reading, WPI for November 2015 was revised downwards from -1.99% to -2.04%. Primary Articles fell by -1.75% after posting a rise of 0.62% in the previous month; Fuel inflation too, noted a sharp fall of -2.94% as compared to -0.73% a month ago.

## IIP: Recovery still fragile~

The Index of Industrial Production (IIP) shrank to -1.3% in December'15, led by a decline in manufacturing activity. Production of consumer non-durables, representing daily essentials, shrank 3.2% in December'15, indicating the effect of rural distress, and output of capital goods, representing investment demand in the economy, contracted 19.7%. The capital goods contraction shows private investment is yet to pick up. On a sequential basis, December'15 IIP grew by a strong 10.1% as against 8% in the year ago period. Use-based classification suggests sharp pullback in the Capital Goods segment (13.8% M-o-M), followed by revival in Consumer durables (18.6% M-o-M).

## Outlook ~\*

On the global front, growth across economies has been showing signs of slowdown. The world's large economies too, have been facing headwinds to growth on account of deflationary pressures being felt across the globe. While India continues to remain the bright spot in the current scenario, in light of evolving global conditions, Indian Fixed Income Markets are also prone to this global volatility. Though domestically we are well positioned in terms of macro-economic indicators, once the global tide turns, India is likely to do well.

With the government staying committed to the fiscal deficit target of 3.5% for the coming financial year, the focus shifts to RBI and its stance on remaining accommodative even while maintaining a status quo on policy rates in its recent review. We believe RBI would await further data on development of inflation until its next policy review, prior to acting on any rate cuts, unless global headwinds impacting domestic growth warrant an action sooner.

In short term markets are expected to remain volatile owing to global cues. Expectations of a normal monsoon could bring down inflation on back of lower food prices negating the effects of 7th pay commission payouts. In medium-to-long term we expect the global headwinds to settle and inflation to moderate which will provide an impetus to RBI to bring down the rates.

We expect the new 10 year Benchmark to remain range bound around 7.50-7.75% range.

## Source:

~ MOSPI, STCI PD

^ CARE, ICRA

\* RBI

# Gold Update

## Overview:

Global investors returned to Gold as an asset class after three years to make it the metal's best start to the year since Feb 2008. The yellow metal surged by 10.8% to close at \$1238.7 per troy ounce in February '16 on the back of continued deterioration in global financial markets, higher chances of further delay in US rate hike and technical price momentum. This is the highest that it has risen in a month in the last 4 years. The Indian rupee also continued to weaken during the month which led to domestic prices of gold trading near 2 year highs. The gold prices in domestic currency terms closed the month at Rs. 29181 per 10 grams, up 9.8%.

The economic data releases in US during the month improved with labor and other general economic indicators coming in better than their previous readings. The January '16 U.S. non-farm payroll report indicated a lower than expected job addition rate with only 151000 jobs added which was the lowest gain since September '15. The unemployment rate fell below 5% for the first time in the last 8 years which was further complimented by wage growth above expectations. The housing market however, deteriorated during the month with New Homes sales and Housing Starts recording negative growth. The minutes of the January '16 FOMC meeting released during the month was devoid of any surprises and hence the chances of a rate hike seemed grim which kept gold prices supported.

## World Gold Council - Gold Demand Trends Report

The gold demand for the fourth quarter of 2015 came in 4% higher over Q4 2014 at 1117.7 tonnes. Global gold demand in 2015 was flat at 4,212 tonnes compared to the previous year. Strong buying from Central Banks throughout the year helped to make up for the lackluster demand in the first half of the year. Gold demand rebounded in the second half of the year due to strong demand in China and India. Indian jewellery demand reached its third highest level on record in 2015 at 654.3 tonnes. Bars and coins demand remained steady in 2015, as investors took advantage of a weaker price in the third quarter. Central Bank demand of 588 tonnes in 2015 was the result of an increased need for further diversification due to declining oil price and reduced confidence in the global economy. The demand was the second highest demand on record and marked the 6th consecutive year of positive net purchases by central banks.

The domestic gold prices were trading at a discount of more than 5% towards the end of the month in expectation of a duty cut in the 2016 Union Budget. However, with no duty cut announced, the discount quickly reverted to less than 5% by the end of the month.

## Outlook:

The upcoming Federal Open Market Committee (FOMC) meeting would be one of the key events driving gold prices during the month of March '16. The FOMC hiked rates in December 2015. The ensuing carnage in the markets during the second half of December '15 and January '16 led to a consensus that officials would abandon attempts at further increases which has helped the surge in Gold prices. There was even some speculation that officials could completely reverse course and may even implement negative rates. This has led to lot of speculative interest in the precious metal which is expected to keep prices volatile in the near term.

However, one needs to focus on the health of the US economy to better gauge the future policy direction. We believe that the markets are focusing entirely on the outcome of the Fed's monetary policy action and have failed to factor in the improved economic data in the month of February '16. We could see some rationalization in global gold prices after the March '16 FOMC meeting is concluded. While the probability of a rate hike in the month of March '16 is low, investors would look for cues from Fed Chairwoman Janet Yellen's statement. Markets did not seem much calmed by her comments last month that the Fed will remain accommodative if necessary in the face of global headwinds to the US economy and would leave the decision on interest rates on the health of US economic data. While the officials may want to raise rates, but recent experience has shown they won't be able to pull that off without immediate and profound consequences.

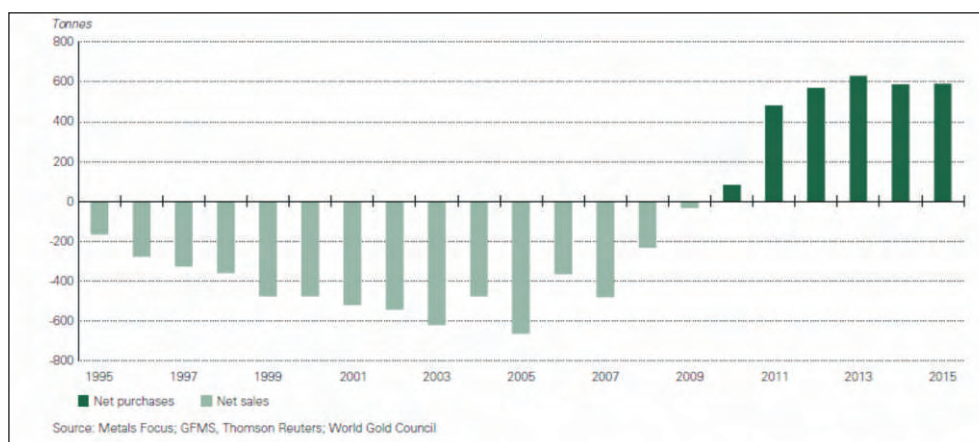
The rise in gold prices in rupee terms has surprised domestic investors. Historically, investors have taken time to adjust to swift movement in prices. Gold prices are currently trading at discount of around 4%-5% which is expected to persist if prices move higher. However, the discounts expected to revert back to 2% gradually once prices consolidate or move slightly lower at which point we would see some retail buying.

Gold prices thrive during times of uncertainty especially when inflationary pressure is expected to escalate even higher. With no inflation in sight across various financial markets, Gold is expected to gain from being a crisis hedge in the near term. The average cost of production levels of \$1100-\$1200 per troy ounce would continue to be a strong support zone for gold prices even if rate hike chances improve.

Source: Bloomberg.

## Chart of the Month:

### Central Banks Gold Net Purchases



## 'AU'some Fact of the Month:

A single ounce of gold can be stretched into gold thread some fifty miles long that would stretch the span of the Gold Gate Bridge just under 30 times.

(Source: [http://www.novagold.com/gold\\_mining/gold\\_facts/](http://www.novagold.com/gold_mining/gold_facts/))

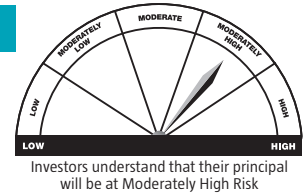
# CANARA ROBECO EQUITY DIVERSIFIED (CRED)

(as on Feb.29,2016)

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

- Capital appreciation over long term
- Investment predominantly in equity and equity related securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** To generate capital appreciation by investing in equity and equity related securities.

**Monthend AUM<sup>§</sup> :** ₹ 626.02 Crores

**Monthly AVGAUM :** ₹ 649.80 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 33.79

Regular Plan - Dividend Option ₹ 26.36

Direct Plan - Growth Option ₹ 78.12

Regular Plan - Growth Option ₹ 76.83

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

## ASSET ALLOCATION:

Equity and equity related instruments:  
85% -100%.

Money Market instruments : 0% - 15%

## MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

## PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

## EXIT LOAD:

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 : 2.56%

Direct Plan : 1.83%

**BENCHMARK:** S&P BSE 200

**FUND MANAGER:** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE:** 22 Years

**In Managing this Fund:** 3 Years 5 Months

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

Standard Deviation 17.41

Portfolio Beta 1.01

Portfolio Turnover Ratio 0.59 times

R-Squared 0.94

Sharpe Ratio 0.02

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 97.92**

**Listed 97.78**

**Banks 18.70**

HDFC Bank Ltd 8.66

State Bank of India 3.16

IndusInd Bank Ltd 2.49

Kotak Mahindra Bank Ltd 2.39

ICICI Bank Ltd 1.11

Axis Bank Ltd 0.89

**Petroleum Products 12.37**

Reliance Industries Ltd 7.64

Hindustan Petroleum Corporation Ltd 3.13

Indian Oil Corporation Ltd 1.05

Mangalore Refinery & Petrochemicals Ltd 0.55

**Software 9.79**

Infosys Ltd 7.78

Tata Elxsi Ltd 1.18

Take Solutions Ltd 0.83

**Industrial Capital Goods 6.89**

Texmaco Rail & Engineering Ltd 1.29

Praj Industries Ltd 1.20

Honeywell Automation India Ltd 1.11

Sanghvi Movers Ltd 1.04

Inox Wind Ltd 0.90

Bharat Electronics Ltd 0.69

Crompton Greaves Ltd 0.43

Alstom T&D India Ltd 0.23

**Pharmaceuticals 6.37**

Sun Pharmaceutical Industries Ltd 2.27

Divi's Laboratories Ltd 1.20

Aurobindo Pharma Ltd 1.12

IPCA Laboratories Ltd 0.89

Strides Shasun Ltd 0.89

**Cement 5.91**

Ultratech Cement Ltd 3.21

The Ramco Cements Ltd 1.15

ACC Ltd 1.08

Orient Cement Ltd 0.47

**Auto 4.25**

Tata Motors Ltd 2.27

Escorts Ltd 1.00

Maruti Suzuki India Ltd 0.98

**Chemicals 3.87**

Solar Industries India Ltd 1.33

Atul Ltd 1.23

Gujarat Fluorochemicals Ltd 0.79

Pidilite Industries Ltd 0.52

**Consumer Non Durables 3.77**

Britannia Industries Ltd 1.43

United Spirits Ltd 0.95

Jubilant Foodworks Ltd 0.71

Asian Paints Ltd 0.68

**Transportation 3.45**

Blue Dart Express Ltd 1.78

Gateway Distriparks Ltd 0.85

Transport Corporation of India Ltd 0.82

**Auto Ancillaries 3.27**

WABCO India Ltd 2.12

Bosch Ltd 1.15

**Construction Project 3.10**

Ashoka Buildcon Ltd 1.25

KEC International Ltd 0.97

Engineers India Ltd 0.88

**Industrial Products 2.09**

Bharat Forge Ltd 1.12

Timken India Ltd 0.97

**Media & Entertainment 1.62**

Zee Entertainment Enterprises Ltd 1.62

**Finance 1.59**

LIC Housing Finance Ltd 1.59

**Engineering Services 1.51**

VA Tech Wabag Ltd 1.51

**Minerals/Mining 1.39**

Coal India Ltd 1.39

**Gas 1.35**

Indraprastha Gas Ltd 1.35

**Telecom - Services 1.24**

Tata Communications Ltd 1.24

**Ferrous Metals 1.21**

Tata Steel Ltd 1.21

**Construction 1.09**

Simplex Infrastructures Ltd 0.56

PNC Infratech Ltd 0.53

**Textile Products 1.04**

Arvind Ltd 1.04

**Oil 1.01**

Oil & Natural Gas Corporation Ltd 1.01

**Hardware 0.90**

Ricoh India Ltd 0.90

**Unlisted 0.14**

Ferrous Metals 0.14

Kudremukh Iron Ore Co Ltd 0.14

**Money Market Instruments 2.51**

CBLO 2.51

Net Current Assets -0.43

**Grand Total 100.00**

## PRODUCT POSITIONING

Canara Robeco Equity Diversified 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 has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.

## INVESTMENT STYLE

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

<sup>§</sup>Source ICAMFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.



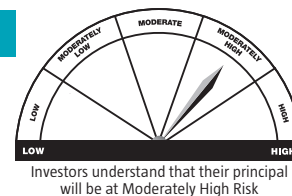
## CANARA ROBECO EQUITY TAX SAVER (CRETS)

(as on Feb.29,2016)

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

- Capital appreciation over long term
- Investment in equity and equity related securities

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



### FUND INFORMATION

**CATEGORY:** Open Ended Equity Linked Tax Saving Scheme

#### SCHEME OBJECTIVE:

ELSS seeking to provide long term capital appreciation by predominantly investing in equities and to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961.

**Monthend AUM<sup>#</sup> :** ₹ 693.77 Crores

**Monthly AVGAUM :** ₹ 730.97 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 26.00

Regular Plan - Dividend Option ₹ 19.21

Direct Plan - Growth Option ₹ 38.93

Regular Plan - Growth Option ₹ 38.39

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

#### ASSET ALLOCATION:

Equity and equity related instruments: 80%-100%.

Money Market instruments : 0% - 20%.

#### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 500 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 500 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

#### PLANS / OPTIONS :

Regular Plan- Growth Option  
Regular Plan- Dividend Payout Option

Direct Plan- Growth Option  
Direct Plan- Dividend Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

#### Expense Ratio<sup>^</sup>:

Regular Plan : 2.58%

Direct Plan : 1.88%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 19 Years

**In Managing this Fund:** 3 Years 5 Months

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

Standard Deviation 17.18

Portfolio Beta 1.00

Portfolio Turnover Ratio 0.58 times

R-Squared 0.93

Sharpe Ratio 0.15

### PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 97.78**

**Listed 97.78**

**Banks 21.28**

HDFC Bank Ltd 7.59

IndusInd Bank Ltd 3.46

ICICI Bank Ltd 2.68

State Bank of India 2.59

Kotak Mahindra Bank Ltd 2.18

Axis Bank Ltd 1.84

Bank of Baroda 0.94

**Petroleum Products 11.53**

Reliance Industries Ltd 6.81

Hindustan Petroleum Corporation Ltd 2.46

Indian Oil Corporation Ltd 1.32

Castrol India Ltd 0.94

**Software 6.97**

Infosys Ltd 6.97

**Industrial Products 6.55**

Bharat Forge Ltd 2.09

FAG Bearings India Ltd 1.77

Timken India Ltd 1.51

Greaves Cotton Ltd 1.18

**Pharmaceuticals 6.27**

Divi's Laboratories Ltd 1.89

Sun Pharmaceutical Industries Ltd 1.84

Aurobindo Pharma Ltd 0.99

Strides Shasun Ltd 0.84

Hikal Ltd 0.71

**Cement 5.83**

Ultratech Cement Ltd 2.98

The Ramco Cements Ltd 1.93

Century Textiles & Industries Ltd 0.92

**Auto 5.55**

Tata Motors Ltd A (DVR) 2.94

Tvs Motor Company Ltd 1.55

Escorts Ltd 1.06

**Industrial Capital Goods 4.59**

Texmaco Rail & Engineering Ltd 1.33

ABB India Ltd 1.24

Alstom T&D India Ltd 1.02

Honeywell Automation India Ltd 1.00

**Construction Project 4.32**

Ashoka Buildcon Ltd 1.45

KEC International Ltd 1.22

NCC Ltd 0.90

Larsen & Toubro Ltd 0.75

**Chemicals 3.65**

Solar Industries India Ltd 1.80

Atul Ltd 1.47

Gujarat Fluorochemicals Ltd 0.38

**Consumer Non Durables 3.33**

Britannia Industries Ltd 2.54

CCL Products (India) Ltd 0.79

**Transportation 2.96**

Blue Dart Express Ltd 1.54

Gateway Distriparks Ltd 0.99

IL&FS Transportation Networks Ltd 0.43

**Auto Ancillaries 2.26**

WABCO India Ltd 1.82

Precision Camshafts Ltd 0.44

**Oil 2.05**

Oil & Natural Gas Corporation Ltd 2.05

**Media & Entertainment 2.03**

Zee Entertainment Enterprises Ltd 1.08

Dish TV India Ltd 0.95

**Ferrous Metals 1.67**

Tata Steel Ltd 1.49

Jindal Saw Ltd 0.18

**Telecom - Services 1.53**

Tata Communications Ltd 1.53

**Gas 1.32**

Indraprastha Gas Ltd 1.32

**Hotels, Resorts And Other Recreational Activities 1.28**

The Indian Hotels Co Ltd 1.28

**Minerals/Mining 0.95**

Coal India Ltd 0.95

**Engineering Services 0.94**

VA Tech Wabag Ltd 0.94

**Construction 0.92**

Ahluwalia Contracts (India) Ltd 0.92

**Money Market Instruments 3.12**

CBLO 3.12

Net Current Assets -0.90

**Grand Total 100.00**

### PRODUCT POSITIONING

Canara Robeco Equity Tax Saver is an 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. The portfolio consists of both large and mid cap stocks with a 'Growth' style of investing.

### INVESTMENT STYLE

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



# CANARA ROBECO LARGE CAP+ FUND (CRLCF)

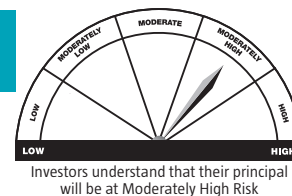
(as on Feb.29,2016)

The sign (+) in the name of the fund has been used in terms of asset allocation and not in terms of return/yield.

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

- Capital appreciation over long term
- Investing in companies having a large market capitalization

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



## FUND INFORMATION

**CATEGORY :** Open Ended Equity Scheme

### 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> :** ₹ 90.52 Crores

**Monthly AVG AUM :** ₹ 92.23 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 15.21

Regular Plan - Dividend Option ₹ 12.77

Direct Plan - Growth Option ₹ 15.26

Regular Plan - Growth Option ₹ 14.88

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

### ASSET ALLOCATION :

Large Cap equity and equity related Instruments<sup>®</sup>: 65% - 100%. Domestic Debt and Money Market Instruments (including securitized debt up to 10% of Avg AUM): 0% - 35%.

<sup>®</sup>For the purpose of this Fund, Large Cap Companies are defined as those which are ranked from 1 to 150 on the basis of market capitalization at the time of investment. The ranking will be reviewed on the basis of market capitalisation of companies at the end of every calendar quarter.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5,000 in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 1,000 and multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For Quarterly Frequency- ₹ 2000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

1% for all amounts 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 : 2.83%

Direct Plan : 1.65%

**BENCHMARK :** S&P BSE 100

**FUND MANAGER :** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE :** 22 Years

**In Managing this Fund :** 3 Years 5 Months

## PRODUCT POSITIONING

Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. 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. The fund will also utilize the inputs from the internal quant model which will act as an idea generator

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

|                          |            |
|--------------------------|------------|
| Standard Deviation       | 15.61      |
| Portfolio Beta           | 0.92       |
| Portfolio Turnover Ratio | 0.38 times |
| R-Squared                | 0.95       |
| Sharpe Ratio             | 0.06       |

## PORTFOLIO

| Name of the Instruments             | % to NAV     |
|-------------------------------------|--------------|
| <b>Equities</b>                     | <b>92.95</b> |
| <b>Listed</b>                       | <b>92.95</b> |
| <b>Banks</b>                        | <b>20.46</b> |
| HDFC Bank Ltd                       | 9.61         |
| IndusInd Bank Ltd                   | 2.74         |
| Kotak Mahindra Bank Ltd             | 2.57         |
| State Bank of India                 | 2.39         |
| ICICI Bank Ltd                      | 1.74         |
| Axis Bank Ltd                       | 0.96         |
| Bank of Baroda                      | 0.45         |
| <b>Petroleum Products</b>           | <b>13.80</b> |
| Reliance Industries Ltd             | 7.91         |
| Hindustan Petroleum Corporation Ltd | 3.98         |
| Indian Oil Corporation Ltd          | 1.91         |
| <b>Auto</b>                         | <b>9.58</b>  |
| Ashok Leyland Ltd                   | 2.56         |
| Tata Motors Ltd                     | 1.70         |
| Maruti Suzuki India Ltd             | 1.68         |
| Hero MotoCorp Ltd                   | 1.35         |
| Tata Motors Ltd A (DVR)             | 1.31         |
| Tvs Motor Company Ltd               | 0.98         |
| <b>Pharmaceuticals</b>              | <b>7.46</b>  |
| Sun Pharmaceutical Industries Ltd   | 3.44         |
| Divi's Laboratories Ltd             | 1.68         |
| Aurobindo Pharma Ltd                | 1.27         |
| Cipla Ltd                           | 0.91         |
| Alkem Laboratories Ltd              | 0.16         |
| <b>Software</b>                     | <b>7.39</b>  |
| Infosys Ltd                         | 7.39         |
| <b>Cement</b>                       | <b>5.62</b>  |
| Ultratech Cement Ltd                | 3.21         |
| ACC Ltd                             | 1.85         |
| Shree Cement Ltd                    | 0.56         |
| <b>Consumer Non Durables</b>        | <b>5.00</b>  |
| Asian Paints Ltd                    | 2.22         |
| Britannia Industries Ltd            | 1.64         |
| United Spirits Ltd                  | 1.14         |
| <b>Industrial Capital Goods</b>     | <b>4.29</b>  |
| Siemens Ltd                         | 1.63         |
| Bharat Electronics Ltd              | 1.37         |

|                                             |               |
|---------------------------------------------|---------------|
| Alstom T&D India Ltd                        | 0.73          |
| Crompton Greaves Ltd                        | 0.56          |
| <b>Finance</b>                              | <b>3.21</b>   |
| LIC Housing Finance Ltd                     | 1.75          |
| Housing Development Finance Corporation Ltd | 1.46          |
| <b>Auto Ancillaries</b>                     | <b>2.55</b>   |
| Exide Industries Ltd                        | 1.48          |
| Bosch Ltd                                   | 1.07          |
| <b>Oil</b>                                  | <b>2.48</b>   |
| Oil & Natural Gas Corporation Ltd           | 2.48          |
| <b>Industrial Products</b>                  | <b>2.27</b>   |
| Bharat Forge Ltd                            | 1.20          |
| Cummins India Ltd                           | 1.07          |
| <b>Media &amp; Entertainment</b>            | <b>2.02</b>   |
| Zee Entertainment Enterprises Ltd           | 2.02          |
| <b>Minerals/Mining</b>                      | <b>1.79</b>   |
| Coal India Ltd                              | 1.79          |
| <b>Transportation</b>                       | <b>1.46</b>   |
| Container Corporation Of India Ltd          | 1.46          |
| <b>Telecom - Services</b>                   | <b>1.24</b>   |
| Tata Communications Ltd                     | 1.24          |
| <b>Chemicals</b>                            | <b>1.17</b>   |
| Pidilite Industries Ltd                     | 1.17          |
| <b>Ferrous Metals</b>                       | <b>1.16</b>   |
| Tata Steel Ltd                              | 1.16          |
| <b>Money Market Instruments</b>             | <b>7.92</b>   |
| CBLO                                        | 7.92          |
| Net Current Assets                          | -0.87         |
| <b>Grand Total</b>                          | <b>100.00</b> |

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

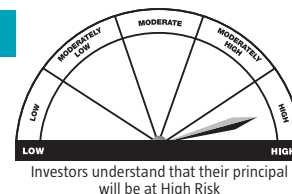
# CANARA ROBECO F.O.R.C.E FUND (CRFRC)

(as on Feb.29,2016)

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

- Capital appreciation over long term
- Investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors.

**Monthend AUM<sup>#</sup> :** ₹ 96.40 Crores

**Monthly AVGAUM :** ₹ 99.68 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 20.20

Direct Plan - Growth Option ₹ 21.72

Institutional Plan - Growth Option\*\* ₹ 21.23

Regular Plan - Dividend Option ₹ 16.52

Regular Plan - Growth Option ₹ 21.21

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

**ASSET ALLOCATION:** Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector<sup>®</sup> : 65% - 100%. Other Equity and equity related instruments : 0%-35%. Domestic Debt and Money Market instruments (Including securitised debt up to 10% of net assets) : 0% - 35%

<sup>®</sup>The scheme shall invest minimum 40% and maximum 65% in Finance Sector, minimum 15% and maximum 35% in Entertainment sector and minimum 10% and maximum 25% in Retail sector.

### MINIMUM INVESTMENT :

Minimum amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.

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

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

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

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD :** 1.5% - If redeemed/switched out within 12 months from the date of allotment.

1% - If redeemed/switched out after 12 months but before 18 months from the date of allotment.

Nil - if redeemed/switched out after 18 months from the date of allotment.

### Expense Ratio<sup>^</sup>:

Regular Plan : 2.81%

Direct Plan : 1.89%

**BENCHMARK\*\*\*:** Nifty 50

**FUND MANAGER:** 1) Mr. Krishna Sanghavi  
2) Mr. Hemang Kapasi

**TOTAL EXPERIENCE:** 1) 19 Years 2) 10 Years

**In Managing this Fund:** 1) 3 Years 4 Months  
2) 1 Year 8 Months

## PRODUCT POSITIONING

Canara Robeco FORCE Fund is an open ended thematic fund predominantly investing in 3 sectors benefitting from the rising domestic demand i.e. Financial Services, Retail Consumption and Media & Entertainment. The fund will also look for opportunity to invest in few other companies which benefit from this theme not covered in the sectors mentioned above. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.

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

|                          |            |
|--------------------------|------------|
| Standard Deviation       | 20.42      |
| Portfolio Beta           | 1.16       |
| Portfolio Turnover Ratio | 0.41 times |
| R-Squared                | 0.86       |
| Sharpe Ratio             | 0.19       |

## PORTFOLIO

| Name of the Instruments                 | % to NAV     |
|-----------------------------------------|--------------|
| <b>Equities</b>                         | <b>94.25</b> |
| <b>Listed</b>                           | <b>94.25</b> |
| <b>Banks</b>                            | <b>36.16</b> |
| HDFC Bank Ltd                           | 9.89         |
| ICICI Bank Ltd                          | 5.03         |
| IndusInd Bank Ltd                       | 4.43         |
| Kotak Mahindra Bank Ltd                 | 4.27         |
| State Bank of India                     | 3.79         |
| Axis Bank Ltd                           | 2.45         |
| Yes Bank Ltd                            | 2.25         |
| IDFC Bank Ltd                           | 1.61         |
| Bank of Baroda                          | 1.50         |
| DCB Bank Ltd                            | 0.94         |
| <b>Media &amp; Entertainment</b>        | <b>17.91</b> |
| Zee Entertainment Enterprises Ltd       | 7.98         |
| D B Corp Ltd                            | 2.20         |
| Dish TV India Ltd                       | 1.76         |
| PVR Ltd                                 | 1.69         |
| Jagran Prakashan Ltd                    | 1.68         |
| TV18 Broadcast Ltd                      | 1.40         |
| HT Media Ltd                            | 1.20         |
| <b>Consumer Non Durables</b>            | <b>16.71</b> |
| I T C Ltd                               | 4.91         |
| Kansai Nerolac Paints Ltd               | 2.41         |
| Britannia Industries Ltd                | 2.12         |
| CCL Products (India) Ltd                | 1.76         |
| Jubilant Foodworks Ltd                  | 1.64         |
| Glaxosmithkline Consumer Healthcare Ltd | 1.36         |

|                               |      |
|-------------------------------|------|
| United Spirits Ltd            | 1.24 |
| Colgate Palmolive (India) Ltd | 0.85 |
| Nestle India Ltd              | 0.42 |

**Finance** **8.14**

|                                             |      |
|---------------------------------------------|------|
| Housing Development Finance Corporation Ltd | 3.97 |
| Credit Analysis and Research Ltd            | 1.27 |
| Sundaram Finance Ltd                        | 1.03 |
| Cholamandalam Investment & Finance Co Ltd   | 1.01 |
| IIFL Holdings Ltd                           | 0.86 |

**Textile Products** **4.75**

|                        |      |
|------------------------|------|
| Arvind Ltd             | 1.75 |
| Raymond Ltd            | 1.73 |
| Siyaram Silk Mills Ltd | 1.27 |

**Consumer Durables** **3.73**

|                               |      |
|-------------------------------|------|
| Whirlpool Of India Ltd        | 2.26 |
| Century Plyboards (India) Ltd | 1.47 |

**Retailing** **3.07**

|                                     |      |
|-------------------------------------|------|
| Shopper's Stop Ltd                  | 1.24 |
| Future Retail Ltd                   | 0.95 |
| Aditya Birla Fashion and Retail Ltd | 0.88 |

**Hotels, Resorts And Other Recreational Activities** **1.94**

|                          |      |
|--------------------------|------|
| The Indian Hotels Co Ltd | 1.94 |
|--------------------------|------|

**Auto** **0.96**

|                 |      |
|-----------------|------|
| Tata Motors Ltd | 0.96 |
|-----------------|------|

**Software** **0.88**

|          |      |
|----------|------|
| NIIT Ltd | 0.88 |
|----------|------|

**Money Market Instruments** **6.79**

|      |      |
|------|------|
| CBLO | 6.79 |
|------|------|

**Net Current Assets** **-1.04**

**Grand Total** **100.00**

## INVESTMENT STYLE

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

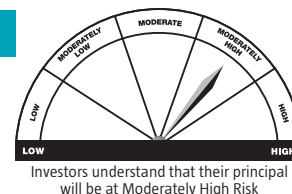
# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on Feb.29,2016)

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

- Capital appreciation over long term
- Investing in diversified mid-cap stocks

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme.

**SCHEME OBJECTIVE:** To generate capital appreciation by primarily investing in diversified mid-cap stocks

**Monthend AUM<sup>§</sup> :** ₹ 804.38 Crores

**Monthly AVGAUM :** ₹ 831.39 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 35.53

Regular Plan - Dividend Option ₹ 28.56

Direct Plan - Growth Option ₹ 51.86

Regular Plan - Growth Option ₹ 50.52

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

**ASSET ALLOCATION:** Mid & Small Cap equity and equity related instruments<sup>§</sup>: 65%-100%. Equity & equity related instruments of Companies other than the above: 0% - 35%. Domestic Debt and Money Market Instruments: 0% - 35%.

<sup>§</sup>For the purpose of this Fund, Mid & Small Cap Companies are defined as those which are ranked from 151 to 500 on the basis of market capitalisation. The ranking will be reviewed periodically.

## MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

## PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD :

1% - If redeemed/switched out within 18 months from the date of allotment

Nil - if redeemed/switched out after 18 months from the date of allotment.

## Expense Ratio<sup>^</sup>:

Regular Plan : 2.49%

Direct Plan : 1.46%

**BENCHMARK\*\*\*:** Nifty Midcap 100

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 19 Years

**In Managing this Fund:** 1) 3 Years 5 Months  
2) 3 Years 5 Months

## PRODUCT POSITIONING

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

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

Standard Deviation 22.23

Portfolio Beta 1.07

Portfolio Turnover Ratio 0.53 times

R-Squared 0.87

Sharpe Ratio 0.72

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities Listed 95.96**

**Banks 8.99**

IndusInd Bank Ltd 3.46

IDFC Bank Ltd 1.77

Kotak Mahindra Bank Ltd 1.65

DCB Bank Ltd 1.36

City Union Bank Ltd 0.75

**Construction Project 7.74**

Ashoka Buildcon Ltd 2.28

Sadbhav Engineering Ltd 1.42

Techno Electric & Engineering Co Ltd 1.42

NCC Ltd 1.40

Engineers India Ltd 1.22

**Pharmaceuticals 7.37**

Divi's Laboratories Ltd 2.59

Strides Shasun Ltd 1.55

Natco Pharma Ltd 1.43

Hikal Ltd 0.98

Aurobindo Pharma Ltd 0.82

**Industrial Products 6.66**

FAG Bearings India Ltd 2.00

Bharat Forge Ltd 1.62

Timken India Ltd 1.37

Greaves Cotton Ltd 1.13

Finolex Industries Ltd 0.54

**Industrial Capital Goods 6.63**

Honeywell Automation India Ltd 1.67

Praj Industries Ltd 1.56

Texmaco Rail & Engineering Ltd 1.40

Sanghvi Movers Ltd 1.24

Skipper Ltd 0.76

**Consumer Non Durables 6.42**

Britannia Industries Ltd 2.15

Akzo Nobel India Ltd 1.70

CCL Products (India) Ltd 1.38

## INVESTMENT STYLE

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

Eveready Industries India Ltd 1.19

**Cement 5.87**

The Ramco Cements Ltd 2.22

JK Lakshmi Cement Ltd 1.30

Orient Cement Ltd 1.20

Century Textiles & Industries Ltd 1.15

**Chemicals 5.39**

Atul Ltd 2.12

Navin Fluorine International Ltd 1.67

Solar Industries India Ltd 1.60

**Finance 4.65**

Cholamandalam Investment & Finance Co Ltd 1.84

Credit Analysis and Research Ltd 1.57

IIFL Holdings Ltd 1.24

**Auto Ancillaries 4.17**

WABCO India Ltd 1.81

Asahi India Glass Ltd 1.26

Precision Camshafts Ltd 1.10

**Petroleum Products 4.12**

Indian Oil Corporation Ltd 3.03

Gulf Oil Lubricants India Ltd 1.09

**Software 3.70**

Hexaware Technologies Ltd 1.67

NIIT Ltd 1.42

Tata Elxsi Ltd 0.61

**Power 3.23**

Cesc Ltd 1.82

Kalpataru Power Transmission Ltd 1.41

**Transportation 2.93**

Transport Corporation of India Ltd 1.61

Gateway Distriparks Ltd 1.32

**Auto 2.72**

Force Motors Ltd 1.42

Escorts Ltd 1.30

**Textile Products 2.69**

Raymond Ltd 1.36

Arvind Ltd 1.33

**Media & Entertainment 2.63**

TV18 Broadcast Ltd 1.39

Dish TV India Ltd 1.24

**Telecom - Services 2.14**

Tata Communications Ltd 2.14

**Gas 1.83**

Indraprastha Gas Ltd 1.83

**Hotels, Resorts And Other Recreational Activities 1.80**

The Indian Hotels Co Ltd 1.80

**Retailing 1.20**

Future Retail Ltd 1.20

**Consumer Durables 1.15**

Whirlpool Of India Ltd 1.15

**Engineering Services 0.98**

VA Tech Wabag Ltd 0.98

**Construction 0.95**

Ahluwalia Contracts (India) Ltd 0.95

**Money Market Instruments 5.00**

CBLO 5.00

Net Current Assets -0.96

**Grand Total 100.00**

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● \*\*\*Rebranding of all the existing indices by IISL vide press release dated September 22, 2015 ● Please refer page no. 39 for disclaimers.

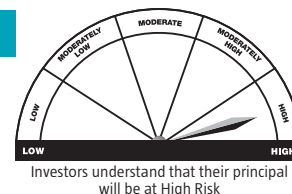
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on Feb.29,2016)

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

- Capital appreciation over long term
- Investing in equities and equity related instruments of companies in the infrastructure sector

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



## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** To generate income / capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector.

**Monthend AUM<sup>#</sup> :** ₹ 99.67 Crores

**Monthly AVGAUM :** ₹ 105.23 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 23.02

Regular Plan - Dividend Option ₹ 20.78

Direct Plan - Growth Option ₹ 31.97

Regular Plan - Growth Option ₹ 31.38

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

**ASSET ALLOCATION:** Equity and equity related instruments of companies in the Infrastructure sector including derivatives of such companies : 75% - 100%. Domestic Debt and Money Market instruments : 0% - 25%.

### MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1,000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2,000 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 : 2.80%

Direct Plan : 2.02%

**BENCHMARK:** S&P BSE 100

**Fund Manager:** Mr. Yogesh Patil  
(w.e.f. 29.05.2015)

**Total Experience:** 13 Years

**In Managing this Fund:** 4 Years 2 Months

## PRODUCT POSITIONING

Canara Robeco Infrastructure endeavours to capture opportunities in the infrastructure space, through a predominantly large-cap oriented portfolio. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund aims to have concentrated holdings on high conviction ideas.

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

|                          |            |
|--------------------------|------------|
| Standard Deviation       | 23.91      |
| Portfolio Beta           | 1.31       |
| Portfolio Turnover Ratio | 0.28 times |
| R-Squared                | 0.84       |
| Sharpe Ratio             | 0.30       |

## PORTFOLIO

| Name of the Instruments              | % to NAV     |
|--------------------------------------|--------------|
| <b>Equities</b>                      | <b>91.16</b> |
| <b>Listed</b>                        | <b>91.16</b> |
| <b>Cement</b>                        | <b>17.19</b> |
| Ultratech Cement Ltd                 | 9.24         |
| Grasim Industries Ltd                | 4.18         |
| Orient Cement Ltd                    | 3.29         |
| Sanghi Industries Ltd                | 0.48         |
| <b>Transportation</b>                | <b>15.75</b> |
| Container Corporation Of India Ltd   | 6.78         |
| Blue Dart Express Ltd                | 4.61         |
| Gateway Distriparks Ltd              | 2.23         |
| Transport Corporation of India Ltd   | 2.13         |
| <b>Construction Project</b>          | <b>12.71</b> |
| Ashoka Buildcon Ltd                  | 5.33         |
| Sadbhav Engineering Ltd              | 4.65         |
| Larsen & Toubro Ltd                  | 2.16         |
| Techno Electric & Engineering Co Ltd | 0.57         |
| <b>Petroleum Products</b>            | <b>10.95</b> |
| Indian Oil Corporation Ltd           | 4.61         |
| Hindustan Petroleum Corporation Ltd  | 4.56         |
| Bharat Petroleum Corporation Ltd     | 1.78         |
| <b>Power</b>                         | <b>9.49</b>  |
| Power Grid Corporation Of India Ltd  | 9.49         |
| <b>Industrial Capital Goods</b>      | <b>7.21</b>  |
| Texmaco Rail & Engineering Ltd       | 3.74         |
| Praj Industries Ltd                  | 2.03         |

|                                             |               |
|---------------------------------------------|---------------|
| Inox Wind Ltd                               | 0.99          |
| TIL Ltd                                     | 0.27          |
| Salzer Electronics Ltd                      | 0.18          |
| <b>Construction</b>                         | <b>4.88</b>   |
| PNC Infratech Ltd                           | 2.71          |
| Ahluwalia Contracts (India) Ltd             | 1.52          |
| Simplex Infrastructures Ltd                 | 0.65          |
| <b>Engineering Services</b>                 | <b>3.16</b>   |
| VA Tech Wabag Ltd                           | 3.16          |
| <b>Finance</b>                              | <b>2.77</b>   |
| Housing Development Finance Corporation Ltd | 2.77          |
| <b>Oil</b>                                  | <b>2.46</b>   |
| Oil India Ltd                               | 1.41          |
| Oil & Natural Gas Corporation Ltd           | 1.05          |
| <b>Industrial Products</b>                  | <b>2.03</b>   |
| Bharat Forge Ltd                            | 1.20          |
| Timken India Ltd                            | 0.83          |
| <b>Auto Ancillaries</b>                     | <b>1.36</b>   |
| Exide Industries Ltd                        | 0.92          |
| Z.F. Steering Gear (India) Ltd              | 0.44          |
| <b>Telecom - Services</b>                   | <b>1.20</b>   |
| Tata Communications Ltd                     | 1.20          |
| <b>Money Market Instruments</b>             | <b>9.13</b>   |
| CBLO                                        | 9.13          |
| Net Current Assets                          | -0.29         |
| <b>Grand Total</b>                          | <b>100.00</b> |

## INVESTMENT STYLE

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



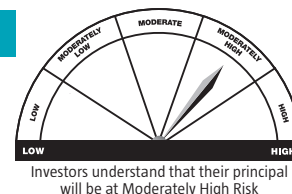
# CANARA ROBECO BALANCE (CRB)

(as on Feb.29,2016)

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

- Income/capital appreciation over long term
- Investing in equity and equity related securities as well as fixed income securities (debt and money market securities)

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



## FUND INFORMATION

**CATEGORY:** Open Ended Balance Scheme

**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).

**Monthend AUM<sup>5</sup> :** ₹ 423.27 Crores

**Monthly AVGAUM :** ₹ 431.28 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Monthly Divi. Option ₹ 67.07

Regular Plan - Monthly Divi. Option ₹ 66.27

Direct Plan - Growth Option ₹ 99.77

Regular Plan - Growth Option ₹ 98.59

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

### ASSET ALLOCATION:

Equity and equity related instruments : 40% - 75%.  
Debt securities including Securitized debt having rating above AA or equivalent, Money Market Instruments & Govt. Securities : 25% - 60%.

### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5,000 in multiples of ₹ 1 thereafter.  
**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan - Monthly Dividend Option\* (Payout and Reinvestment)

Direct Plan- Growth Option

Direct Plan - Monthly Dividend Option\* (Payout and Reinvestment)

\*The quarterly dividend option has been renamed to monthly dividend option (w.e.f. 23 June, 2015)

**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 : 2.63%

Direct Plan : 1.68%

**BENCHMARK:** Crisil Balanced Fund Index

**FUND MANAGER :** 1) Mr. Krishna Sanghavi  
2) Mr. Avnish Jain  
(for debt allocation)

**TOTAL EXPERIENCE :** 1) 19 Years  
2) 21 Years

**In Managing this Fund:** 1) 3 Years 5 Months  
2) 2 Years 5 Months

## PRODUCT POSITIONING

Canara Robeco Balance 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       | 14.69      |
| Portfolio Beta           | 1.28       |
| Portfolio Turnover Ratio | 1.54 times |
| R-Squared                | 0.89       |
| Sharpe Ratio             | 0.31       |

## PORTFOLIO

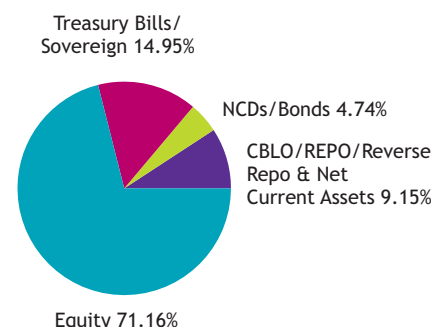
| Name of the Instruments                 | % to NAV     |
|-----------------------------------------|--------------|
| <b>Equities</b>                         | <b>71.17</b> |
| <b>Listed</b>                           | <b>71.17</b> |
| <b>Banks</b>                            | <b>12.18</b> |
| HDFC Bank Ltd                           | 2.67         |
| IndusInd Bank Ltd                       | 2.26         |
| Kotak Mahindra Bank Ltd                 | 1.96         |
| ICICI Bank Ltd                          | 1.38         |
| State Bank of India                     | 1.24         |
| Axis Bank Ltd                           | 1.12         |
| Bank of Baroda                          | 0.78         |
| DCB Bank Ltd                            | 0.77         |
| <b>Petroleum Products</b>               | <b>7.65</b>  |
| Reliance Industries Ltd                 | 4.22         |
| Hindustan Petroleum Corporation Ltd     | 1.41         |
| Gulf Oil Lubricants India Ltd           | 1.20         |
| Mangalore Refinery & Petrochemicals Ltd | 0.82         |
| <b>Consumer Non Durables</b>            | <b>6.35</b>  |
| Britannia Industries Ltd                | 1.50         |
| Colgate Palmolive (India) Ltd           | 1.45         |
| CCL Products (India) Ltd                | 0.98         |
| Akzo Nobel India Ltd                    | 0.93         |
| Eveready Industries India Ltd           | 0.79         |
| Jubilant Foodworks Ltd                  | 0.70         |
| <b>Cement</b>                           | <b>6.22</b>  |
| Ultratech Cement Ltd                    | 1.64         |
| Grasim Industries Ltd                   | 1.42         |
| Orient Cement Ltd                       | 0.89         |
| JK Lakshmi Cement Ltd                   | 0.86         |
| Sanghi Industries Ltd                   | 0.71         |
| Century Textiles & Industries Ltd       | 0.70         |
| <b>Construction Project</b>             | <b>5.34</b>  |
| Ashoka Buildcon Ltd                     | 1.58         |
| Techno Electric & Engineering Co Ltd    | 1.25         |
| NCC Ltd                                 | 0.87         |
| Engineers India Ltd                     | 0.84         |
| KEC International Ltd                   | 0.80         |
| <b>Industrial Capital Goods</b>         | <b>3.66</b>  |
| Siemens Ltd                             | 0.93         |
| Texmaco Rail & Engineering Ltd          | 0.91         |
| Sanghvi Movers Ltd                      | 0.77         |
| ABB India Ltd                           | 0.54         |
| Alstom T&D India Ltd                    | 0.51         |
| <b>Software</b>                         | <b>3.49</b>  |
| Infosys Ltd                             | 2.46         |
| NIIT Ltd                                | 1.03         |
| <b>Auto</b>                             | <b>2.62</b>  |
| Tata Motors Ltd A (DVR)                 | 1.84         |
| Force Motors Ltd                        | 0.78         |
| <b>Pharmaceuticals</b>                  | <b>2.61</b>  |
| Divi's Laboratories Ltd                 | 1.75         |
| Natco Pharma Ltd                        | 0.86         |
| <b>Industrial Products</b>              | <b>2.50</b>  |
| Bharat Forge Ltd                        | 1.24         |
| Timken India Ltd                        | 0.70         |
| Mold Tek Packaging Ltd                  | 0.56         |
| <b>Finance</b>                          | <b>2.27</b>  |

## INVESTMENT STYLE

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

|                                                          |               |
|----------------------------------------------------------|---------------|
| Credit Analysis and Research Ltd                         | 1.16          |
| Cholamandalam Investment & Finance Co Ltd                | 1.11          |
| <b>Media &amp; Entertainment</b>                         | <b>1.61</b>   |
| Zee Entertainment Enterprises Ltd                        | 1.00          |
| Dish TV India Ltd                                        | 0.61          |
| <b>Chemicals</b>                                         | <b>1.49</b>   |
| Navin Fluorine International Ltd                         | 1.34          |
| Gujarat Fluorochemicals Ltd                              | 0.15          |
| <b>Power</b>                                             | <b>1.39</b>   |
| Cesc Ltd                                                 | 1.39          |
| <b>Transportation</b>                                    | <b>1.39</b>   |
| Transport Corporation of India Ltd                       | 0.81          |
| Blue Dart Express Ltd                                    | 0.58          |
| <b>Minerals/Mining</b>                                   | <b>1.38</b>   |
| Coal India Ltd                                           | 1.38          |
| <b>Auto Ancillaries</b>                                  | <b>1.38</b>   |
| Precision Camshafts Ltd                                  | 0.87          |
| Banco Products (I) Ltd                                   | 0.51          |
| <b>Textile Products</b>                                  | <b>1.24</b>   |
| Raymond Ltd                                              | 0.78          |
| Siyaram Silk Mills Ltd                                   | 0.46          |
| <b>Telecom - Services</b>                                | <b>1.00</b>   |
| Tata Communications Ltd                                  | 1.00          |
| <b>Gas</b>                                               | <b>0.96</b>   |
| Indraprastha Gas Ltd                                     | 0.96          |
| <b>Hotels, Resorts And Other Recreational Activities</b> | <b>0.93</b>   |
| The Indian Hotels Co Ltd                                 | 0.93          |
| <b>Ferrous Metals</b>                                    | <b>0.88</b>   |
| Tata Steel Ltd                                           | 0.88          |
| <b>Construction</b>                                      | <b>0.81</b>   |
| Ahluwalia Contracts (India) Ltd                          | 0.81          |
| <b>Engineering Services</b>                              | <b>0.64</b>   |
| VA Tech Wabag Ltd                                        | 0.64          |
| <b>Hardware</b>                                          | <b>0.60</b>   |
| Ricoh India Ltd                                          | 0.60          |
| <b>Textiles - Synthetic</b>                              | <b>0.58</b>   |
| Sarla Performance Fibers Ltd                             | 0.58          |
| <b>Debt Instruments</b>                                  | <b>4.74</b>   |
| Tata Sons Ltd                                            | 2.37          |
| ICICI Bank Ltd                                           | 1.19          |
| Indiabulls Housing Finance Ltd                           | 1.18          |
| <b>Money Market Instruments</b>                          | <b>4.60</b>   |
| CBLO                                                     | 4.60          |
| <b>Government Securities</b>                             | <b>14.96</b>  |
| 8.17% GOI 01-DEC-44                                      | 5.85          |
| 9.20% GOI 30-SEP-30                                      | 5.10          |
| 8.83% GOI 12-DEC-41                                      | 1.25          |
| 7.68% GOI 15-DEC-23                                      | 1.17          |
| 7.73% GOI 19-DEC-34                                      | 1.13          |
| 7.59% GOI 20-MAR-29                                      | 0.46          |
| Net Current Assets                                       | 4.53          |
| <b>Grand Total</b>                                       | <b>100.00</b> |

## ASSET ALLOCATION



<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

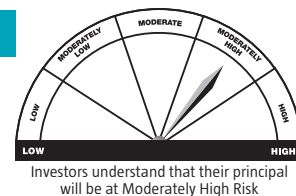
# CANARA ROBECO MONTHLY INCOME PLAN (CRMIP)

(as on Feb.29,2016)

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

- Income / Capital appreciation over medium term to long term
- Investment in Debt instruments, MMI and small portion in equity

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate Income by investing in Debt instruments, MMI and small portion in equity.

**Monthend AUM<sup>#</sup> :** ₹ 287.64 Crores

**Monthly AVG AUM :** ₹ 284.20 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Growth Option ₹ 44.9197

Regular Plan - Growth Option ₹ 43.5571

Direct Plan - Monthly Divi. Option ₹ 14.1590

Regular Plan - Monthly Divi. Option ₹ 13.6951

Regular Plan - Quarterly Divi. Option ₹ 14.1107

Direct Plan - Quarterly Divi. Option ₹ 14.5998

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

### ASSET ALLOCATION:

Equity and equity related instruments : 10%-25%.  
Debt securities (including Securitized debt) with Money Market Instruments : 75% - 90%.

### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

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

Regular Plan - 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:** 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 : 2.30%  
Direct Plan : 1.21%

**BENCHMARK:** Crisil MIP Blended Index

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan (for equity allocation)  
2) Mr. Avnish Jain

**TOTAL EXPERIENCE :** 1) 22 Years 2) 21 Years

**In Managing this Fund:** 1) 3 Years 5 Months  
2) 2 Years 5 Months

## PRODUCT POSITIONING

Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate regular income predominantly through exposure in debt instruments. Also a small participation in equity markets endeavours to boost portfolio returns.

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

**Yield to Maturity** 8.37%

**Modified Duration** 5.31 Years

**Average Maturity** 10.90 Years

## MATURITY PROFILE

|                      | % Allocation |
|----------------------|--------------|
| 0 to 3 Months        | 9.88%        |
| 3 to 6 Months        | 1.73%        |
| 6 to 12 Months       | 11.12%       |
| 1 -2 years           | 2.79%        |
| Greater than 2 years | 48.06%       |

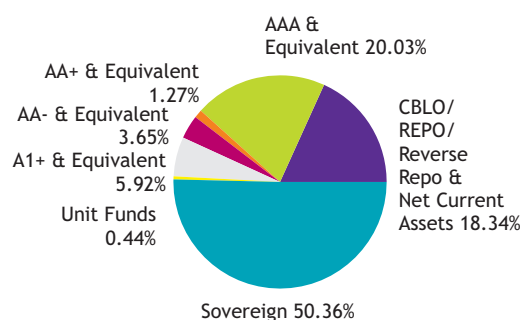
## PORTFOLIO

| Name of the Instruments                     | % to NAV     |
|---------------------------------------------|--------------|
| <b>Equities</b>                             | <b>18.17</b> |
| <b>Listed</b>                               | <b>18.17</b> |
| <b>Banks</b>                                | <b>3.08</b>  |
| HDFC Bank Ltd                               | 1.16         |
| ICICI Bank Ltd                              | 0.41         |
| IndusInd Bank Ltd                           | 0.36         |
| State Bank of India                         | 0.33         |
| Karur Vysya Bank Ltd                        | 0.29         |
| Axis Bank Ltd                               | 0.27         |
| Kotak Mahindra Bank Ltd                     | 0.26         |
| <b>Petroleum Products</b>                   | <b>1.73</b>  |
| Reliance Industries Ltd                     | 0.92         |
| Hindustan Petroleum Corporation Ltd         | 0.51         |
| Gulf Oil Lubricants India Ltd               | 0.20         |
| Mangalore Refinery & Petrochemicals Ltd     | 0.10         |
| <b>Industrial Capital Goods</b>             | <b>1.68</b>  |
| Siemens Ltd                                 | 0.35         |
| Inox Wind Ltd                               | 0.33         |
| Sanghvi Movers Ltd                          | 0.30         |
| Alstom India Ltd                            | 0.23         |
| Alstom T&D India Ltd                        | 0.22         |
| Texmaco Rail & Engineering Ltd              | 0.14         |
| Crompton Greaves Ltd                        | 0.11         |
| <b>Software</b>                             | <b>1.51</b>  |
| Infosys Ltd                                 | 1.33         |
| Take Solutions Ltd                          | 0.18         |
| <b>Construction Project</b>                 | <b>1.50</b>  |
| Ashoka Buildcon Ltd                         | 0.46         |
| KEC International Ltd                       | 0.45         |
| Larsen & Toubro Ltd                         | 0.30         |
| Engineers India Ltd                         | 0.29         |
| <b>Cement</b>                               | <b>1.42</b>  |
| Ultratech Cement Ltd                        | 0.68         |
| Orient Cement Ltd                           | 0.36         |
| ACC Ltd                                     | 0.23         |
| Century Textiles & Industries Ltd           | 0.15         |
| <b>Consumer Non Durables</b>                | <b>1.08</b>  |
| United Spirits Ltd                          | 0.40         |
| I T C Ltd                                   | 0.29         |
| CCL Products (India) Ltd                    | 0.21         |
| Eveready Industries India Ltd               | 0.18         |
| <b>Auto</b>                                 | <b>0.93</b>  |
| Maruti Suzuki India Ltd                     | 0.38         |
| Escorts Ltd                                 | 0.32         |
| Force Motors Ltd                            | 0.23         |
| <b>Pharmaceuticals</b>                      | <b>0.82</b>  |
| Sun Pharmaceutical Industries Ltd           | 0.30         |
| Divi's Laboratories Ltd                     | 0.26         |
| Aurobindo Pharma Ltd                        | 0.19         |
| Alkem Laboratories Ltd                      | 0.07         |
| <b>Industrial Products</b>                  | <b>0.59</b>  |
| Mold Tek Packaging Ltd                      | 0.24         |
| Bharat Forge Ltd                            | 0.18         |
| Timken India Ltd                            | 0.17         |
| <b>Chemicals</b>                            | <b>0.58</b>  |
| Navin Fluorine International Ltd            | 0.36         |
| Gujarat Fluorochemicals Ltd                 | 0.22         |
| <b>Media &amp; Entertainment</b>            | <b>0.45</b>  |
| Zee Entertainment Enterprises Ltd           | 0.25         |
| Dish TV India Ltd                           | 0.20         |
| <b>Hardware</b>                             | <b>0.37</b>  |
| Ricoh India Ltd                             | 0.37         |
| <b>Construction</b>                         | <b>0.32</b>  |
| PNC Infratech Ltd                           | 0.17         |
| Ahluwalia Contracts (India) Ltd             | 0.15         |
| <b>Oil</b>                                  | <b>0.31</b>  |
| Oil & Natural Gas Corporation Ltd           | 0.31         |
| <b>Textile Products</b>                     | <b>0.30</b>  |
| Siyaram Silk Mills Ltd                      | 0.15         |
| Arvind Ltd                                  | 0.15         |
| <b>Finance</b>                              | <b>0.28</b>  |
| Housing Development Finance Corporation Ltd | 0.28         |
| <b>Engineering Services</b>                 | <b>0.27</b>  |
| VA Tech Wabag Ltd                           | 0.27         |
| <b>Auto Ancillaries</b>                     | <b>0.25</b>  |
| Z.F. Steering Gear (India) Ltd              | 0.25         |

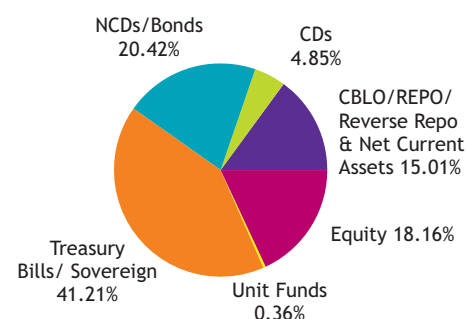
|                                                          |               |
|----------------------------------------------------------|---------------|
| <b>Ferrous Metals</b>                                    | <b>0.20</b>   |
| Jindal Saw Ltd                                           | 0.20          |
| <b>Telecom - Services</b>                                | <b>0.18</b>   |
| Tata Communications Ltd                                  | 0.18          |
| <b>Hotels, Resorts And Other Recreational Activities</b> | <b>0.17</b>   |
| The Indian Hotels Co Ltd                                 | 0.17          |
| <b>Trading</b>                                           | <b>0.11</b>   |
| Redington (India) Ltd                                    | 0.11          |
| <b>Textiles - Synthetic</b>                              | <b>0.04</b>   |
| Sarla Performance Fibers Ltd                             | 0.04          |
| <b>Debt Instruments</b>                                  | <b>20.43</b>  |
| Tata Sons Ltd                                            | 5.23          |
| Vedanta Ltd                                              | 2.99          |
| Indiabulls Housing Finance Ltd                           | 2.78          |
| Power Grid Corporation of India Ltd                      | 1.79          |
| Housing Development Finance Corporation Ltd              | 1.75          |
| HDB Financial Services Ltd                               | 1.73          |
| Power Finance Corporation Ltd                            | 1.73          |
| Housing Development Finance Corporation Ltd              | 1.04          |
| L&T Infrastructure Finance Ltd                           | 1.04          |
| Housing Development Finance Corporation Ltd              | 0.35          |
| <b>Money Market Instruments</b>                          | <b>4.85</b>   |
| IDBI Bank Ltd                                            | 4.85          |
| <b>Government Securities</b>                             | <b>41.20</b>  |
| 7.73% GOI 19-DEC-34                                      | 16.64         |
| 9.20% GOI 30-SEP-30                                      | 7.50          |
| 8.40% GOI 28-JUL-24                                      | 4.27          |
| 8.13% GOI 22-JUN-45                                      | 4.12          |
| 9.23% GOI 23-DEC-43                                      | 1.91          |
| 8.83% GOI 12-DEC-41                                      | 1.83          |
| 8.17% GOI 01-DEC-44                                      | 1.72          |
| 8.27% KERALA SDL 12-AUG-25                               | 1.71          |
| 7.59% GOI 20-MAR-29                                      | 1.01          |
| 8.15% GOI 24-NOV-26                                      | 0.35          |
| 7.72% GOI 26-OCT-55                                      | 0.14          |
| <b>Mutual Fund Investments</b>                           | <b>0.36</b>   |
| Canara Robeco Saving Plus                                | 0.36          |
| CBLO                                                     | 7.10          |
| Other Current Assets                                     | 7.89          |
| <b>Grand Total</b>                                       | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

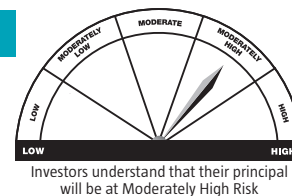


# CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF) (as on Feb.29,2016)

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

- Income / Capital appreciation over medium term to short term
- Investment in debt & money market securities along with investments in Gold ETFs

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate income from a portfolio constituted of debt & money market securities along with investments in Gold ETFs.

**Monthend AUM<sup>#</sup> :** ₹ 58.97 Crores

**Monthly AVGAUM :** ₹ 59.06 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Growth Option ₹ 14.4690

Regular Plan - Growth Option ₹ 14.1714

Regular Plan - Quarterly Divi. Option ₹ 10.7632

Direct Plan - Quarterly Divi. Option ₹ 11.3242

**DATE OF ALLOTMENT:** July 9, 2010

### ASSET ALLOCATION:

Indian Debt & Money Market Instruments :65-90%  
Gold ETFs:10-35%

### MINIMUM INVESTMENT:

**Lumpsum :**

₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:**

For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment 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 : 2.45%

Direct Plan : 1.77%

**BENCHMARK:** Canara Robeco Blended Gold Index<sup>ss</sup>

**FUND MANAGER:** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 21 Years  
2) 7 Years

**In Managing this Fund:** 1) 2 Years 5 Months  
2) 2 Years 5 Months

## PRODUCT POSITIONING

The fund provides a unique combination of Debt and Gold (through Gold ETFs) in one fund. The fund aims to generate alpha through moderate duration play & by capturing the seasonal patterns in Gold. The fund acts as a portfolio diversifier and also provides a blend of accrual & capital appreciation to its investors. The fund through its Gold investment aims to generate additional yield without taking additional credit risk on the fixed income portfolio.

## QUANTITATIVE INFORMATION<sup>s</sup>

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.30%      |
| Modified Duration | 2.03 Years |
| Average Maturity  | 2.67 Years |

## MATURITY PROFILE

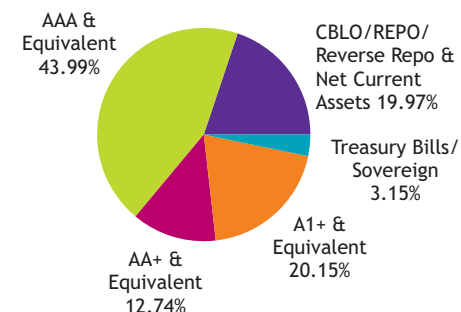
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 8.98%        |
| 0 to 3 Months        | 6.64%        |
| 6 to 12 Months       | 25.73%       |
| 1 -2 years           | 5.12%        |
| Greater than 2 years | 31.75%       |

## PORTFOLIO

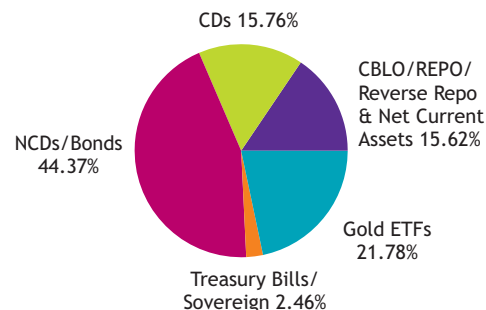
| Name of the Instruments               | % to NAV      |
|---------------------------------------|---------------|
| <b>Money Market Instruments</b>       | <b>15.76</b>  |
| IDBI Bank Ltd                         | 15.76         |
| <b>Debt Instruments</b>               | <b>44.37</b>  |
| Power Finance Corporation Ltd         | 12.16         |
| Tata Global Beverages Ltd             | 9.97          |
| Power Grid Corporation of India Ltd   | 8.71          |
| Rural Electrification Corporation Ltd | 8.41          |
| LIC Housing Finance Ltd               | 5.12          |
| <b>Government Securities</b>          | <b>2.46</b>   |
| 7.59% GOI 20-MAR-29                   | 2.46          |
| <b>Mutual Fund Investments</b>        | <b>21.78</b>  |
| Canara Robeco Gold ETF                | 11.91         |
| Goldman Sachs Gold ETS                | 6.63          |
| Kotak Gold ETF                        | 3.24          |
| CBLO                                  | 6.64          |
| Other Current Assets                  | 8.99          |
| <b>Grand Total</b>                    | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>ss</sup> Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use.

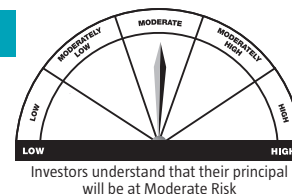
## CANARA ROBECO INCOME (CRINC)

(as on Feb.29,2016)

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

- Income / Capital appreciation over medium to long term
- Investment in Debt and Money Market securities of different maturity and issuers of different risk profiles

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



### FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

#### SCHEME OBJECTIVE:

To generate income through investment in Debt and Money Market securities of different maturity and issuers of different risk profiles.

**Monthend AUM<sup>#</sup> :** ₹ 166.08 Crores

**Monthly AVG AUM :** ₹ 166.06 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Quarterly Divi. Option ₹ 14.0235

Regular Plan - Quarterly Divi. Option ₹ 13.7553

Direct Plan - Growth Option ₹ 30.9278

Regular Plan - Growth Option ₹ 30.3444

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

#### ASSET ALLOCATION:

Debt (Including Securitised Debt) : 50% - 100%.  
Money Market Instruments / Call Money : 0% - 50%.

#### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

#### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

#### EXIT LOAD:

1.00% - If redeemed / switched out within 12 months from the date of allotment,

Nil - if redeemed / switched out after 12 months from the date of allotment

#### Expense Ratio<sup>^</sup>:

Regular Plan : 1.90%

Direct Plan : 1.11%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 1 Year 8 Months

### PRODUCT POSITIONING

Canara Robeco Income is an actively managed debt fund wherein the 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, it provides consistent accrual income to the portfolio.

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

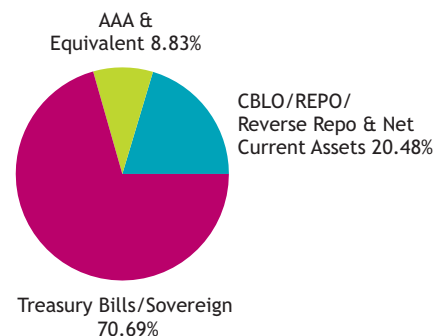
|                   |            |
|-------------------|------------|
| Yield to Maturity | 7.81%      |
| Modified Duration | 5.22 Years |
| Average Maturity  | 9.26 Years |

### MATURITY PROFILE

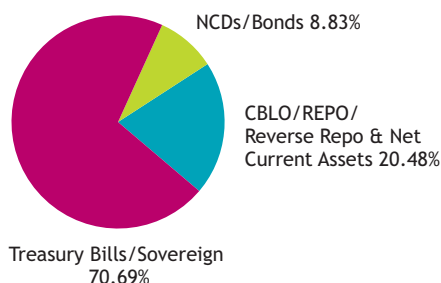
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | -5.09%       |
| 0 to 3 Months        | 25.57%       |
| Greater than 2 years | 79.52%       |

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION



### PORTFOLIO

| Name of the Instruments               | Rating      | % to NAV      |
|---------------------------------------|-------------|---------------|
| <b>Debt Instruments</b>               |             | <b>8.82</b>   |
| Rural Electrification Corporation Ltd | AAA(CRISIL) | 5.82          |
| Power Finance Corporation Ltd         | AAA(CRISIL) | 3.00          |
| <b>Government Securities</b>          |             | <b>70.68</b>  |
| 8.40% GOI 28-JUL-24                   | Sovereign   | 21.59         |
| 7.59% GOI 20-MAR-29                   | Sovereign   | 15.15         |
| 9.20% GOI 30-SEP-30                   | Sovereign   | 12.99         |
| 7.73% GOI 19-DEC-34                   | Sovereign   | 8.64          |
| 8.27% GOI 09-JUN-20                   | Sovereign   | 3.08          |
| 7.88% GOI 19-MAR-30                   | Sovereign   | 2.98          |
| 8.13% GOI 22-JUN-45                   | Sovereign   | 2.97          |
| 7.16% GOI 20-MAY-23                   | Sovereign   | 1.73          |
| 7.59% GOI 11-JAN-26                   | Sovereign   | 1.32          |
| 8.47% MAHARASHTRA SDL 10-FEB-26       | Sovereign   | 0.23          |
| CBLO                                  |             | 25.57         |
| Other Current Assets                  |             | -5.07         |
| <b>Grand Total</b>                    |             | <b>100.00</b> |



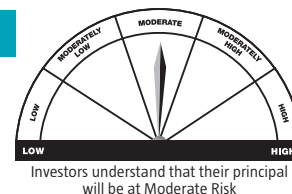
## CANARA ROBECO GILT PGS (CRGP)

(as on Feb.29,2016)

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

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

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



### FUND INFORMATION

**CATEGORY:** Open-Ended dedicated Gilt scheme

**SCHEME OBJECTIVE:** To provide risk free return (except interest rate risk) and long term capital appreciation by investing only in Govt. Securities.

**Monthend AUM<sup>#</sup> :** ₹ 78.97 Crores

**Monthly AVG AUM :** ₹ 86.50 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 13.3865

Regular Plan - Dividend Option ₹ 13.2164

Direct Plan - Growth Option ₹ 39.3003

Regular Plan - Growth Option ₹ 38.8389

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

#### ASSET ALLOCATION:

Govt. Securities Money Market Instruments/ Call Money : 0% - 100%.

#### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

#### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

#### Expense Ratio<sup>^</sup>:

Regular Plan : 1.25%

Direct Plan : 0.70%

**BENCHMARK:** I-Sec-Li-Bex

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 12 Years

**In Managing this Fund:** 1 Year 6 Months

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

Yield to Maturity 8.17%

Modified Duration 9.58 Years

Average Maturity 23.93 Years

### MATURITY PROFILE

|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 2.19%        |
| 0 to 3 Months        | 1.64%        |
| Greater than 2 years | 96.18%       |

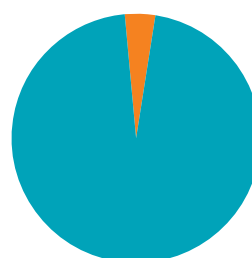
### PORTFOLIO

| Name of the Instruments      | Rating    | % to NAV      |
|------------------------------|-----------|---------------|
| <b>Government Securities</b> |           | <b>96.18</b>  |
| 8.13% GOI 22-JUN-45          | Sovereign | 31.40         |
| 8.17% GOI 01-DEC-44          | Sovereign | 31.34         |
| 7.88% GOI 19-MAR-30          | Sovereign | 18.77         |
| 7.73% GOI 19-DEC-34          | Sovereign | 12.12         |
| 8.15% GOI 24-NOV-26          | Sovereign | 2.55          |
| CBLO                         |           | 1.64          |
| Other Current Assets         |           | 2.18          |
| <b>Grand Total</b>           |           | <b>100.00</b> |

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)

CBLO/REPO/Reverse Repo & Net Current Assets 3.82%



Treasury Bills/Sovereign 96.18%

### PRODUCT POSITIONING

Canara Robeco Gilt PGS 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.

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● <sup>^</sup>The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

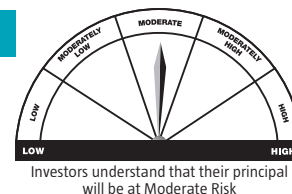
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on Feb.29,2016)

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

- Income/ Capital appreciation over short to medium term
- Investment in Debt and Money Market securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

The objective of the Fund is to seek to generate income from a portfolio of debt and money market securities.

**Monthend AUM<sup>#</sup> :** ₹ 145.18 Crores

**Monthly AVGAUM :** ₹ 145.51 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 13.0495

Direct Plan - Growth Option ₹ 16.4672

Regular Plan - Dividend Option ₹ 12.8552

Regular Plan - Growth Option ₹ 16.2434

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

### ASSET ALLOCATION:

Government of India & Corporate Debt Securities (including Securitised Debt)<sup>®</sup> : 0% - 100%  
Money Market Instruments : 0% - 100%.

<sup>®</sup>Excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills.

### MINIMUM INVESTMENT :

**Lumpsum :** Minimum amount: ₹ 5000 and in multiples of ₹ 1 thereafter.

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

**SIP/STP/SWP :** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**Entry Load:** Nil

### Exit Load:

0.50% - If redeemed / switched out within six months from the date of allotment,  
Nil - if redeemed / switched out after six months from the date of allotment

### Expense Ratio<sup>^</sup>:

Regular Plan : 1.75%

Direct Plan : 1.05%

**Benchmark:** CRISIL Composite Bond Fund Index

**Fund Manager:** Mr. Girish Hisaria

**Total Experience:** 12 Years

**In Managing this Fund:** 1 Year 6 Months

## 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 8.21%

Modified Duration 7.72 Years

Average Maturity 18.73 Years

## MATURITY PROFILE

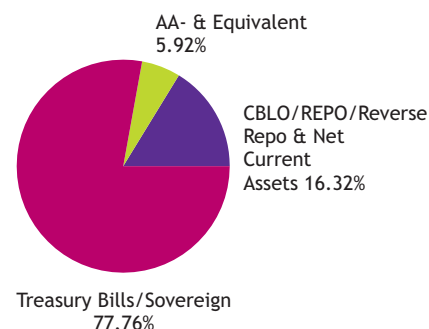
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 2.82%        |
| 0 to 3 Months        | 13.50%       |
| Greater than 2 years | 83.68%       |

## PORTFOLIO

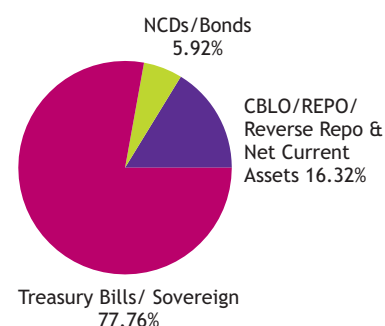
| Name of the Instruments      | Rating      | % to NAV      |
|------------------------------|-------------|---------------|
| <b>Debt Instruments</b>      |             | <b>5.92</b>   |
| Vedanta Ltd                  | AA-(CRISIL) | 5.92          |
| <b>Government Securities</b> |             | <b>77.76</b>  |
| 8.17% GOI 01-DEC-44          | Sovereign   | 34.09         |
| 7.88% GOI 19-MAR-30          | Sovereign   | 20.42         |
| 8.13% GOI 22-JUN-45          | Sovereign   | 13.61         |
| 7.59% GOI 20-MAR-29          | Sovereign   | 4.96          |
| 7.73% GOI 19-DEC-34          | Sovereign   | 3.30          |
| 8.15% GOI 24-NOV-26          | Sovereign   | 1.38          |
| CBLO                         |             | 13.50         |
| Other Current Assets         |             | 2.82          |
| <b>Grand Total</b>           |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



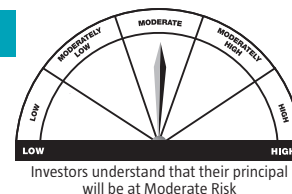
# CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTOF)

(as on Feb.29,2016)

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

- Income/Capital appreciation over medium to long - term
- Investment in Debt and Money Market securities with a portfolio weighted average maturity between 3 to 7 years

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



## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

**SCHEME OBJECTIVE :** The investment objective of the scheme is to generate income and capital appreciation through a portfolio constituted of medium term debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

**MonthendAUM<sup>5</sup> :** ₹ 313.41 Crores

**Monthly AVGAUM :** ₹ 313.22 Crores

**NAV :** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 11.0794

Regular Plan - Dividend Option ₹ 11.0009

Direct Plan - Growth Option ₹ 12.0480

Regular Plan - Growth Option ₹ 11.9661

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

## ASSET ALLOCATION :

Gol & Debt Securities: 60%-100%

Money Market Instruments<sup>6</sup>: 0% - 40%.

<sup>6</sup>Money Market Instruments include Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an un-expired maturity up to one year, Call or Notice Money, Certificate of Deposit, Usance Bills, Collateralized Borrowing Lending Obligation, Repos & Reverse Repos in Government Securities/Treasury Bills, Bills re-discounting, MIBOR Instruments, alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements and any other Money market instruments specified by SEBI/RBI from time to time.

## MINIMUM INVESTMENT:

### I. Lump sum Investment

Minimum amount: ₹ 5000 and multiples of ₹ 1 thereafter.

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

### II. Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/ Systematic Withdrawal Plan(SWP)

Minimum installment amount - ₹ 1000 and ₹ 2000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.

## PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** (w.e.f. 1st January, 2016)

0.50% if redeemed/switched-out within 90 days from the date of allotment

Nil if redeemed/switched out after 90 days from date of allotment

## Expense Ratio<sup>7</sup>:

Regular Plan : 1.25%

Direct Plan : 0.45%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 2 Years 1 Month

## PRODUCT POSITIONING

Canara Robeco Medium Term Opportunities Fund endeavours to generate accrual income by investing in High quality debt papers. At the same time the scheme endeavours to benefit from interest rate volatility by having low to medium exposure to duration in the portfolio. The fund is suitable for investors who have a medium to long term investment horizon & a moderate risk appetite.

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 9.08%      |
| Modified Duration | 2.48 Years |
| Average Maturity  | 3.50 Years |

## MATURITY PROFILE

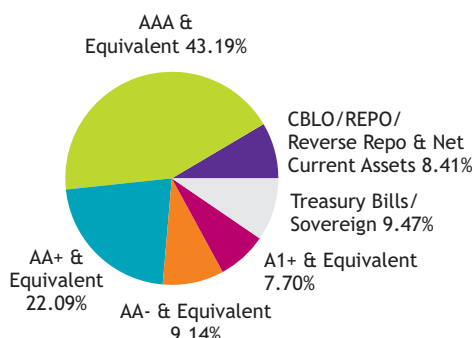
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 5.54%        |
| 0 to 3 Months        | 3.85%        |
| 3 to 6 Months        | 10.88%       |
| 6 to 12 Months       | 15.22%       |
| 1 -2 years           | 9.64%        |
| Greater than 2 years | 54.87%       |

## PORTFOLIO

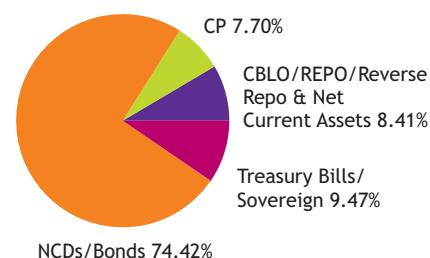
| Name of the Instruments               | Rating      | % to NAV      |
|---------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>       |             | <b>7.70</b>   |
| JM Financial Products Ltd             | A1+(ICRA)   | 7.70          |
| <b>Debt Instruments</b>               |             | <b>74.45</b>  |
| Vedanta Ltd                           | AA-(CRISIL) | 9.14          |
| Rural Electrification Corporation Ltd | AAA(CRISIL) | 7.92          |
| Tata Motors Ltd                       | AA+(CARE)   | 6.87          |
| Sundaram Finance Ltd                  | AA+(CRISIL) | 6.38          |
| Tata Global Beverages Ltd             | AA+(ICRA)   | 5.63          |
| Power Finance Corporation Ltd         | AAA(CRISIL) | 4.77          |
| Power Grid Corporation Of India Ltd   | AAA(CRISIL) | 3.32          |
| Power Finance Corporation Ltd         | AAA(CRISIL) | 3.27          |
| Kotak Mahindra Prime Ltd              | AAA(CRISIL) | 3.22          |
| Shriram Transport Finance Co Ltd      | AA+(CRISIL) | 3.22          |
| LIC Housing Finance Ltd               | AAA(CRISIL) | 3.21          |
| LIC Housing Finance Ltd               | AAA(CRISIL) | 3.21          |
| HDB Financial Services Ltd            | AAA(CRISIL) | 3.18          |
| Power Finance Corporation Ltd         | AAA(CRISIL) | 3.16          |
| Rural Electrification Corporation Ltd | AAA(CRISIL) | 3.09          |
| Power Grid Corporation of India Ltd   | AAA(CRISIL) | 1.66          |
| Power Grid Corporation of India Ltd   | AAA(CRISIL) | 1.61          |
| Rural Electrification Corporation Ltd | AAA(CRISIL) | 1.59          |
| <b>Government Securities</b>          |             | <b>8.48</b>   |
| 8.40% GOI 28-JUL-24                   | Sovereign   | 4.90          |
| 9.20% GOI 30-SEP-30                   | Sovereign   | 1.72          |
| 7.59% GOI 20-MAR-29                   | Sovereign   | 1.54          |
| 8.13% GOI 22-JUN-45                   | Sovereign   | 0.32          |
| CBLO                                  |             | 2.87          |
| Treasury Bills                        |             | 0.99          |
| Other Current Assets                  |             | 5.51          |
| <b>Grand Total</b>                    |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● <sup>7</sup>The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

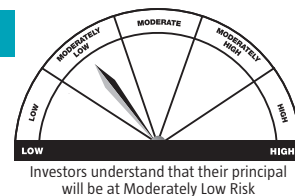
## CANARA ROBECO SHORT TERM FUND (CRSTF)

(as on Feb.29,2016)

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

- Income / capital appreciation over short term
- Investing in short term to medium term debt and money market securities

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



### FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE:** To generate income from a portfolio constituted of short to medium term debt and money market securities. There is no assurance that the objective of the Fund will be realised and the Fund does not assure or guarantee any returns.

**Monthend AUM<sup>#</sup> :** ₹ 137.63 Crores

**Monthly AVG AUM :** ₹ 138.45 Crores

**NAV:** (as on February 29, 2016)

Direct Plan - Growth Option ₹ 17.1177

Institutional Plan - Growth Option\*\* ₹ 17.1810

Direct Plan - Monthly Dividend Option ₹ 10.1364

Regular Plan - Growth Option ₹ 16.9063

Regular Plan - Monthly Dividend Option ₹ 10.1360

Regular Plan - Weekly Dividend Option ₹ 10.1312

Direct Plan - Weekly Dividend Option ₹ 10.1327

**DATE OF ALLOTMENT:** March 31, 2009

#### ASSET ALLOCATION:

Money Market Instruments/Debt Securities with less than 2 years residual maturity - 65% - 100%  
Debt Securities with less than 5 years residual maturity (including Securitised Debt) - 0% - 35%

#### MINIMUM INVESTMENT :

**Lumpsum :** Minimum amount: ₹ 5000 and in multiples of ₹ 1 thereafter.

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

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

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

#### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

**ENTRY LOAD:** Nil

#### EXIT LOAD :

0.25% if redeemed/switched out within 60 days from the date of allotment.

Nil - if redeemed/switched out after 60 days from the date of allotment.

#### Expense Ratio<sup>^</sup>:

Regular Plan : 1.10%

Direct Plan : 0.57%

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

**FUND MANAGER:** Ms. Suman Prasad

**TOTAL EXPERIENCE:** 16 Years

**In Managing this Fund:** 5 Years 3 Months

### PRODUCT POSITIONING

Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon of 6 to 9 months and wishes to avoid high volatility. In terms of risk return, Canara Robeco Short Term Fund is positioned between Floating Rate Funds & Medium Term Funds. 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 | 7.86%      |
| Modified Duration | 0.99 Years |
| Average Maturity  | 1.24 Years |

### MATURITY PROFILE

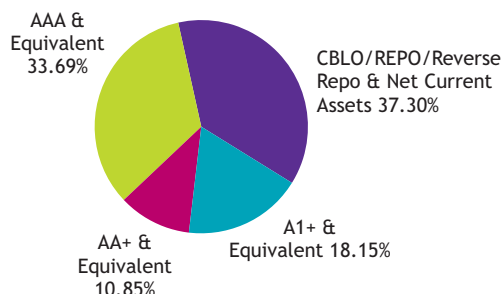
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 1.48%        |
| 0 to 3 Months        | 53.97%       |
| 6 to 12 Months       | 10.96%       |
| 1 -2 years           | 10.85%       |
| Greater than 2 years | 22.73%       |

### PORTFOLIO

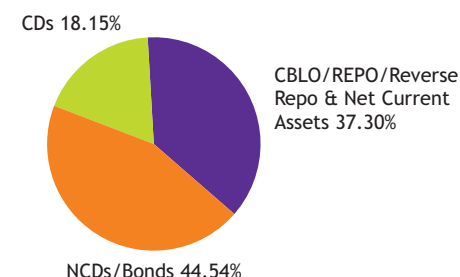
| Name of the Instruments                     | Rating      | % to NAV      |
|---------------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>             |             | <b>18.15</b>  |
| HDFC Bank Ltd                               | A1+(CARE)   | 18.15         |
| <b>Debt Instruments</b>                     |             | <b>44.54</b>  |
| Power Finance Corporation Ltd               | AAA(CRISIL) | 10.80         |
| Can Fin Homes Ltd                           | AAA(CARE)   | 7.31          |
| L&T Infrastructure Finance Ltd              | AA+(CARE)   | 7.24          |
| Kotak Mahindra Prime Ltd                    | AAA(CRISIL) | 3.65          |
| L&T Housing Finance Ltd                     | AA+(CARE)   | 3.61          |
| Rural Electrification Corporation Ltd       | AAA(CRISIL) | 3.61          |
| Power Grid Corporation of India Ltd         | AAA(CRISIL) | 3.61          |
| LIC Housing Finance Ltd                     | AAA(CRISIL) | 3.60          |
| Housing Development Finance Corporation Ltd | AAA(CRISIL) | 1.11          |
| CBLO                                        |             | 35.81         |
| Other Current Assets                        |             | 1.50          |
| <b>Grand Total</b>                          |             | <b>100.00</b> |

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION

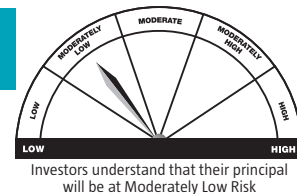




# CANARA ROBECO SAVINGS PLUS FUND (CRSPF)

Erstwhile known as Canara Robeco Floating Rate

(as on Feb.29,2016)



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

- Income / Capital Appreciation Over Short Term
- Investing in Short Term Debt Instruments and Money Market Instruments with Weighted Average Portfolio Duration of Equal to or Less Than 1 Year

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

## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

### SCHEME OBJECTIVE :

The fund seeks to generate income by investing in a portfolio comprising of short term debt instruments and money market instruments with weighted average portfolio duration of equal to or less than 1 year. However there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 444.32 Crores

**Monthly AVG AUM :** ₹ 510.69 Crores

**NAV :** (as on February 29, 2016)

Regular Plan - ₹ 10.2600

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - ₹ 10.2600

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 21.0045

Regular Plan - Dividend Option ₹ 20.9041

Direct Plan - Growth Option ₹ 23.4535

Regular Plan - Growth Option ₹ 23.3406

Direct Plan - ₹ 10.2757

Monthly Dividend Option ₹ 10.2754

Regular Plan - ₹ 10.2754

Monthly Dividend Option ₹ 10.2755

Regular Plan - ₹ 10.2757

Weekly Dividend Option ₹ 10.2757

Direct Plan - Weekly Dividend Option ₹ 10.2757

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

### ASSET ALLOCATION :

Indian Money Market Instruments : 70% - 100%

Indian Debt Securities : 0-30%

### MINIMUM INVESTMENT :

Lumpsum : ₹ 5000 in multiples of ₹ 1 thereafter.

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

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan-Growth Option

Regular Plan- Dividend Reinvestment / Payout Option

Regular Plan-Daily Dividend Reinvestment Option

Regular Plan-Weekly Dividend Payout/ Reinvestment Option

Regular Plan- Monthly Dividend Payout/ Reinvestment Option

Direct Plan-Growth Option

Direct Plan- Dividend Reinvestment / Payout Option

Direct Plan-Daily Dividend Reinvestment Option

Direct Plan-Weekly Dividend Payout/ Reinvestment Option

Direct Plan- Monthly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### Expense Ratio<sup>^</sup>:

Regular Plan : 0.55%

Direct Plan : 0.39%

**BENCHMARK:** Crisil Liquid Fund Index

### FUND MANAGER:

1) Mr. Girish Hisaria

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 12 Years  
2) 16 Years

**In Managing this Fund:** 1) 1 Year 6 Months  
2) 5 Years 2 Months

## PRODUCT POSITIONING

Canara Robeco Savings Plus Fund aims 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.

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

Yield to Maturity 8.28%

Modified Duration 0.70 Years

Average Maturity 0.81 Years

## MATURITY PROFILE

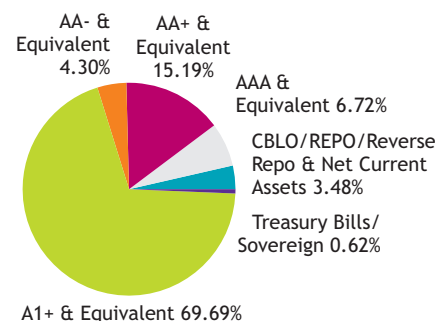
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 1.11%        |
| 0 to 3 Months        | 46.48%       |
| 6 to 12 Months       | 21.01%       |
| 1 -2 years           | 18.16%       |
| Greater than 2 years | 13.24%       |

## PORTFOLIO

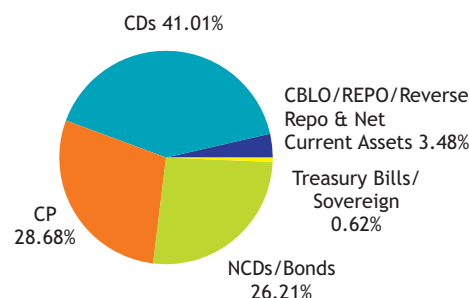
| Name of the Instruments                           | Rating      | % to NAV      |
|---------------------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>                   |             | <b>69.68</b>  |
| Corporation Bank                                  | A1+(CRISIL) | 5.62          |
| Punjab National Bank                              | A1+(CARE)   | 5.62          |
| Piramal Enterprises Ltd                           | A1+(ICRA)   | 5.62          |
| Power Finance Corporation Ltd                     | A1+(CARE)   | 5.61          |
| Indian Bank                                       | A1+(IND)    | 5.60          |
| ONGC Mangalore Petrochemicals Ltd                 | A1+(ICRA)   | 5.60          |
| JM Financial Products Ltd                         | A1+(ICRA)   | 5.35          |
| Corporation Bank                                  | A1+(CRISIL) | 5.22          |
| National Bank For Agriculture & Rural Development | A1+(CRISIL) | 5.22          |
| Export Import Bank Of India                       | A1+(CRISIL) | 5.22          |
| Small Industries Development Bank Of India        | A1+(CARE)   | 5.19          |
| India Infoline Housing Finance Ltd                | A1+(ICRA)   | 4.24          |
| IDBI Bank Ltd                                     | A1+(CRISIL) | 3.32          |
| Capital First Ltd                                 | A1+(CARE)   | 2.25          |
| <b>Debt Instruments</b>                           |             | <b>26.21</b>  |
| Power Finance Corporation Ltd                     | AAA(CRISIL) | 5.61          |
| Mahindra & Mahindra Financial Services Ltd        | AA+(CRISIL) | 5.58          |
| Vedanta Ltd                                       | AA-(CRISIL) | 4.30          |
| L&T Housing Finance Ltd                           | AA+(CARE)   | 4.03          |
| Mahindra & Mahindra Financial Services Ltd        | AA+(CRISIL) | 3.36          |
| Bajaj Finance Ltd                                 | AA+(CRISIL) | 2.22          |
| Power Finance Corporation Ltd                     | AAA(CRISIL) | 1.11          |
| CBLO                                              |             | 2.37          |
| Treasury Bills                                    |             | 0.62          |
| Other Current Assets                              |             | 1.12          |
| <b>Grand Total</b>                                |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

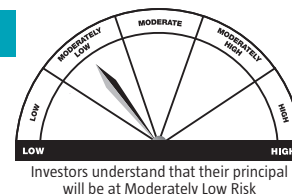
# CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF)

(as on Feb.29,2016)

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

- Income / capital appreciation over short term through a low risk strategy
- Investment in a mix of Money Market Instrument & Debt Securities

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE:** To generate income / capital appreciation through a low risk strategy by investment in Debt securities and Money Market Instruments.

**Monthend AUM<sup>#</sup> :** ₹ 136.26 Crores

**Monthly AVGAUM :** ₹ 136.72 Crores

**NAV:** (as on February 29, 2016)

|                                                     |              |
|-----------------------------------------------------|--------------|
| Direct Plan - Daily Dividend Reinvestment Option    | ₹ 1,240.7100 |
| Direct Plan - Dividend Option                       | ₹ 1,316.3711 |
| Direct Plan - Growth Option                         | ₹ 2,298.5123 |
| Institutional Plan - Daily Dividend Option**        | ₹ 1,240.7100 |
| Institutional Plan - Growth Option**                | ₹ 2,436.3156 |
| Direct Plan - Monthly Dividend Option               | ₹ 1,001.1226 |
| Retail Plan - Daily Dividend Option**               | ₹ 1,240.7100 |
| Retail Plan - Dividend Option**                     | ₹ 1,634.0817 |
| Retail Plan - Growth Option**                       | ₹ 2,374.3029 |
| Retail Plan - Monthly Divi. Option**                | ₹ 1,241.9316 |
| Retail Plan - Weekly Divi. Option**                 | ₹ 1,241.9315 |
| Regular Plan - Daily Dividend Reinvestment Option** | ₹ 1,240.7100 |
| Regular Plan - Growth Option                        | ₹ 2,281.5564 |
| Regular Plan - Monthly Dividend Option              | ₹ 1,001.7948 |
| Regular Plan - Weekly Dividend Option               | ₹ 1,241.9841 |
| Direct Plan - Weekly Dividend Option                | ₹ 1,242.1029 |

**DATE OF ALLOTMENT:**

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

**ASSET ALLOCATION:**

MMI / Call / Debt Instruments with residual average maturity of equal or less than one year: 20% - 100%.  
 Debt Instruments with residual average Maturity of more than one year (Including Securitised Debt) : 0% - 80%.

**MINIMUM INVESTMENT :**

**Lumpsum :** Minimum amount: ₹ 5000 and in multiples of ₹ 1 thereafter.  
**Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.  
**SIP/STP/ SWP:** Minimum Instalment amount - ₹ 1000 and ₹ 2000 for Monthly and Quarterly frequency and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**

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

Direct Plan - Monthly Dividend Payout  
 Direct Plan - Dividend Payout

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**Expense Ratio<sup>^</sup>:**

|              |         |
|--------------|---------|
| Regular Plan | : 0.95% |
| Direct Plan  | : 0.25% |

**BENCHMARK:** Crisil Liquid Fund Index

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

**TOTAL EXPERIENCE:** 1) 12 Years  
 2) 16 Years

**In Managing this Fund:** 1) 1 Year 6 Months  
 2) 4 Years 10 Months

## PRODUCT POSITIONING

Canara Robeco Treasury Advantage Fund 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.

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 7.77%      |
| Modified Duration | 0.20 Years |
| Average Maturity  | 0.25 Years |

## MATURITY PROFILE

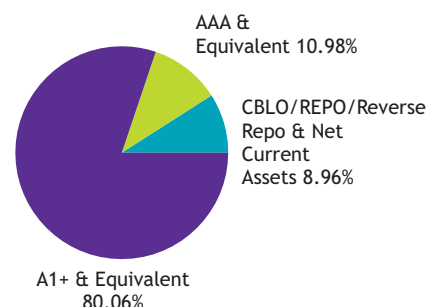
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 0.69%        |
| 0 to 3 Months        | 77.76%       |
| 3 to 6 Months        | 17.92%       |
| Greater than 2 years | 3.64%        |

## PORTFOLIO

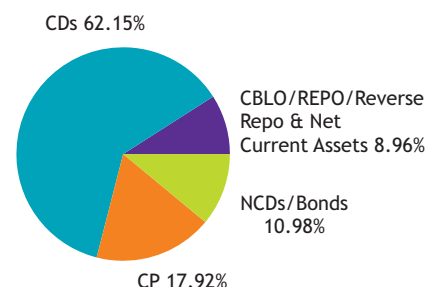
| Name of the Instruments                   | Rating      | % to NAV      |
|-------------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>           |             | <b>80.07</b>  |
| Andhra Bank                               | A1+(CARE)   | 18.32         |
| Corporation Bank                          | A1+(CRISIL) | 18.32         |
| Oriental Bank of Commerce                 | A1+(CRISIL) | 18.30         |
| Cholamandalam Investment & Finance Co Ltd | A1+(ICRA)   | 17.92         |
| IDBI Bank Ltd                             | A1+(CRISIL) | 7.21          |
| <b>Debt Instruments</b>                   |             | <b>10.98</b>  |
| Indiabulls Housing Finance Ltd            | AAA(CARE)   | 7.34          |
| Power Finance Corporation Ltd             | AAA(CRISIL) | 3.64          |
| CBLO                                      |             | 8.27          |
| Other Current Assets                      |             | 0.68          |
| <b>Grand Total</b>                        |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



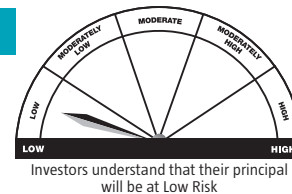
## CANARA ROBECO LIQUID (CRL)

(as on Feb.29,2016)

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

- Income/Capital appreciation over short term, while maintaining a level of high liquidity
- Investment in a mix of Money Market Instrument & Debt Securities

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



### FUND INFORMATION

**CATEGORY:** Open Ended Cash Management Scheme

**SCHEME OBJECTIVE:** Enhancement of Income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities.

**Monthend AUM<sup>#</sup> :** ₹ 2,203.32 Crores

**Monthly AVGAUM :** ₹ 1,858.85 Crores

**NAV:** (as on February 29, 2016)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,306.8705

Direct Plan - Growth Option ₹ 1,825.3998

Institutional Plan-Growth Option\*\* ₹ 2,674.1177

Insti. Plan-Daily Divi. Option\*\* ₹ 1,005.5000

Direct Plan-Monthly Divi. Option ₹ 1,001.0690

Retail Plan-Monthly Divi. Option\*\* ₹ 1,006.5200

Retail Plan - Daily Divi. Option\*\* ₹ 1,007.0000

Retail Plan - Growth Option\*\* ₹ 2,600.9305

Retail Plan - Weekly Divi. Option\*\* ₹ 1,006.5208

Regular Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 1,822.6196

Regular Plan - Monthly Divi. Option ₹ 1,001.0380

Regular Plan - Weekly Divi. Option ₹ 1,001.0380

Direct Plan - Weekly Divi. Option ₹ 1,001.0503

**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%-100%  
Debt (including securitized debt) : 0% - 35%.

**MINIMUM INVESTMENT :**

**Lumpsum :** Minimum amount: ₹ 5000 and in multiples of ₹ 1 thereafter.

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

**STP/ SWP:** Minimum Instalment amount - ₹ 1000 and ₹ 2000 for Monthly and Quarterly frequency and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**

Regular Plan - Growth Option

Regular Plan -Dividend Option : Daily Dividend Reinvestment

Regular Plan - Weekly Dividend Reinvestment

Regular Plan - Weekly Dividend payout

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth Option

Direct Plan -Dividend Option : 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 : 0.11% ● Direct Plan : 0.04%

**BENCHMARK:** Crisil Liquid Fund Index

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

**TOTAL EXPERIENCE:** 1)12 Years 2) 16 Years

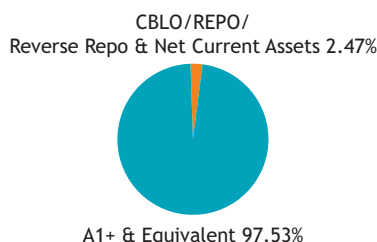
**In Managing this Fund:** 1) 1 Year 6 Months  
2) 4 Years 10 Months

### PRODUCT POSITIONING

Canara Robeco Liquid invests 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)



### PORTFOLIO

| Name of the Instruments                           | Rating      | % to NAV      |
|---------------------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>                   |             | <b>97.54</b>  |
| Sundaram Finance Ltd                              | A1+(ICRA)   | 4.54          |
| Tata Steel Ltd                                    | A1+(IND)    | 4.53          |
| Corporation Bank                                  | A1+(CRISIL) | 3.63          |
| National Bank For Agriculture & Rural Development | A1+(CRISIL) | 3.40          |
| National Bank For Agriculture & Rural Development | A1+(CRISIL) | 3.40          |
| Century Textiles & Industries Ltd                 | A1+(CRISIL) | 3.40          |
| Export Import Bank Of India                       | A1+(CRISIL) | 2.27          |
| HDB Financial Services Ltd                        | A1+(CARE)   | 2.27          |
| India Infoline Finance Ltd                        | A1+(ICRA)   | 2.27          |
| Andhra Bank                                       | A1+(CARE)   | 2.27          |
| HDFC Bank Ltd                                     | A1+(CARE)   | 2.27          |
| IndusInd Bank Ltd                                 |             | 2.27          |
| RBL Bank Ltd                                      | A1+(ICRA)   | 2.27          |
| Berger Paints India Ltd                           | A1+(CRISIL) | 2.27          |
| National Fertilizers Ltd                          | A1+(CRISIL) | 2.27          |
| Raymond Ltd                                       | A1+(CRISIL) | 2.27          |
| Repco Home Finance Ltd                            | A1+(ICRA)   | 2.26          |
| Small Industries Development Bank Of India        | A1+(CARE)   | 2.26          |
| Power Finance Corporation Ltd                     | A1+(CARE)   | 2.26          |
| PTC India Financial Services Ltd                  | A1+(CRISIL) | 2.26          |
| L&T Fincorp Ltd                                   | A1+(CARE)   | 2.26          |
| Axis Finance Ltd                                  | A1+(IND)    | 2.26          |
| Edelweiss Financial Services Ltd                  | A1+(CRISIL) | 2.26          |
| HDFC Bank Ltd                                     | A1+(CARE)   | 2.26          |
| The Ramco Cements Ltd                             | A1+(ICRA)   | 2.26          |
| Century Textiles & Industries Ltd                 | A1+(CRISIL) | 2.26          |
| Emami Ltd                                         | A1+(CRISIL) | 2.26          |
| National Fertilizers Ltd                          | A1+(CRISIL) | 2.26          |
| Piramal Enterprises Ltd                           | A1+(ICRA)   | 2.24          |
| Century Textiles & Industries Ltd                 | A1+(CRISIL) | 2.01          |
| Capital First Ltd                                 | A1+(CARE)   | 1.81          |
| Indian Railway Finance Corporation Ltd            | A1+(CRISIL) | 1.36          |
| Power Finance Corporation Ltd                     | A1+(CARE)   | 1.13          |
| PTC India Financial Services Ltd                  | A1+(CRISIL) | 1.13          |
| Export Import Bank Of India                       | A1+(CRISIL) | 1.13          |
| Aspire Home Finance Corporation Ltd               | A1+(ICRA)   | 1.13          |
| Andhra Bank                                       | A1+(CARE)   | 1.13          |
| Bank of India                                     | A1+(CRISIL) | 1.13          |
| HDFC Bank Ltd                                     | A1+(CARE)   | 1.13          |
| IDBI Bank Ltd                                     | A1+(CRISIL) | 1.13          |
| IndusInd Bank Ltd                                 |             | 1.13          |
| Oriental Bank of Commerce                         | A1+(CRISIL) | 1.13          |
| RBL Bank Ltd                                      | A1+(ICRA)   | 1.13          |
| Blue Star Ltd                                     | A1+(CARE)   | 1.13          |
| India Infoline Finance Ltd                        | A1+(ICRA)   | 1.12          |
| Axis Bank Ltd                                     | A1+(CRISIL) | 1.12          |
| Piramal Enterprises Ltd                           | A1+(ICRA)   | 0.91          |
| Export Import Bank Of India                       | A1+(CRISIL) | 0.23          |
| Piramal Enterprises Ltd                           | A1+(ICRA)   | 0.23          |
| CESC Ltd                                          | A1+(CARE)   | 0.23          |
| CBLO                                              |             | 2.48          |
| Other Current Assets                              |             | -0.02         |
| <b>Grand Total</b>                                |             | <b>100.00</b> |

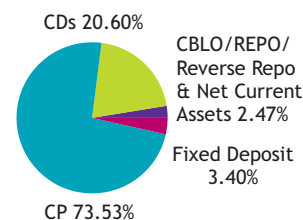
### QUANTITATIVE INFORMATION<sup>§</sup>

|                   |            |
|-------------------|------------|
| Yield to Maturity | 7.69%      |
| Modified Duration | 0.03 Years |
| Average Maturity  | 0.04 Years |

### MATURITY PROFILE

|                    | % Allocation |
|--------------------|--------------|
| Net Current Assets | -0.01%       |
| 0 to 3 Months      | 100.01%      |

### ASSET ALLOCATION



<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ●\*\* Plan / Option close for subscription w.e.f 1st October 2012 ● # Monthend AUM as on 29.02.2016 ● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees. ● Please refer page no. 39 for disclaimers.

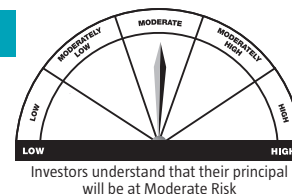
# CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF)

(as on Feb.29,2016)

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

- Income/Capital appreciation over medium term to long term.
- Investment in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE :** To generate regular income by investing in a wide range of debt securities and Money Market Investments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments. However there can be no assurance that the investment objective of the Scheme shall be realized.

**Monthend AUM \*** : ₹ 40.09 Crores

**Monthly AVGAUM** : ₹ 41.70 Crores

**NAV :** (as on February 29, 2016)

Direct Plan - Growth Option ₹ 14.2808

Regular Plan - Growth Option ₹ 13.9524

Direct Plan - Monthly Dividend Option ₹ 13.9795

Regular Plan - Monthly Dividend Option ₹ 13.6507

Regular Plan - Quarterly Dividend Option ₹ 13.9523

Direct Plan - Quarterly Dividend Option ₹ 14.2827

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

**ASSET ALLOCATION :**

Indian Debt and Money Market Instruments: 90% - 100%

Equity and Equity related Instruments: 0% - 10%

**MINIMUM INVESTMENT :**

Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter

**SIP/STP/SWP :** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

**PLANS/OPTIONS :**

Regular Plan- Growth Option

Regular Plan- 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:**

0.50% if redeemed/switched out within 180 days from the date of allotment.

Nil - if redeemed/switched out after 180 days from the date of allotment.

**Expense Ratio^:**

Regular Plan : 1.50%

Direct Plan : 1.03%

**BENCHMARK:** Crisil MIP Blended Index

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan

2) Ms. Suman Prasad

**TOTAL EXPERIENCE :** 1) 22 Years

2) 16 Years

**In Managing this Fund :** 1) 3 Years 6 Months

2) 3 Years 6 Months

## PRODUCT POSITIONING

Canara Robeco Yield Advantage seeks to maximize returns through active management of the portfolio consisting of wide range of Debt and Money Market Instruments. The Fund takes Corporate Bond exposure (80-100%) with the aim to generate accrual returns. The scheme may also tactically allocate to money market and government securities (0-20%) to manage liquidity and generate capital appreciation

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

Yield to Maturity 8.70%

Modified Duration 2.69 Years

Average Maturity 3.88 Years

## MATURITY PROFILE

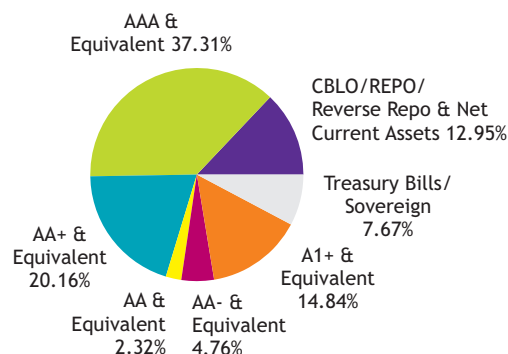
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 4.38%        |
| 0 to 3 Months        | 28.39%       |
| 1 -2 years           | 11.09%       |
| Greater than 2 years | 56.14%       |

## PORTFOLIO

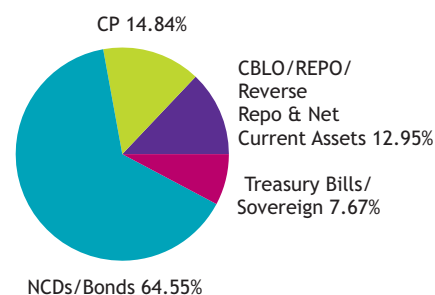
| Name of the Instruments               | RATING      | % to NAV      |
|---------------------------------------|-------------|---------------|
| <b>Money Market Instruments</b>       |             | <b>14.84</b>  |
| India Infoline Housing Finance Ltd    | A1+(ICRA)   | 14.84         |
| <b>Debt Instruments</b>               |             | <b>64.55</b>  |
| Power Grid Corporation of India Ltd   | AAA(CRISIL) | 12.60         |
| Rural Electrification Corporation Ltd | AAA(CRISIL) | 12.06         |
| Tata Motors Ltd                       | AA+(CARE)   | 10.22         |
| Power Finance Corporation Ltd         | AAA(CRISIL) | 7.67          |
| Indiabulls Housing Finance Ltd        | AAA(CARE)   | 4.99          |
| L&T Infrastructure Finance Ltd        | AA+(CARE)   | 4.97          |
| L&T Housing Finance Ltd               | AA+(CARE)   | 4.96          |
| Vedanta Ltd                           | AA-(CRISIL) | 4.76          |
| Blue Dart Express Ltd                 | AA(ICRA)    | 1.16          |
| Blue Dart Express Ltd                 | AA(ICRA)    | 0.66          |
| Blue Dart Express Ltd                 | AA(ICRA)    | 0.50          |
| <b>Government Securities</b>          |             | <b>7.67</b>   |
| 8.40% GOI 28-JUL-24                   | Sovereign   | 7.67          |
| CBLO                                  |             | 8.56          |
| Other Current Assets                  |             | 4.38          |
| <b>Grand Total</b>                    |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION





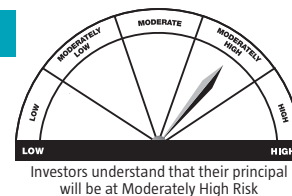
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on Feb.29,2016)

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 whether the product is suitable for them



## FUND INFORMATION

**CATEGORY :** An Open Ended Fund of Fund

**SCHEME OBJECTIVE :** The investment objective of the Scheme is to provide returns that closely correspond to the returns provided by Canara Robeco Gold Exchange Traded Fund

**Monthend AUM<sup>#</sup> :** ₹ 77.30 Crores

**Monthly AVG AUM :** ₹ 76.76 Crores

**NAV :** (as on February 29, 2016)

Direct Plan - Dividend Option ₹ 9.0529

Regular Plan - Dividend Option ₹ 9.0322

Direct Plan - Growth Option ₹ 9.0626

Regular Plan - Growth Option ₹ 9.0266

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

### ASSET ALLOCATION :

Units of Canara Robeco Gold ETF : 95%-100%  
Debt and Money Market Instruments (Including Cash Equivalent) and Mutual fund Schemes which invest predominantly in the money market securities or Liquid Schemes : 0%-5%

### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5000 and multiples of ₹ 1 thereafter

**SIP/STP/SWP :** For Monthly Frequency - ₹ 500 and in multiples of ₹ 1 thereafter.

For Quarterly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/  
Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

2% if redeemed / switched - out within 1 year from the date of allotment

### Expense Ratio<sup>^</sup>:

Regular Plan : 0.72%

Direct Plan : 0.44%

**BENCHMARK :** Price of Physical Gold

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 21 Years  
2) 7 Years

**In Managing this Fund:** 1) 2 Year 5 Months  
2) 3 Years 8 Months

## 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.

## PORTFOLIO

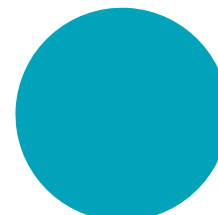
| Name of the Instruments        | % to NAV      |
|--------------------------------|---------------|
| <b>Mutual Fund Investments</b> | <b>99.01</b>  |
| Canara Robeco Gold ETF         | 99.01         |
| CBLO                           | 1.36          |
| Other Current Assets           | -0.37         |
| <b>Grand Total</b>             | <b>100.00</b> |

## MATURITY PROFILE

|                    | % Allocation |
|--------------------|--------------|
| Net Current Assets | -0.37%       |

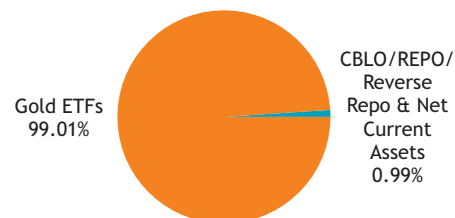
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Gold ETFs  
99.01%

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

<sup>#</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 29.02.2016

● <sup>^</sup>The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

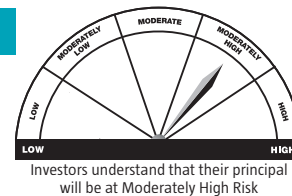
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on Feb.29,2016)

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 whether the product is suitable for them



## FUND INFORMATION

**CATEGORY :** An Open Ended Exchange Traded Fund

**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.

**Monthend AUM<sup>#</sup> :** ₹ 84.80 Crores

**Monthly AVGAUM :** ₹ 84.96 Crores

**NAV :** (as on February 29, 2016) : ₹ 2,763.2394

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

### ASSET ALLOCATION :

Physical Gold : 95%-100%

Debt & Money Market Instruments (including Cash & Cash equivalents): 0%-5%

The Scheme will invest in physical gold of the prescribed quality and standard.

### MINIMUM INVESTMENT:

Directly with the Fund - Subscription / Redemption in exchange of Portfolio Deposit and Cash Component in creation unit size of 1,000 units and in multiples thereafter. # On the Exchange - 1 unit and in multiples of 1 unit thereafter.

# For Large Investors, subscriptions shall only be allowed by payment of requisite Cash through RTGS/NEFT or Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection account.

**PLANS / OPTIONS :** Nil

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

**ENTRY LOAD:** Nil -

### EXIT LOAD:

Nil - for redemption of the units through Stock Exchange.

### Expense Ratio<sup>^</sup>:

Regular Plan : 1.00%

Direct Plan : N.A.

**BENCHMARK :** Domestic Price of gold

**FUND MANAGER :** 1) Mr. Avnish Jain  
2) Mr. Kiran Shetty

**TOTAL EXPERIENCE:** 1) 21 Years  
2) 7 Years

**In Managing this Fund:** 1) 1 Year 8 Months  
2) 4 Years 11 Months

## 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

## PORTFOLIO

| Name of the Instruments | % to NAV      |
|-------------------------|---------------|
| <b>GOLD</b>             |               |
| GOLD 995 1KG BAR        | 98.75         |
| CBLO                    | 1.42          |
| Other Current Assets    | -0.17         |
| <b>Grand Total</b>      | <b>100.00</b> |

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of February 2016 is 0.07(Period: February 2013 to February 2016).

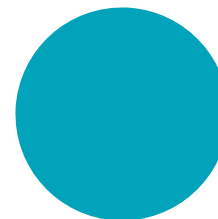
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## MATURITY PROFILE

|                    | % Allocation |
|--------------------|--------------|
| Net Current Assets | -0.17%       |

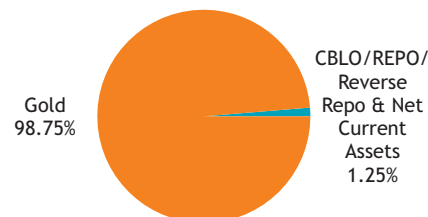
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Gold 98.75%

CBLO/REPO/Reverse Repo & Net Current Assets 1.25%

## PERFORMANCE AT A GLANCE

(as on December 31, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|-------------------------------------------------|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 200 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | S&P BSE 200 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 92.46              | 19.82  | 15.86                    | 15.85                    | 92460                                           | 61106                    | 61097                    |
| 31 Dec'2014 to 31 Dec'2015 | 92.39              | 0.08   | -1.48                    | -5.03                    | NOT APPLICABLE                                  |                          |                          |
| 31 Dec'2013 to 31 Dec'2014 | 66.13              | 39.71  | 35.47                    | 29.89                    |                                                 |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 63.40              | 4.31   | 4.38                     | 8.98                     |                                                 |                          |                          |

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

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|-------------------------------------------------|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 37.53              | 14.01  | 11.30                    | 11.19                    | 37530                                           | 29441                    | 29144                    |
| 31 Dec'2014 to 31 Dec'2015 | 35.16              | 6.74   | -3.25                    | -5.03                    | NOT APPLICABLE                                  |                          |                          |
| 31 Dec'2013 to 31 Dec'2014 | 20.70              | 69.86  | 32.28                    | 29.89                    |                                                 |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 22.78              | -9.13  | 5.87                     | 8.98                     |                                                 |                          |                          |

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

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Krishna Sanghavi

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|-------------------------------------------------|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 23.86              | 14.52  | 12.17                    | 11.30                    | 219080                                          | 136689                   | 114524                   |
| 31 Dec'2014 to 31 Dec'2015 | 25.67              | 0.60   | -3.25                    | -5.03                    | NOT APPLICABLE                                  |                          |                          |
| 31 Dec'2013 to 31 Dec'2014 | 18.43              | 45.17  | 32.28                    | 29.89                    |                                                 |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 19.73              | 5.33   | 5.87                     | 8.98                     |                                                 |                          |                          |

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Krishna Sanghavi

| Period                     | Returns (%)        |        |                               |                          | Current Value of Standard Investment of ₹ 10000 |                               |                          |
|----------------------------|--------------------|--------|-------------------------------|--------------------------|-------------------------------------------------|-------------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Nifty Midcap 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | Nifty Midcap 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 62.94              | 18.54  | 14.47                         | 13.17                    | 62940                                           | 43136                         | 38107                    |
| 31 Dec'2014 to 31 Dec'2015 | 55.67              | 13.06  | 6.46                          | -5.03                    | NOT APPLICABLE                                  |                               |                          |
| 31 Dec'2013 to 31 Dec'2014 | 28.40              | 96.02  | 55.91                         | 29.89                    |                                                 |                               |                          |
| 31 Dec'2012 to 31 Dec'2013 | 27.53              | 3.16   | -5.10                         | 8.98                     |                                                 |                               |                          |

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.

#### CANARA ROBECO F.O.R.C.E FUND

Fund Manager: Mr. Krishna Sanghavi / Mr. Hemang Kapasi

| Period                     | Returns (%)        |              |             |                       |                          | Current Value of Standard Investment of ₹ 10000 |             |                       |                          |
|----------------------------|--------------------|--------------|-------------|-----------------------|--------------------------|-------------------------------------------------|-------------|-----------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Instt. Plan | Nifty 50 <sup>#</sup> | S&P Sensex <sup>##</sup> | Regular Plan                                    | Instt. Plan | Nifty 50 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 25.33              | 15.90        | 15.91       | 8.30                  | 7.86                     | 25330                                           | 25350       | 16525                 | 16108                    |
| 31 Dec'2014 to 31 Dec'2015 | 24.87              | 1.85         | 1.85        | -4.06                 | -5.03                    | NOT APPLICABLE                                  |             |                       |                          |
| 31 Dec'2013 to 31 Dec'2014 | 15.91              | 56.32        | 56.34       | 31.39                 | 29.89                    |                                                 |             |                       |                          |
| 31 Dec'2012 to 31 Dec'2013 | 16.29              | -2.33        | -2.63       | 6.76                  | 8.98                     |                                                 |             |                       |                          |

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

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • <sup>§</sup> NAV per unit for since inception is as of 31-December-2015 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

| Period                     | Returns (%)      |        |                          |                          | Current Value of Standard Investment of ₹ 10000 |                          |                          |
|----------------------------|------------------|--------|--------------------------|--------------------------|-------------------------------------------------|--------------------------|--------------------------|
|                            | NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 16.96            | 10.34  | 6.71                     | 6.74                     | 16960                                           | 14173                    | 14193                    |
| 31 Dec'2014 to 31 Dec'2015 | 17.04            | -0.47  | -3.25                    | -5.03                    | NOT APPLICABLE                                  |                          |                          |
| 31 Dec'2013 to 31 Dec'2014 | 12.54            | 35.89  | 32.28                    | 29.89                    |                                                 |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 11.94            | 5.03   | 5.87                     | 8.98                     |                                                 |                          |                          |

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

#### CANARA ROBECO BALANCE

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

| Period                     | Returns (%)      |        |                                        |                          | Current Value of Standard Investment of ₹ 10000 |                                        |                          |
|----------------------------|------------------|--------|----------------------------------------|--------------------------|-------------------------------------------------|----------------------------------------|--------------------------|
|                            | NAV Per Unit (₹) | Scheme | Crisil Balance Fund Index <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme                                          | Crisil Balance Fund Index <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 114.57           | 11.22  | -                                      | 10.52                    | 114570                                          | -                                      | 99139                    |
| 31 Dec'2014 to 31 Dec'2015 | 108.01           | 6.07   | 0.48                                   | -5.03                    | NOT APPLICABLE                                  |                                        |                          |
| 31 Dec'2013 to 31 Dec'2014 | 74.15            | 45.66  | 25.34                                  | 29.89                    |                                                 |                                        |                          |
| 31 Dec'2012 to 31 Dec'2013 | 71.25            | 4.07   | 6.05                                   | 8.98                     |                                                 |                                        |                          |

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. \* Benchmark Index not available at the time of launch.

### INCOME / DEBT SCHEMES

#### CANARA ROBECO MONTHLY INCOME PLAN

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain

| Period                     | Returns (%)      |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 |                                       |                              |
|----------------------------|------------------|--------|---------------------------------------|------------------------------|-------------------------------------------------|---------------------------------------|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 14.60            | 10.11  | -                                     | -                            | 144069                                          | -                                     | -                            |
| 31 Dec'2014 to 31 Dec'2015 | 14.93            | 5.90   | 6.79                                  | 7.39                         | NOT APPLICABLE                                  |                                       |                              |
| 31 Dec'2013 to 31 Dec'2014 | 13.57            | 19.60  | 16.83                                 | 14.14                        |                                                 |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 13.96            | 4.96   | 4.41                                  | -0.68                        |                                                 |                                       |                              |

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. \* Benchmark Index not available at the time of launch.

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

| Period                     | Returns (%)      |        |                           |                              | Current Value of Standard Investment of ₹ 10000 |                           |                              |
|----------------------------|------------------|--------|---------------------------|------------------------------|-------------------------------------------------|---------------------------|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | I-Sec-Li-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | I-Sec-Li-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 39.05            | 8.88   | -                         | -                            | 39053                                           | -                         | -                            |
| 31 Dec'2014 to 31 Dec'2015 | 36.72            | 6.34   | 7.48                      | 7.39                         | NOT APPLICABLE                                  |                           |                              |
| 31 Dec'2013 to 31 Dec'2014 | 31.47            | 16.69  | 19.74                     | 14.14                        |                                                 |                           |                              |
| 31 Dec'2012 to 31 Dec'2013 | 30.29            | 3.88   | 1.38                      | -0.68                        |                                                 |                           |                              |

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. \* Benchmark Index not available at the time of launch.

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

| Period                     | Returns (%)      |        |                                         |                              | Current Value of Standard Investment of ₹ 10000 |                                         |                              |
|----------------------------|------------------|--------|-----------------------------------------|------------------------------|-------------------------------------------------|-----------------------------------------|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | CRISIL Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | CRISIL Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 30.51            | 8.76   | 6.66                                    | 6.22                         | 30511                                           | 23563                                   | 22300                        |
| 31 Dec'2014 to 31 Dec'2015 | 28.88            | 5.63   | 8.63                                    | 7.39                         | NOT APPLICABLE                                  |                                         |                              |
| 31 Dec'2013 to 31 Dec'2014 | 25.35            | 13.93  | 14.31                                   | 14.14                        |                                                 |                                         |                              |
| 31 Dec'2012 to 31 Dec'2013 | 24.08            | 5.26   | 3.79                                    | -0.68                        |                                                 |                                         |                              |

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

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • NAV per unit for since inception is as of 31-December-2015 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.



## PERFORMANCE AT A GLANCE

(as on December 31, 2015)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INDIGO FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

| Period                     | Returns (%)        |        |                                               |                              | Current Value of Standard Investment of ₹ 10000 |                                               |                              |
|----------------------------|--------------------|--------|-----------------------------------------------|------------------------------|-------------------------------------------------|-----------------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Canara Robeco Blended Gold Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | Canara Robeco Blended Gold Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 13.72              | 5.94   | 7.46                                          | 6.41                         | 13723                                           | 14832                                         | 14059                        |
| 31 Dec'2014 to 31 Dec'2015 | 13.41              | 2.31   | 3.02                                          | 7.39                         | NOT APPLICABLE                                  |                                               |                              |
| 31 Dec'2013 to 31 Dec'2014 | 13.08              | 2.52   | 7.58                                          | 14.14                        |                                                 |                                               |                              |
| 31 Dec'2012 to 31 Dec'2013 | 12.94              | 1.15   | 0.67                                          | -0.68                        |                                                 |                                               |                              |

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: July 9, 2010

#### CANARA ROBECO YIELD ADVANTAGE FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Ms. Suman Prasad

| Period                     | Returns (%)        |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 |                                       |                              |
|----------------------------|--------------------|--------|---------------------------------------|------------------------------|-------------------------------------------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 13.88              | 6.61   | 8.61                                  | 6.94                         | 13883                                           | 14729                                 | 13697                        |
| 31 Dec'2014 to 31 Dec'2015 | 13.19              | 5.28   | 6.79                                  | 7.39                         | NOT APPLICABLE                                  |                                       |                              |
| 31 Dec'2013 to 31 Dec'2014 | 12.14              | 8.65   | 16.83                                 | 14.14                        |                                                 |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 11.49              | 5.68   | 4.41                                  | -0.68                        |                                                 |                                       |                              |

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

#### CANARA ROBECO LIQUID

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

| Period                     | Returns (%)        |             |             |              |                                       |                              | Current Value of Standard Investment of ₹ 10000 |             |              |                                       |                              |
|----------------------------|--------------------|-------------|-------------|--------------|---------------------------------------|------------------------------|-------------------------------------------------|-------------|--------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Retail Plan | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Retail Plan                                     | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 2,570.05           | 6.99        | 7.37        | 8.19         | -                                     | 5.92                         | 25700                                           | 26414       | 18004        | -                                     | 22326                        |
| 31 Dec'2014 to 31 Dec'2015 | 2,380.51           | 7.96        | 8.20        | 8.22         | 8.23                                  | 8.22                         | NOT APPLICABLE                                  |             |              |                                       |                              |
| 31 Dec'2013 to 31 Dec'2014 | 2,203.89           | 8.01        | 8.59        | 9.04         | 9.21                                  | 8.56                         |                                                 |             |              |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 2,040.42           | 8.01        | 8.66        | 9.23         | 9.03                                  | 5.86                         |                                                 |             |              |                                       |                              |
| Last 7 Days                | -                  | 0.16        | 0.17        | 0.17         | 0.19                                  | 0.13                         |                                                 |             |              |                                       |                              |
| Last 14 Days               | -                  | 0.28        | 0.29        | 0.29         | 0.32                                  | 0.21                         |                                                 |             |              |                                       |                              |
| Last 30 Days               | -                  | 0.61        | 0.63        | 0.63         | 0.64                                  | 0.51                         |                                                 |             |              |                                       |                              |

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

#### CANARA ROBECO TREASURY ADVANTAGE FUND

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

| Period                     | Returns (%)        |             |             |              |                                       |                              | Current Value of Standard Investment of ₹ 10000 |             |              |                                       |                              |
|----------------------------|--------------------|-------------|-------------|--------------|---------------------------------------|------------------------------|-------------------------------------------------|-------------|--------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Retail Plan | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Retail Plan                                     | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 2,351.43           | 7.20        | 8.05        | 8.34         | 6.89                                  | 5.82                         | 23514                                           | 24119       | 22584        | 22695                                 | 20055                        |
| 31 Dec'2014 to 31 Dec'2015 | 2,175.94           | 8.06        | 8.31        | 8.41         | 8.23                                  | 8.22                         | NOT APPLICABLE                                  |             |              |                                       |                              |
| 31 Dec'2013 to 31 Dec'2014 | 2,008.53           | 8.33        | 8.90        | 9.34         | 9.21                                  | 8.56                         |                                                 |             |              |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 1,859.49           | 8.02        | 8.61        | 9.14         | 9.03                                  | 5.86                         |                                                 |             |              |                                       |                              |

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

#### CANARA ROBECO SAVINGS PLUS FUND (Erstwhile known as Canara Robeco Floating Rate)

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

| Period                     | Returns (%)        |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 |                                       |                              |
|----------------------------|--------------------|--------|---------------------------------------|------------------------------|-------------------------------------------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Scheme                                          | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 23.09              | 8.03   | 7.28                                  | 6.08                         | 23093                                           | 21400                                 | 18958                        |
| 31 Dec'2014 to 31 Dec'2015 | 21.32              | 8.34   | 8.23                                  | 8.22                         | NOT APPLICABLE                                  |                                       |                              |
| 31 Dec'2013 to 31 Dec'2014 | 19.55              | 9.04   | 9.21                                  | 8.56                         |                                                 |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 17.93              | 9.03   | 9.03                                  | 5.86                         |                                                 |                                       |                              |

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

Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● ₹ NAV per unit for since inception is as of 31-December-2015 and for others is as of beginning of the period. ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2015)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

| Period                     | Returns (%)        |              |             |                                                |                              | Current Value of Standard Investment of ₹ 10000 |             |                                                |                              |
|----------------------------|--------------------|--------------|-------------|------------------------------------------------|------------------------------|-------------------------------------------------|-------------|------------------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Instt. Plan | Crisil Short Term Bond Fund Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Regular Plan                                    | Instt. Plan | Crisil Short Term Bond Fund Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 16.78              | 7.96         | 8.22        | 7.93                                           | 5.82                         | 16779                                           | 17051       | 16751                                          | 14658                        |
| 31 Dec'2014 to 31 Dec'2015 | 15.56              | 7.81         | 7.81        | 8.66                                           | 7.39                         | NOT APPLICABLE                                  |             |                                                |                              |
| 31 Dec'2013 to 31 Dec'2014 | 14.20              | 9.62         | 9.60        | 10.47                                          | 14.14                        |                                                 |             |                                                |                              |
| 31 Dec'2012 to 31 Dec'2013 | 13.16              | 7.91         | 7.71        | 8.27                                           | -0.68                        |                                                 |             |                                                |                              |

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: March 31, 2009 ● The Benchmark of Canara Robeco Short Term Fund has been changed from Crisil Liquid Fund Index to CRISIL Short Term Bond Fund Index with effect from 19th May, 2014.

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

| Period                     | Returns (%)        |              |                                         |                              | Current Value of Standard Investment of ₹ 10000 |                                         |                              |
|----------------------------|--------------------|--------------|-----------------------------------------|------------------------------|-------------------------------------------------|-----------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Crisil Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme                                          | Crisil Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 16.29              | 7.69         | 7.53                                    | 5.43                         | 16295                                           | 16145                                   | 14174                        |
| 31 Dec'2014 to 31 Dec'2015 | 15.40              | 5.83         | 8.63                                    | 7.39                         | NOT APPLICABLE                                  |                                         |                              |
| 31 Dec'2013 to 31 Dec'2014 | 13.47              | 14.33        | 14.31                                   | 14.14                        |                                                 |                                         |                              |
| 31 Dec'2012 to 31 Dec'2013 | 12.52              | 7.59         | 3.79                                    | -0.68                        |                                                 |                                         |                              |

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

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

| Period                     | Returns (%)        |        |                                     |
|----------------------------|--------------------|--------|-------------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Domestic Price of Gold <sup>#</sup> |
| Since Inception (CAGR)     | 2,384.92           | -4.13  | -2.64                               |
| 31 Dec'2014 to 31 Dec'2015 | 2,574.55           | -7.37  | -7.06                               |
| 31 Dec'2013 to 31 Dec'2014 | 2,626.63           | -1.98  | 1.43                                |
| 31 Dec'2012 to 31 Dec'2013 | 3,048.97           | -13.85 | -12.98                              |

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

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

| Period                     | Returns (%)        |        |                                     |
|----------------------------|--------------------|--------|-------------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Price of Physical Gold <sup>#</sup> |
| Since Inception (CAGR)     | 7.81               | -6.80  | -4.74                               |
| 31 Dec'2014 to 31 Dec'2015 | 8.46               | -7.75  | -7.06                               |
| 31 Dec'2013 to 31 Dec'2014 | 9.30               | -8.97  | 1.43                                |
| 31 Dec'2012 to 31 Dec'2013 | 10.07              | -7.71  | -12.98                              |

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

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

| Period                     | Returns (%)        |        |                                               |                              |
|----------------------------|--------------------|--------|-----------------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Crisil Composite Bond Fund Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 11.91              | 9.63   | 11.42                                         | 10.50                        |
| 31 Dec'2014 to 31 Dec'2015 | 11.06              | 7.60   | 8.63                                          | 7.39                         |

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

Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● ₹ NAV per unit for since inception is as of 31-December-2015 and for others is as of beginning of the period. ● 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.

## SIP RETURNS

(as on December 31, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan

|                              | Since Inception | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|------------------------------|-----------------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)     | 1480000         | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)           | 4227873         | 2477049 | 1407909 | 846788 | 441381 | 116254 |
| Scheme Returns               | 15.88%          | 13.88%  | 14.49%  | 15.67% | 13.69% | -5.72% |
| S&P BSE 200 <sup>#</sup>     | 11.87%          | 9.80%   | 10.99%  | 11.24% | 10.98% | -5.92% |
| S&P BSE Sensex <sup>##</sup> | 9.34%           | 8.78%   | 9.53%   | 9.14%  | 7.26%  | -9.18% |
| Inception Date               | 16-Sep-03       |         |         |        |        |        |

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Krishna Sanghavi

|                                                                   | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|-------------------------------------------------------------------|-----------------|--------|--------|--------|
| Total Amt invested (INR)                                          | 830000          | 600000 | 360000 | 120000 |
| Market Value (INR)                                                | 1440275         | 883360 | 458204 | 117966 |
| Scheme Returns                                                    | 15.66%          | 15.46% | 16.30% | -3.12% |
| S&P BSE 100 <sup>#</sup>                                          | 9.97%           | 9.85%  | 8.24%  | -7.92% |
| S&P BSE Sensex <sup>##</sup>                                      | 9.34%           | 9.14%  | 7.26%  | -9.18% |
| Inception Date (Canara Robeco Equity Tax saver – Reg Growth Plan) | 02-Feb-09       |        |        |        |

#### CANARA ROBECO BALANCE

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

|                              | Since Inception | 20 YR    | 15 YR   | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|------------------------------|-----------------|----------|---------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)     | 2750000         | 2400000  | 1800000 | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)           | 18531607        | 14921942 | 8218482 | 2601599 | 1514558 | 924518 | 480478 | 122318 |
| Scheme Returns               | 14.36%          | 15.94%   | 18.28%  | 14.79%  | 16.54%  | 17.32% | 19.67% | 3.60%  |
| Crisil Balance <sup>#</sup>  | NA              | NA       | NA      | 9.19%   | 9.60%   | 9.72%  | 9.11%  | -2.79% |
| S&P BSE Sensex <sup>##</sup> | 12.20%          | 13.38%   | 15.17%  | 11.27%  | 9.53%   | 12.88% | 16.31% | 2.02%  |
| Inception Date               | 01-Feb-93       |          |         |         |         |        |        |        |

#### CANARA ROBECO F.O.R.C.E FUND

Fund Manager: Mr. Krishna Sanghavi / Mr. Hemang Kapasi

|                              | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|------------------------------|-----------------|--------|--------|--------|
| Total Amt invested (INR)     | 760000          | 600000 | 360000 | 120000 |
| Market Value (INR)           | 1286477         | 940877 | 481429 | 119071 |
| Scheme Returns               | 16.43%          | 18.03% | 19.81% | -1.43% |
| NIFTY 50 <sup>#</sup>        | 8.78%           | 9.67%  | 8.47%  | -8.43% |
| S&P BSE Sensex <sup>##</sup> | 8.34%           | 12.88% | 16.31% | 2.02%  |
| Inception Date               | 14-Sep-09       |        |        |        |

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Krishna Sanghavi

|                               | Since Inception | 10 yr   | 7 yr    | 5 yr    | 3 yr   | 1 yr   |
|-------------------------------|-----------------|---------|---------|---------|--------|--------|
| Total Amt invested (INR)      | 1300000         | 1200000 | 840000  | 600000  | 360000 | 120000 |
| Market Value (INR)            | 4408924         | 3818320 | 2335551 | 1306845 | 636899 | 127019 |
| Scheme Returns                | 21.15%          | 21.91%  | 28.76%  | 31.73%  | 40.79% | 11.00% |
| Nifty Midcap 100 <sup>#</sup> | 13.48%          | 13.26%  | 15.67%  | 17.49%  | 22.61% | 3.43%  |
| S&P BSE Sensex <sup>##</sup>  | 9.67%           | 8.78%   | 9.53%   | 9.14%   | 7.26%  | -9.18% |
| Inception Date                | 11-Mar-05       |         |         |         |        |        |

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31st December, 2015 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark <sup>#</sup>, Additional benchmark <sup>##</sup>

## SIP RETURNS

(as on December 31, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

|                              | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|------------------------------|-----------------|--------|--------|--------|
| Total Amt invested(INR)      | 650000          | 600000 | 360000 | 120000 |
| Market Value(INR)            | 903313          | 821213 | 429625 | 116193 |
| Scheme Returns               | 12.07%          | 12.50% | 11.82% | -5.82% |
| S&P BSE 100 <sup>#</sup>     | 9.39%           | 9.85%  | 8.24%  | -7.92% |
| S&P BSE Sensex <sup>##</sup> | 8.61%           | 9.14%  | 7.26%  | -9.18% |
| Inception Date               | 20-Aug-10       |        |        |        |

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

|                              | Since Inception | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|------------------------------|-----------------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)     | 1210000         | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)           | 2410168         | 2372638 | 1441960 | 929267 | 510267 | 120456 |
| Scheme Returns               | 13.10%          | 13.07%  | 15.16%  | 19.62% | 24.01% | 0.70%  |
| S&P BSE 100 <sup>#</sup>     | 9.33%           | 9.10%   | 9.74%   | 9.85%  | 8.24%  | -7.92% |
| S&P BSE Sensex <sup>##</sup> | 8.83%           | 8.78%   | 9.53%   | 9.14%  | 7.26%  | -9.18% |
| Inception Date               | 02-Dec-05       |         |         |        |        |        |

### DEBT SCHEMES

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

|                                | 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)             | 4024998         | 3541324 | 1992906 | 1262133 | 785757 | 411336 | 121787 |
| Scheme Returns                 | 8.55%           | 8.50%   | 9.79%   | 11.43%  | 10.72% | 8.85%  | 2.77%  |
| Isec Li Bex <sup>#</sup>       | NA              | NA      | 9.02%   | 9.15%   | 9.96%  | 10.26% | 6.03%  |
| 10yr G Sec Index <sup>##</sup> | NA              | NA      | 17.74%  | 6.67%   | 7.54%  | 8.19%  | 6.69%  |
| Inception Date                 | 29-Dec-99       |         |         |         |        |        |        |

#### CANARA ROBECO MONTHLY INCOME PLAN

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Avnish Jain

|                                       | Since Inception | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|---------------------------------------|-----------------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)              | 1580000         | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)                    | 3346932         | 2027690 | 1197262 | 777482 | 422032 | 122175 |
| Scheme Returns                        | 10.75%          | 10.12%  | 9.95%   | 10.30% | 10.60% | 3.37%  |
| Crisil MIP Blended Index <sup>#</sup> | NA              | 8.38%   | 8.81%   | 9.37%  | 9.67%  | 12.93% |
| 10yr G Sec Index <sup>##</sup>        | NA              | 17.74%  | 6.67%   | 7.54%  | 8.19%  | 6.69%  |
| Inception Date                        | 24-April-88     |         |         |        |        |        |

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

|                                               | Since Inception | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|-----------------------------------------------|-----------------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)                      | 1600000         | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)                            | 3013334         | 1925466 | 1122090 | 741938 | 407059 | 122502 |
| Scheme Returns                                | 9.01%           | 9.14%   | 8.14%   | 8.42%  | 8.14%  | 3.88%  |
| Crisil Composite Bond Fund Index <sup>#</sup> | 7.24%           | 7.92%   | 7.69%   | 9.15%  | 9.75%  | 7.88%  |
| 10yr G Sec Index <sup>##</sup>                | 6.18%           | 17.74%  | 6.67%   | 7.54%  | 8.19%  | 6.69%  |
| 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 31st December, 2015 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on December 31, 2015)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS PLUS FUND (Erstwhile known as Canara Robeco Floating Rate)

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

|                                       | Since Inception | 10 yr   | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|---------------------------------------|-----------------|---------|---------|--------|--------|--------|
| Total Amt invested (INR)              | 1300000         | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)                    | 2084759         | 1858749 | 1145939 | 751308 | 410129 | 125141 |
| Scheme Returns                        | 8.41%           | 8.47%   | 8.73%   | 8.92%  | 8.65%  | 8.02%  |
| Crisil Liquid Fund Index <sup>#</sup> | 7.66%           | 7.91%   | 8.30%   | 8.70%  | 8.68%  | 7.99%  |
| 1 yr T- bill index <sup>##</sup>      | 6.59%           | 6.69%   | 7.12%   | 7.72%  | 7.99%  | 7.98%  |
| Inception Date                        | 04-Mar-05       |         |         |        |        |        |

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

|                                               | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|-----------------------------------------------|-----------------|--------|--------|--------|
| Total Amt invested (INR)                      | 800000          | 600000 | 360000 | 120000 |
| Market Value (INR)                            | 1070098         | 752419 | 409332 | 122537 |
| Scheme Returns                                | 8.60%           | 8.98%  | 8.52%  | 3.93%  |
| Crisil Composite Bond Fund Index <sup>#</sup> | 8.58%           | 9.15%  | 9.75%  | 7.88%  |
| 10yr G Sec Index <sup>##</sup>                | 6.89%           | 7.54%  | 8.19%  | 6.69%  |
| Inception Date                                | 29-May-09       |        |        |        |

#### CANARA ROBECO TREASURY ADVANTAGE FUND

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

|                                       | Since Inception | 7 yr    | 5 yr   | 3 yr   | 1 yr   |
|---------------------------------------|-----------------|---------|--------|--------|--------|
| Total Amt invested (INR)              | 890000          | 840000  | 600000 | 360000 | 120000 |
| Market Value (INR)                    | 1255862         | 1148667 | 753356 | 411015 | 125086 |
| Scheme Returns                        | 8.72%           | 8.79%   | 9.03%  | 8.79%  | 7.94%  |
| Crisil Liquid Fund Index <sup>#</sup> | 8.21%           | 8.30%   | 8.70%  | 8.68%  | 7.99%  |
| 1 yr T- bill index <sup>##</sup>      | 7.04%           | 7.12%   | 7.72%  | 7.99%  | 7.98%  |
| Inception Date                        | 14-July-08      |         |        |        |        |

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

|                                                | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|------------------------------------------------|-----------------|--------|--------|--------|
| Total Amt invested (INR)                       | 820000          | 600000 | 360000 | 120000 |
| Market Value (INR)                             | 1096571         | 745142 | 470174 | 124722 |
| Scheme Returns                                 | 8.38%           | 8.59%  | 18.12% | 7.36%  |
| Crisil Short-Term Bond Fund Index <sup>#</sup> | 8.64%           | 9.12%  | 9.22%  | 8.26%  |
| 10 YR G-sec Index <sup>##</sup>                | 6.83%           | 7.54%  | 8.19%  | 6.69%  |
| Inception Date                                 | 31-Mar-09       |        |        |        |

#### CANARA ROBECO INDIGO FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

|                                   | Since Inception | 5 yr   | 3 yr   | 1 yr   |
|-----------------------------------|-----------------|--------|--------|--------|
| Total Amt invested (INR)          | 660000          | 600000 | 360000 | 120000 |
| Market Value (INR)                | 735517          | 654294 | 373031 | 120714 |
| Scheme Returns                    | 3.89%           | 3.42%  | 2.32%  | 1.10%  |
| Composite Gold Index <sup>#</sup> | 5.36%           | 4.89%  | 3.99%  | 1.88%  |
| 10yr G Sec Index <sup>##</sup>    | 7.37%           | 7.54%  | 8.19%  | 6.69%  |
| Inception Date                    | 09-Jul-10       |        |        |        |

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 31st December, 2015 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on December 31, 2015)

### DEBT SCHEMES

#### CANARA ROBECO GOLD SAVINGS FUND

Fund Manager: Mr. Avnish Jain / Mr. Kiran Shetty

|                                 | Since Inception | 3 yr   | 1 yr    |
|---------------------------------|-----------------|--------|---------|
| Total Amt invested (INR)        | 430000          | 360000 | 120000  |
| Market Value (INR)              | 370287          | 316128 | 112923  |
| Scheme Returns                  | -8.03%          | -8.25% | -10.73% |
| Domestic Price of Gold (Per KG) | -5.44%          | -5.72% | -9.26%  |
| Inception Date                  | 25-Jun-12       |        |         |

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

|                                               | Since Inception | 1 yr   |
|-----------------------------------------------|-----------------|--------|
| Total Amt invested (INR)                      | 230000          | 120000 |
| Market Value (INR)                            | 249553          | 124318 |
| Scheme Returns                                | 8.41%           | 6.73%  |
| Crisil Composite Bond Fund Index <sup>#</sup> | 10.17%          | 7.88%  |
| 10yr G Sec Index <sup>##</sup>                | 9.64%           | 6.69%  |
| Inception Date                                | 07-Feb-15       |        |

#### CANARA ROBECO YIELD ADVANTAGE FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Ms. Suman Prasad

|                          | Since Inception | 3 yr   | 1 yr   |
|--------------------------|-----------------|--------|--------|
| Total Amt invested (INR) | 570000          | 360000 | 120000 |
| Market Value (INR)       | 672230          | 397862 | 123673 |
| Scheme Returns           | 6.88%           | 6.60%  | 5.71%  |
| Crisil MIP Blended Index | 9.24%           | 9.67%  | 12.93% |
| 10yr G Sec Index         | 16.74%          | 8.19%  | 6.69%  |
| Inception Date           | 25-Apr-11       |        |        |

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 31st December, 2015 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. **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

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 14.10.2011                        | 1.00                            | 23.03                             |
| <b>Regular Plan</b>               |                                 |                                   |
| 25.10.2013                        | 2.10                            | 27.99                             |
| 17.10.2014                        | 2.80                            | 34.20                             |
| 30.10.2015                        | 2.50                            | 34.57                             |

### Canara Robeco Balance

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| <b>Monthly Dividend Option</b>    |                                 |                                   |
| 28.08.2015                        | 0.60                            | 78.77                             |
| 24.09.2015                        | 0.60                            | 77.82                             |
| 30.10.2015                        | 0.60                            | 79.35                             |
| 27.11.2015                        | 0.60                            | 79.60                             |
| 24.12.2015                        | 0.60                            | 78.77                             |
| 29.01.2016                        | 0.60                            | 73.73                             |
| 26.02.2016                        | 0.60                            | 66.55                             |
| <b>Direct Plan</b>                |                                 |                                   |
| <b>Monthly Dividend Option</b>    |                                 |                                   |
| 28.08.2015                        | 0.60                            | 79.35                             |
| 24.09.2015                        | 0.60                            | 78.46                             |
| 30.10.2015                        | 0.60                            | 80.06                             |
| 27.11.2015                        | 0.60                            | 80.36                             |
| 24.12.2015                        | 0.60                            | 79.58                             |
| 29.01.2016                        | 0.60                            | 74.54                             |
| 26.02.2016                        | 0.60                            | 67.34                             |

### Canara Robeco Equity Tax Saver

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 20.12.2013                        | 0.75                            | 18.48                             |
| 10.10.2014                        | 1.00                            | 24.68                             |
| 27.02.2015                        | 1.00                            | 27.22                             |
| 06.11.2015                        | 1.00                            | 24.49                             |
| 26.02.2016                        | 0.89                            | 20.15                             |

### Canara Robeco Infrastructure

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 30.08.2013                        | 0.85                            | 13.80                             |
| 22.08.2014                        | 1.30                            | 24.08                             |
| 28.08.2015                        | 1.65                            | 25.91                             |
| <b>Direct Plan</b>                |                                 |                                   |
| 30.08.2013                        | 0.85                            | 14.08                             |
| 22.08.2014                        | 1.30                            | 24.73                             |

### Canara Robeco F.O.R.C.E Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 26.07.2013                        | 0.85                            | 14.5100                           |
| 25.07.2014                        | 1.00                            | 17.7100                           |
| 31.07.2015                        | 1.30                            | 22.4700                           |

### Canara Robeco Emerging Equities

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 22.06.2007                        | 3.00                            | 15.39                             |
| 29.11.2013                        | 1.05                            | 17.58                             |
| 28.11.2014                        | 2.70                            | 35.38                             |
| 27.11.2015                        | 2.20                            | 37.54                             |

### Canara Robeco Income

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Quarterly Dividend Option</b>  |                                 |                                   |
| <b>Regular Plan</b>               |                                 |                                   |
| 31.12.2014                        | 0.21                            | 14.0731                           |
| 27.03.2015                        | 0.20                            | 14.2034                           |
| 26.06.2015                        | 0.20                            | 13.9535                           |
| 29.09.2015                        | 0.20                            | 14.2348                           |
| 23.12.2015                        | 0.20                            | 14.0407                           |
| <b>Quarterly Dividend Option</b>  |                                 |                                   |
| <b>Direct Plan</b>                |                                 |                                   |
| 31.12.2014                        | 0.21                            | 14.2334                           |
| 27.03.2015                        | 0.20                            | 14.3886                           |
| 26.06.2015                        | 0.20                            | 14.1591                           |
| 29.09.2015                        | 0.20                            | 14.4701                           |
| 23.12.2015                        | 0.20                            | 14.2951                           |

### Canara Robeco Savings Plus Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 09.12.2005                        | 0.3267 (Others)                 | 10.4499                           |
|                                   | 0.3508 (Ind. & HUF)             | 10.4499                           |
| 28.02.2011                        | 0.50                            | 14.4809                           |
| 09.03.2011                        | 0.50                            | 14.0135                           |

### Canara Robeco Large Cap+ Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 28.11.2014                        | 1.20                            | 17.45                             |
| 27.11.2015                        | 1.25                            | 15.81                             |

### Canara Robeco Monthly Income Plan (Monthly Dividend Option)

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 31.10.2014                        | 0.10                            | 14.9860                           |
| 28.11.2014                        | 0.10                            | 15.1372                           |
| 26.12.2014                        | 0.10                            | 14.9373                           |
| 30.01.2015                        | 0.10                            | 15.3602                           |
| 27.02.2015                        | 0.10                            | 15.3610                           |
| 27.03.2015                        | 0.10                            | 15.1380                           |
| 24.04.2015                        | 0.10                            | 15.0939                           |
| 29.05.2015                        | 0.10                            | 15.1024                           |
| 26.06.2015                        | 0.10                            | 14.9300                           |
| 31.07.2015                        | 0.10                            | 15.1793                           |
| 28.08.2015                        | 0.10                            | 14.8552                           |
| 24.09.2015                        | 0.10                            | 14.7969                           |
| 30.10.2015                        | 0.10                            | 14.9194                           |
| 27.11.2015                        | 0.10                            | 14.7981                           |
| 23.12.2015                        | 0.10                            | 14.6799                           |
| 29.01.2016                        | 0.10                            | 14.2831                           |
| 26.02.2016                        | 0.10                            | 13.7064                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 31.10.2014                        | 0.10                            | 15.2414                           |
| 28.11.2014                        | 0.10                            | 15.4074                           |
| 26.12.2014                        | 0.10                            | 15.2145                           |
| 30.01.2015                        | 0.10                            | 15.6577                           |
| 27.02.2015                        | 0.10                            | 15.6685                           |
| 27.03.2015                        | 0.10                            | 15.4504                           |
| 24.04.2015                        | 0.10                            | 15.4145                           |
| 29.05.2015                        | 0.10                            | 15.4372                           |
| 26.06.2015                        | 0.10                            | 15.2789                           |
| 31.07.2015                        | 0.10                            | 15.5567                           |
| 28.08.2015                        | 0.10                            | 15.2409                           |
| 24.09.2015                        | 0.10                            | 15.1972                           |
| 30.10.2015                        | 0.10                            | 15.3481                           |
| 27.11.2015                        | 0.10                            | 15.2409                           |
| 23.12.2015                        | 0.10                            | 15.1358                           |
| 29.01.2016                        | 0.10                            | 14.7477                           |
| 26.02.2016                        | 0.10                            | 14.1659                           |
| <b>Quarterly Dividend Option</b>  |                                 |                                   |
| <b>Regular Plan</b>               |                                 |                                   |
| 31.12.2014                        | 0.30                            | 15.4497                           |
| 27.03.2015                        | 0.30                            | 15.5593                           |
| 26.06.2015                        | 0.30                            | 15.3524                           |
| 29.09.2015                        | 0.30                            | 15.2783                           |
| 23.12.2015                        | 0.30                            | 15.1088                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 31.12.2014                        | 0.30                            | 15.7555                           |
| 27.03.2015                        | 0.30                            | 15.8980                           |
| 26.06.2015                        | 0.30                            | 15.7287                           |
| 29.09.2015                        | 0.30                            | 15.7097                           |
| 23.12.2015                        | 0.30                            | 15.5900                           |

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund & Canara Robeco Short Term Fund Visit : [www.canararobeco.com](http://www.canararobeco.com)

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 InDiGo

| Date of declaration<br>(Record Date) | Dividend<br>Distribution<br>per unit* | NAV as on<br>the date<br>of declaration |
|--------------------------------------|---------------------------------------|-----------------------------------------|
| <b>Quarterly Dividend Option</b>     |                                       |                                         |
| <b>Regular Plan</b>                  |                                       |                                         |
| 26.09.2014                           | 0.15                                  | 10.7078                                 |
| 31.12.2014                           | 0.10                                  | 10.6805                                 |
| 27.03.2015                           | 0.10                                  | 10.6885                                 |
| 26.06.2015                           | 0.10                                  | 10.6283                                 |
| 29.09.2015                           | 0.10                                  | 10.6462                                 |
| 23.12.2015                           | 0.10                                  | 10.5251                                 |
| <b>Quarterly Dividend Option</b>     |                                       |                                         |
| <b>Direct Plan</b>                   |                                       |                                         |
| 26.09.2014                           | 0.15                                  | 11.1222                                 |
| 31.12.2014                           | 0.10                                  | 11.1219                                 |
| 27.03.2015                           | 0.10                                  | 11.1533                                 |
| 26.06.2015                           | 0.10                                  | 11.1158                                 |
| 29.09.2015                           | 0.10                                  | 11.1592                                 |
| 23.12.2015                           | 0.10                                  | 11.0548                                 |

### Canara Robeco Medium Term Opportunities Fund

| Date of declaration<br>(Record Date) | Dividend<br>Distribution<br>per unit* | NAV as on<br>the date<br>of declaration |
|--------------------------------------|---------------------------------------|-----------------------------------------|
| <b>Regular Plan</b>                  |                                       |                                         |
| 28.11.2014                           | 0.32                                  | 10.9937                                 |
| 29.05.2015                           | 0.30                                  | 11.1100                                 |
| 27.11.2015                           | 0.30                                  | 11.2040                                 |
| <b>Direct Plan</b>                   |                                       |                                         |
| 28.11.2014                           | 0.32                                  | 11.0052                                 |
| 29.05.2015                           | 0.30                                  | 11.1324                                 |
| 27.11.2015                           | 0.30                                  | 11.2594                                 |

### Canara Robeco Dynamic Bond Fund

| Date of declaration<br>(Record Date) | Dividend<br>Distribution<br>per unit* | NAV as on<br>the date<br>of declaration |
|--------------------------------------|---------------------------------------|-----------------------------------------|
| <b>Regular Plan</b>                  |                                       |                                         |
| 20.12.2013                           | 0.37                                  | 12.2913                                 |
| 20.06.2014                           | 0.35                                  | 12.6800                                 |
| 31.12.2014                           | 0.39                                  | 13.3433                                 |
| 26.06.2015                           | 0.40                                  | 13.2629                                 |
| 23.12.2015                           | 0.40                                  | 13.3071                                 |
| <b>Direct Plan</b>                   |                                       |                                         |
| 20.12.2013                           | 0.37                                  | 12.3200                                 |
| 20.06.2014                           | 0.35                                  | 12.7361                                 |
| 31.12.2014                           | 0.39                                  | 13.4389                                 |
| 26.06.2015                           | 0.40                                  | 13.4008                                 |
| 23.12.2015                           | 0.40                                  | 13.4853                                 |

### Canara Robeco Yield Advantage Fund

| Date of declaration<br>(Record Date)          | Dividend<br>Distribution<br>per unit* | NAV as on<br>the date<br>of declaration |
|-----------------------------------------------|---------------------------------------|-----------------------------------------|
| <b>Regular Plan - Monthly Dividend Option</b> |                                       |                                         |
| 29.01.2016                                    | 0.06                                  | 13.7680                                 |
| 26.02.2016                                    | 0.06                                  | 13.6589                                 |
| <b>Direct Plan - Monthly Dividend Option</b>  |                                       |                                         |
| 29.01.2016                                    | 0.06                                  | 14.0913                                 |
| 26.02.2016                                    | 0.06                                  | 13.9859                                 |

### Canara Robeco Gilt PGS Fund

| Date of declaration<br>(Record Date) | Dividend<br>Distribution<br>per unit* | NAV as on<br>the date<br>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                                 |
| <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                                 |

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund & Canara Robeco Short Term Fund Visit : [www.canararobeco.com](http://www.canararobeco.com)

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).



## DEFINITIONS

### **Total Expense Ratio**

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

### **Sharp Ratio**

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

### **Beta Ratio**

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

### **Portfolio Turnover Ratio**

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

### **Modified Duration**

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

### **Average Maturity**

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

### **Portfolio Yield**

Weighted Average valuation yield of the assets

### **Standard Deviation**

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

### **Risk Free Return**

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

### **Tracking Error**

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

### **R-Squared:**

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

## 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.

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

**Note :**

Risk ratios calculated for schemes having minimum three year performance

For schemes having completed 4-6 years, 4 year data point considered.

For schemes having more than 6 year tenure, 6 year data point is considered.

Risk Free Rate of Return : 6.96% (MIBOR as of Feb 29, 2016)

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 29.02.2016. The disclosures of average maturity period relates to the debt component of the portfolio as on 29.02.2016.

**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.**

# Building a solid foundation will most likely transform into your strength.

In the last few years, a surge of Government initiatives and foreign investments have set the ground for India's development. The Canara Robeco Infrastructure Fund endeavours to invest wisely in the promising India infrastructure theme by underpinning the framework for a strong portfolio.

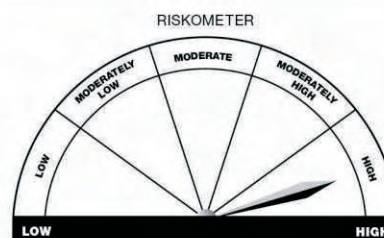
## CANARA ROBECO Infrastructure

(An Open Ended Equity Scheme)



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

- Capital appreciation over long term
- Investing in equities and equity related instruments of companies in the infrastructure sector



Investors understand that their principal will be at High Risk

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

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Mutual Fund

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