

# FACTSHEET

October 30th, 2015



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

# Index

## MARKETS & BEYOND

ECONOMIC UPDATE .....	03
EQUITY MARKET REVIEW.....	04
DEBT MARKET REVIEW .....	05
GOLD UPDATE .....	06

## ABOUT FEW SCHEMES OF CANARA ROBECO MUTUAL FUND

CANARA ROBECO EQUITY DIVERSIFIED (CRED) .....	07
CANARA ROBECO EQUITY TAX SAVER (CRETS) .....	08
CANARA ROBECO LARGE CAP+ FUND (CRLCF) .....	09
CANARA ROBECO F.O.R.C.E FUND (CRFRC) .....	10
CANARA ROBECO EMERGING EQUITIES (CREE).....	11
CANARA ROBECO INFRASTRUCTURE (CRI).....	12
CANARA ROBECO BALANCE (CRB) .....	13
CANARA ROBECO MONTHLY INCOME PLAN (CRMIP) .....	14
CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF) .....	15
CANARA ROBECO INCOME (CRINC) .....	16
CANARA ROBECO GILT PGS (CRGP).....	17
CANARA ROBECO DYNAMIC BOND FUND (CRDBF) .....	18
CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTOF) .....	19
CANARA ROBECO SHORT TERM FUND (CRSTF).....	20
CANARA ROBECO SAVINGS PLUS FUND (CRSPF) .....	21
CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF) .....	22
CANARA ROBECO LIQUID (CRL) .....	23
CANARA ROBECO GILT ADVANTAGE FUND (CRGAF) .....	24
CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF).....	25
CANARA ROBECO GOLD SAVINGS FUND & CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGSF) & (CRGETF) .....	26

## PERFORMANCE

PERFORMANCE AT A GLANCE .....	27
-------------------------------	----

## SIP RETURNS

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

## DIVIDEND HISTORY

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

## DEFINITION

DEFINITIONS .....	37
-------------------	----

## HOW TO READ A FACTSHEET

HOW TO READ A FACTSHEET .....	38
-------------------------------	----

## DISCLAIMERS

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

## Economic Update

October'15 was a steady month for the markets post the volley of chaotic months. The month saw advent of Q2FY16 corporate results, and as expected the reported earnings were subdued. Going ahead, we expect a muted Q3FY16 as well and earnings are likely to start showing improvement in FY17. On the macro-economic front, Industrial Production witnessed a robust growth and there was an uptick in consumer price index (CPI), however Wholesale Price Index (WPI) continued to languish in negative territory.

### Market Performance\*:

Market sentiments were boosted during the beginning of the month owing to weak economic data in US, lowering a possibility of rate hike by Fed. However, Fed's direct reference about possibility of rate hike in December'15 changed opinions of market participants. The month saw key indices viz. S&P BSE Sensex and CNX Nifty closing in green, rising by 1.92% & 1.47% respectively.

### IIP^:

The Index of Industrial Production (IIP) registered a 34 month high of 6.4% (Y-o-Y) in August'15 compared to 4.1% in July'15 (revised) signalling signs of economic recovery. The stout growth in IIP was substantially due to double digit growth in capital goods (21.8%) and consumer durables (17.0%) output on account of base effect. Additionally, basic goods and intermediate goods registered a reasonable growth of 3.4% and 2.6% respectively. On sector front, manufacturing output clocked in a robust growth rate of 6.9% followed by 5.6% and 3.8% expansion in electricity and mining sectors.

### Inflation^^:

Wholesale price inflation (WPI) continued to be in negative territory for the 11th straight month, easing marginally to -4.54% in September'15 from -4.94% in August'15. Consumer Price Index (CPI) rose to 4.4% in September'15 compared to previous month's 3.7% (revised) on account of higher food prices and waning base effect. Core inflation (excluding food & beverages and fuel & light) rose marginally to 4.3% in September'15 from 4.1% in August'15.

### Trade deficit^:

Trade deficit continued its narrowing trend, registering a deficit of US\$10.48 billion in September'15 from \$12.48 billion in August'15. Imports shrunk by 25.42% (Y-o-Y) to US\$ 43.34 billion, helped by contraction in oil and non-oil imports. The month saw oil imports declining by 54.53% (Y-o-Y) due to fall in crude oil prices, while non-oil imports fell by 10.68% (Y-o-Y). While this is a positive sign for overall deficit, the continuous decline in exports is not very encouraging. Exports declined by 24.33% (Y-o-Y) to US\$ 21.84 billion predominantly due to slowdown in major global economies.

### Fiscal deficit<sup>ss</sup>:

India's half yearly fiscal deficit stood at Rs. 3.78 lakh crore or 68.1% of the Budget estimate for the whole year as revenue receipts have picked up and non-plan expenditure remained within target. Planned expenditure stood at 54.6% of full year target which was higher than last year's 42.8%, reflecting Government's attempt to boost growth through investments.

### Triggers:

- The outcome of Bihar elections and corporate results will be keenly followed by market participants.
- On other data, USD/INR movement, crude oil prices and GDP for Q2FY16 will be monitored by investors
- Another important trigger would be the government's ability to pass of key legislations viz. GST bill.
- Markets have already factored in, to a large extent, the impact of US rate hike; however post announcement of rate hike markets are likely to be volatile due to temporary liquidity outflow. The guidance on pace of future rate hikes is likely the key on driving market sentiment

### Source:

\* Bloomberg

^ mospi.nic.in

^^ ICRA

<sup>s</sup> Ministry of commerce

<sup>ss</sup> Business Standard

# Equity Market Review



**Mr. Ravi  
Gopalakrishnan**  
Head - Equities

Indian equity markets were guided by 2QFY16 corporate results and announcements from global central banks viz. US Fed, ECB & Chinese Central Bank. Key domestic economic indicators provided a cautiously optimistic picture. Though the retail inflation recorded an uptick last month it is still within RBI's comfort zone. Sustained negative wholesale inflation on the other hand is a cause for concern. On growth front India appears to be on the right track indicated by improving industrial production. Indian equity markets which had ended the last month in red rose marginally during the month.

## Market Performance\*\*

Equity markets were volatile during last month. On net basis India's bellwether indices viz. S&P BSE Sensex & CNX Nifty witnessed positive momentum rising by 1.92% & 1.47% respectively while S&P BSE Mid-cap index & S&P BSE Small-cap index rose by 1.62% & 2.67% respectively.

S&P BSE Consumer Durables, S&P BSE Metal and S&P BSE Energy were the top performing sectors during the month rising by 9.83%, 6.94% and 5.97% respectively. IT, consumer goods & realty were major sectors under pressure.

## Growth`

Manufacturing production indicated by Nikkei India Manufacturing PMI fell to a seven-month low of 51.20 in September'15 from 52.30 in August'15, weighing on the PMI were, slower increases in new orders and output. September'15 data pointed to the weakest rise in production since May last year.

Down from 51.80 in August'15 to 51.30 in September'15, the seasonally adjusted Nikkei Services Business Activity Index pointed to a slight and softer expansion of services output across the country. Though, increase in new business was a positive the tough economic conditions weighed on growth.

## IIP^

Beating market expectations, the Index of Industrial Production (IIP) rose to 34-month high of 6.4% (Y-o-Y) during August'15 compared to 4.1% (revised) in July'15. Double-digit growth in consumer durables and capital goods is instrumental for the growth in IIP. Sector-wise mining, manufacturing and electricity rose by 3.8%, 6.9% & 5.6% respectively. Based on Use-based classification, basic goods, capital goods and intermediate goods recorded a growth of 3.4%, 21.8% and 2.6% respectively. Overall consumer goods expanded by 6.8%. The divergence in Consumer Durables and Consumer non-durables continued with Consumer durables galloping ahead at 17.0% (Y-o-Y) growth while Consumer non-durables grew marginally by 0.4% (Y-o-Y).

## FPI Outflows\*\*

The month saw reversal in FPI (Foreign Portfolio Investor) flows. From pulling out close to Rs. 6,500 Crs from Indian equities in September'15; FPIs invested around Rs. 6,650 Crs. in Indian equities in the month gone by. The expectation of delay in US Fed rate hike at the start of the month, likely extension of stimulus by ECB & lowering of interest rates by China were the key triggers directing foreign funds to India.

## Outlook

On global front, all eyes are now on US Fed after they indicated the possibility of rate hike in December'15. We believe that, the start of rate hike cycle by Fed poses limited threat to India's capital account. While there may be some knee-jerk reaction post the announcement, India is unlikely to see huge foreign outflows as the country stands tall; among other economies in terms of fundamentals and growth potential.

In the near term, the results of the ongoing elections in the state of Bihar would be a key trigger for Equity markets. Going forward, any reforms related announcement such an update on passage of Goods & Services Tax (GST) or Land Acquisition Bill would be positive for market sentiment. Though investors are in consensus with the proposed reforms the pace of implementation of reforms needs to be accelerated.

The earnings season so far has been in line with our expectations with no major negative surprises. We expect the earnings in the coming few quarters to be subdued and corporate profits and margins are likely to start responding to the improving economy in the next financial year. We expect support for domestic cyclical and capex industries from declining interest rates while exporters and defensive sectors are likely to face some pressure due to slowdown in global growth & weak growth in rural demand.

We expect markets to remain volatile in the near term owing to Bihar elections & US Fed stance. Investors may adopt a staggered approach to equity to even out the market volatility.

## Source:

^MOSPI, ICRA

`Markit

\*\*ICRAMFI Explorer

# Debt Market Review



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

October'15, in comparison to other months, was a month which had no fresh triggers leading to lack luster trading. Markets remained relatively steady in face of uncertainty on timing of US rate hike and global volatility. No expectation of an Interest rate hike by the US in the FOMC meeting held near the end of October'15, owing to weak US Data, made markets largely range-bound.

## CPI in lines with the expectations~

Headline CPI for Sep'15 stood at 4.41% as compared to the revised Aug'15 reading of 3.74%. This surge of 67 bps in the headline reading can partly be attributed to receding base effects, which aided in disinflation for past six readings, contributing ~17 bps to the overall reading. The remainder of the inflationary impulses came in from sequential uptick of ~50 bps in all its major sub-groups. In food inflation, sequential momentum noted modest price pressures of 0.69% vis-à-vis 1.64% recorded in previous month.

Granular analysis of its sub-components highlight that while fruits and contained vegetable price rises aided in curbing overall food price pressures, pulses continue to be a cause of worry. While the overall food basket contributed to ~45 bps to the headline, of this ~36% was specifically contributed by the pulse component. Going forward, measures taken by the government to control pulse prices should put a cap on any further increase.

## Steady Trade Deficit~

For the month of Sep'15, India's trade deficit stood to USD 10.48 Billion, narrowing from USD 12.48 Billion in Aug'15. During the month, India's exports contracted to USD 21.84 Billion (down by ~24% YoY) owing to subdued global growth, while imports came in at USD 32.32 Billion (down by ~25% YoY) owing to 54.53% decline in crude - oil imports and 10.68% fall in non-oil imports. Consequently, the trade deficit for the current fiscal year stood at USD 67.99 Billion vs. USD 72.69 Billion in year ago period

## Fiscal Deficit slips down to a 3 Year Low~

The government has succeeded in keeping its fiscal deficit at a three-year low of 68.1% of its full-year target of Rs. 5.6 trillion in the first six months of the fiscal year (Apr'15-Sept'15) as revenue receipts have picked up and non-Plan expenditure remained within target. While the Plan expenditure stood at 54.6% of the full-year target, higher than 42.8% during the same period last year, while non-Plan expenditure remained at 50% of the target till September, against 50.5% during the same period a year ago.

## Credit ratio improves but high debt companies continue to struggle ^

Credit ratio or number of firms upgraded versus those downgraded improved to 2.13 times in the first half against 1.68 times at the end of the last fiscal year. In all, there were 981 upgrades to 460 downgrades, during this period. However, credit pressures intensified for highly leveraged firms particularly in the metals, real estate and infrastructure sectors as these companies continued to grapple with high debt, low product prices and could not make much headway in asset sales.

## Outlook ~\*

We expect the liquidity conditions to tighten on account of oncoming festive season and slow government expenditure. On global front, the downbeat inflation & labour data coupled with decrease in interest rate by China build a strong case for delay in rate hike by US Fed.

While retail prices inflation inched up in the current reading, these inflationary pressures do not raise caution on RBI's Jan'16 targets. With the RBI itself displaying comfort on the Jan-end target, concerns on the same seem largely addressed. Furthermore, in its policy release, RBI sought to shift its goalposts to its medium term target of 5% by Jan'17. The recently announced Medium Term Framework for FPI investments which came into effect from 12-Oct-15 is viewed to further uplift the domestic bond market sentiment significantly.

Domestically, high deposit growth and low credit offtake are positive triggers for a slow downward movement in 10Yr yield. Further, lower G-sec issuances & increased PF & insurance demand in 2HFY15 may drive up G-sec prices.

Even after the 50 bps rate cut by RBI the spread between repo and 10 Year Benchmark Bond is still around 85 basis points, as global/local sentiment continued to remain weak. We continue to expect further easing in future, as we expect inflation to undershoot Jan'16 target of 5.8%. Thereafter inflation is likely to slow down as government efforts to control food prices show effect. FII limits will further be revised in Jan'16 and coupled with expectation of fresh allocation from FIIs in 2016, bond markets should receive fresh impetus. Near term 10 Year Benchmark Bond is likely to trade between 7.50%-7.65% levels.

We believe that we are at the start of a cycle and there would be further rate cuts in a measured way. We expect RBI to cut rates up to 75 - 100 basis points in next 12-18 months.

## Source:

~ MOSPI, STCI PD, CARE & ICRA

\* RBI

^ CRISIL

# Gold Update

## Overview:

Gold prices continued to be driven by rate hike expectations and remained volatile throughout the month of October'15. The precious metal closed the month at \$1142.11 per troy ounce, up 2.42% on a month-on-month basis. The metal started the month on a strong note to register a high of around \$1184 per troy ounce before it faced selling pressure towards the end of the month as the Fed hinted strongly of a possible liftoff in the December'15 FOMC meeting. The equity markets in US (S&P 500) delivered its best returns in four years in spite of fears of rate hike rising by more than 8%. The performance of domestic price of gold was constrained largely on account of rupee appreciation as it closed at 26461 per 10 grams, up 1.86% for the month of October'15.

## US economic data update

The non-farm payroll data came short of market expectations with a gain of only 142,000 jobs. Moreover, the report revised figures for the months of July and August'15 lower - a revision of a total of 59,000 jobs for both months. The unemployment rate reached 5.1% in August'15 and stayed there in September'15. Consumer Confidence and Housing growth indicators remained mixed during the month. Though housing starts (which track the number of new housing units) came in at 6.50% for the month of September'15, the new home sales grew the worst since 2013 on a month-on-month basis. Inflation continued to return weaker than expectations and remained the chink in the armor for the Fed which reflected even in the minutes released for the September'15 FOMC meeting.

## FOMC Meeting & Minutes

According to the minutes released for the September'15 FOMC meeting, the Federal Reserve officials held off on raising short-term interest rates at their policy meeting as the Fed policymakers were worried that inflation could remain stuck at exceptionally low levels. To add to further woes the jobs data released since the meeting showed weakness in private-sector hiring adding further uncertainty to the economic recovery in US which prompted investors to speculate that the Fed would delay the much anticipated rate hike. Gold prices moved higher during the first half of the month as it factored in negative data and expectation of no rate hike this year. However, surprisingly the FOMC downplayed the impact of the global economic slowdown on its policy decision in the October'15 FOMC meeting as it held short term interest rates at its near zero rate. Gold prices gave away almost \$40 per troy ounce from its highs by the end of the month as a result of the same.

## Outlook:

According to industry data, China's gold consumption rose 7.83 percent year on year to 814 tons in the first three quarters. Sharp improvement in consumption of gold bars contributed significantly to the total demand while gold jewelry demand remained stable. By the end of September'15, China's gold reserve has reached 1,700 tons, up from the 1,660 tons in June'15. The PBOC cut interest rates for the sixth time in the last one year in October'15 which is expected to enable banks to lend more and thus increase liquidity. The European Central Bank (ECB) is another central bank which is strongly contemplating monetary measures to lift dismal inflation levels within the region. Mario Draghi, the president of the European Central Bank has signaled his willingness repeatedly to step up quantitative easing to keep the renewed economic slump at bay. Gold prices are expected to gain over the medium term as more inflationary pressures build up.

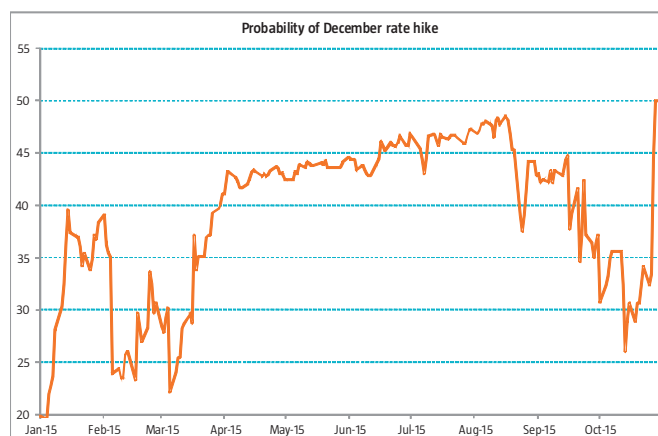
In the near term however, Gold prices which were riding on the monetary dovishness, have seen some sentiment change towards the end of October'15 which could keep prices suppressed in the coming month. The hawkish stance adopted by the Fed, seen from the October'15 FOMC statement, is expected weigh on gold prices in the near term. Gold prices would be supported by a weaker-than-expected reading of U.S. third-quarter gross domestic product, which came in at 1.5%. However, investors would look more broad-based disappointing data that could lower the probability of a December'15 rate hike which was at its highest after the October'15 FOMC statement (refer to Chart of the Month). On the other hand, positive data coming out of US may impact gold prices negatively during the month.

The US employment report would be the key report to watch out for in the coming month amongst other economic releases and testimonies from Fed policymakers. The quarterly (ending September'15) average of the non-farm payrolls has dropped to 167,000 which is the lowest quarterly job growth since June 2012. While a positive reading for the payroll growth is expected for the month of October'15, any reading below 150,000 could seriously dent the chances of a December'15 rate hike.

The recent appreciation of Indian rupee along with lower global gold prices could create a 'perfect storm' for reviving domestic demand for the yellow metal especially in the upcoming festive season. The launch of three gold schemes by Prime Minister Narendra Modi is also expected to provide the much required attention towards Gold as the schemes aim to rationalize demand supply equation within the country. Retail investors are required to evaluate the features of the new schemes vis-à-vis the existing mediums of investment for gaining allocation into Gold as an asset class based on liquidity, costs involved and period of investment.

Source: Bloomberg, China Daily.

## Chart of the Month:



Source: Bloomberg.

## 'AU'some Fact of the Month:

At an average of 181 tonnes (t) per annum over the past 10 years, Turkey is the world's fourth largest consumer of gold accounting for around 6% of global consumer demand. WGC estimates that Turkish households have accumulated at least 3,500t of gold "under-the-pillow".

(Source: World Gold Council)

## CANARA ROBECO EQUITY DIVERSIFIED (CRED)

(as on Oct.30,2015)

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>5</sup> :** ₹ 758.82 Crores

**Monthly AVGAUM :** ₹ 781.19 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 41.02

Regular Plan - Dividend Option ₹ 34.57

Direct Plan - Growth Option ₹ 94.82

Regular Plan - Growth Option ₹ 93.46

**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>6</sup>:

Regular Plan : 2.38%

Direct Plan : 1.81%

**BENCHMARK:** S&P BSE 200

**FUND MANAGER:** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE:** 22 Years

**In Managing this Fund:** 3 Years 1 Month

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

Standard Deviation 4.45

Portfolio Beta 0.97

Portfolio Turnover Ratio 0.51 times

R-Squared 0.94

Sharpe Ratio 0.61

### PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 98.97**

**Listed 98.85**

**Banks 23.47**

HDFC Bank Ltd 8.38

State Bank of India 3.89

ICICI Bank Ltd 3.40

Axis Bank Ltd 2.41

IndusInd Bank Ltd 2.25

Kotak Mahindra Bank Ltd 2.15

Bank of Baroda 0.99

**Software 10.22**

Infosys Ltd 5.78

Tata Elxsi Ltd 1.29

Tech Mahindra Ltd 1.26

Take Solutions Ltd 1.26

Tata Consultancy Services Ltd 0.63

**Industrial Capital Goods 7.37**

Siemens Ltd 1.40

Texmaco Rail & Engineering Ltd 1.39

Inox Wind Ltd 1.35

Praj Industries Ltd 1.13

Alstom T&D India Ltd 1.06

Sanghi Movers Ltd 1.04

**Petroleum Products 7.04**

Reliance Industries Ltd 3.43

Hindustan Petroleum Corporation Ltd 2.89

Mangalore Refinery & Petrochemicals Ltd 0.72

**Auto 6.31**

Ashok Leyland Ltd 2.65

Maruti Suzuki India Ltd 2.50

Escorts Ltd 1.16

**Pharmaceuticals 5.83**

Sun Pharmaceutical Industries Ltd 1.95

Divi's Laboratories Ltd 1.69

Strides Arcolab Ltd 1.07

Lupin Ltd 0.58

Cipla Ltd 0.54

**Cement 5.08**

Ultratech Cement Ltd 2.76

ACC Ltd 1.03

Century Textiles & Industries Ltd 0.83

Orient Cement Ltd 0.46

**Construction Project 4.70**

Larsen & Toubro Ltd 2.68

KEC International Ltd 1.06

Ashoka Buildcon Ltd 0.96

**Consumer Non Durables 3.45**

Britannia Industries Ltd 1.66

United Spirits Ltd 0.93

Jubilant Foodworks Ltd 0.86

**Auto Ancillaries 3.35**

WABCO India Ltd 2.19

Bosch Ltd 1.16

**Industrial Products 2.81**

Timken India Ltd 1.18

Bharat Forge Ltd 1.06

AIA Engineering Ltd 0.57

**Chemicals 2.73**

Solar Industries India Ltd 1.23

Gujarat Fluorochemicals Ltd 0.94

Atul Ltd 0.56

**Transportation 2.09**

Blue Dart Express Ltd 2.09

**Engineering Services 1.98**

VA Tech Wabag Ltd 1.78

Dredging Corporation of India Ltd 0.20

**Finance 1.49**

LIC Housing Finance Ltd 1.49

**Telecom - Services 1.32**

Tata Communications Ltd 1.32

**Consumer Durables 1.27**

HSIL Ltd 0.72

Century Plyboards (India) Ltd 0.55

**Hardware 1.26**

Ricoh India Ltd 1.26

**Minerals/Mining 1.18**

Coal India Ltd 1.18

**Services 1.13**

Aditya Birla Nuvo Ltd 1.13

**Media & Entertainment 1.09**

Dish TV India Ltd 1.09

**Textile Products 0.99**

Arvind Ltd 0.99

**Pesticides 0.95**

Sharda Cropchem Ltd 0.95

**Construction 0.77**

Simplex Infrastructures Ltd 0.77

**Ferrous Metals 0.61**

Jindal Saw Ltd 0.61

**Trading 0.36**

Redington (India) Ltd 0.36

**Unlisted 0.12**

Ferrous Metals 0.12

Kudremukh Iron Ore Co Ltd 0.12

**Money Market Instruments 3.23**

CBLO 3.23

Net Current Assets -2.20

**Grand Total ( Net Asset) 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>5</sup>Source ICAMFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

● <sup>6</sup>The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

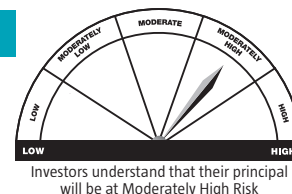
# CANARA ROBECO EQUITY TAX SAVER (CRETS)

(as on Oct.30,2015)

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> :** ₹ 846.15 Crores

**Monthly AVGAUM :** ₹ 856.11 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 30.67

Regular Plan - Dividend Option ₹ 24.77

Direct Plan - Growth Option ₹ 45.93

Regular Plan - Growth Option ₹ 45.37

**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 : 2.35%

Direct Plan : 1.85%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 19 Years

**In Managing this Fund:** 3 Years 1 Month

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

Standard Deviation	4.45
Portfolio Beta	0.97
Portfolio Turnover Ratio	0.69 times
R-Squared	0.93
Sharpe Ratio	0.71

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.07</b>
<b>Listed</b>	<b>97.07</b>
<b>Banks</b>	<b>23.34</b>
HDFC Bank Ltd	7.42
Axis Bank Ltd	3.50
ICICI Bank Ltd	3.41
IndusInd Bank Ltd	3.22
State Bank of India	2.89
Kotak Mahindra Bank Ltd	1.95
Bank of Baroda	0.95
<b>Software</b>	<b>10.10</b>
Infosys Ltd	5.98
Tata Elxsi Ltd	1.44
HCL Technologies Ltd	1.03
Tata Consultancy Services Ltd	0.83
Just Dial Ltd	0.82
<b>Petroleum Products</b>	<b>9.90</b>
Reliance Industries Ltd	5.63
Hindustan Petroleum Corporation Ltd	2.48
Indian Oil Corporation Ltd	0.94
Gulf Oil Lubricants India Ltd	0.85
<b>Pharmaceuticals</b>	<b>6.88</b>
Cipla Ltd	1.92
Sun Pharmaceutical Industries Ltd	1.91
Divi's Laboratories Ltd	1.89
Strides Arcolab Ltd	1.16
<b>Construction Project</b>	<b>6.12</b>
Larsen & Toubro Ltd	2.81
KEC International Ltd	1.33
Ashoka Buildcon Ltd	1.11
NCC Ltd	0.87
<b>Cement</b>	<b>5.11</b>
Ultratech Cement Ltd	2.55
The Ramco Cements Ltd	1.53
Century Textiles & Industries Ltd	1.03
<b>Consumer Non Durables</b>	<b>4.71</b>
Britannia Industries Ltd	2.54
United Spirits Ltd	1.35
CCL Products (India) Ltd	0.82
<b>Auto</b>	<b>3.99</b>
Tata Motors Ltd A (DVR)	2.77
Escorts Ltd	1.22

<b>Chemicals</b>	<b>3.82</b>
Solar Industries India Ltd	1.65
Atul Ltd	1.49
Gujarat Fluorochemicals Ltd	0.68
<b>Industrial Products</b>	<b>3.65</b>
Timken India Ltd	1.76
Greaves Cotton Ltd	1.03
Bharat Forge Ltd	0.86
<b>Transportation</b>	<b>3.38</b>
Blue Dart Express Ltd	1.84
Gateway Distriparks Ltd	1.02
IL&FS Transportation Networks Ltd	0.52
<b>Industrial Capital Goods</b>	<b>3.34</b>
Texmaco Rail & Engineering Ltd	1.54
Alstom T&D India Ltd	1.22
Honeywell Automation India Ltd	0.58
<b>Auto Ancillaries</b>	<b>1.87</b>
WABCO India Ltd	1.87
<b>Minerals/Mining</b>	<b>1.78</b>
Coal India Ltd	1.78
<b>Telecom - Services</b>	<b>1.55</b>
Tata Communications Ltd	1.55
<b>Ferrous Metals</b>	<b>1.49</b>
Jindal Saw Ltd	0.79
Tata Steel Ltd	0.70
<b>Media &amp; Entertainment</b>	<b>1.21</b>
Dish TV India Ltd	1.21
<b>Textile Products</b>	<b>1.18</b>
Raymond Ltd	1.18
<b>Engineering Services</b>	<b>1.10</b>
VA Tech Wabag Ltd	1.10
<b>Construction</b>	<b>0.86</b>
Ahluwalia Contracts (India) Ltd	0.86
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.82</b>
The Indian Hotels Co Ltd	0.82
<b>Oil</b>	<b>0.58</b>
Oil & Natural Gas Corporation Ltd	0.58
<b>Trading</b>	<b>0.29</b>
Redington (India) Ltd	0.29
<b>Compulsory Convertible Debenture</b>	<b>0.16</b>
The Indian Hotels Co Ltd	0.16
<b>Money Market Instruments</b>	<b>2.30</b>
CBLO	2.30
<b>Net Current Assets</b>	<b>0.47</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## 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)

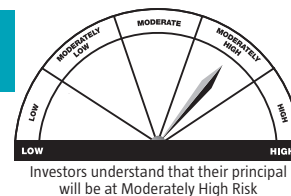
(as on Oct.30,2015)

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 ^ :** ₹ 103.64 Crores

**Monthly AVG AUM :** ₹ 105.60 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 17.50

Regular Plan - Dividend Option ₹ 16.00

Direct Plan - Growth Option ₹ 17.53

Regular Plan - Growth Option ₹ 17.17

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

### ASSET ALLOCATION :

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

### 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 ^:

Regular Plan : 2.62%

Direct Plan : 1.56%

**BENCHMARK :** S&P BSE 100

**FUND MANAGER :** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE :** 22 Years

**In Managing this Fund :** 3 Years 1 Month

## 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>5</sup>

Standard Deviation	4.20
Portfolio Beta	0.90
Portfolio Turnover Ratio	0.31 times
R-Squared	0.94
Sharpe Ratio	0.59

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>92.58</b>
<b>Listed</b>	<b>92.58</b>
<b>Banks</b>	<b>26.47</b>
HDFC Bank Ltd	10.21
ICICI Bank Ltd	3.82
Axis Bank Ltd	3.46
State Bank of India	3.11
IndusInd Bank Ltd	2.63
Kotak Mahindra Bank Ltd	2.45
Bank of Baroda	0.79
<b>Auto</b>	<b>10.62</b>
Maruti Suzuki India Ltd	4.59
Ashok Leyland Ltd	3.54
Tata Motors Ltd A (DVR)	1.27
Hero MotoCorp Ltd	1.22
<b>Software</b>	<b>8.88</b>
Infosys Ltd	6.29
Tech Mahindra Ltd	1.98
Tata Consultancy Services Ltd	0.61
<b>Petroleum Products</b>	<b>8.85</b>
Reliance Industries Ltd	4.96
Hindustan Petroleum Corporation Ltd	3.89
<b>Pharmaceuticals</b>	<b>6.71</b>
Sun Pharmaceutical Industries Ltd	3.13
Divi's Laboratories Ltd	1.78
Cipla Ltd	1.07
Lupin Ltd	0.73
<b>Cement</b>	<b>5.38</b>
Ultratech Cement Ltd	2.92
ACC Ltd	1.86
Shree Cement Ltd	0.60
<b>Consumer Non Durables</b>	<b>4.76</b>
Asian Paints Ltd	1.90
Britannia Industries Ltd	1.68
United Spirits Ltd	1.18
<b>Finance</b>	<b>3.26</b>
LIC Housing Finance Ltd	1.74
Housing Development Finance Corporation Ltd	1.52

<b>Services</b>	<b>3.09</b>
Aditya Birla Nuvo Ltd	3.09
<b>Construction Project</b>	<b>2.99</b>
Larsen & Toubro Ltd	2.99
<b>Industrial Capital Goods</b>	<b>2.86</b>
Siemens Ltd	1.92
Alstom T&D India Ltd	0.94
<b>Industrial Products</b>	<b>2.45</b>
Cummins India Ltd	1.24
Bharat Forge Ltd	1.21
<b>Auto Ancillaries</b>	<b>2.35</b>
Exide Industries Ltd	1.21
Bosch Ltd	1.14
<b>Minerals/Mining</b>	<b>1.61</b>
Coal India Ltd	1.61
<b>Telecom - Services</b>	<b>1.41</b>
Tata Communications Ltd	1.41
<b>Oil</b>	<b>0.89</b>
Oil & Natural Gas Corporation Ltd	0.89
<b>Money Market Instruments</b>	<b>7.15</b>
CBLO	7.15
Net Current Assets	0.27
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

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

● Please refer page no. 39 for disclaimers.

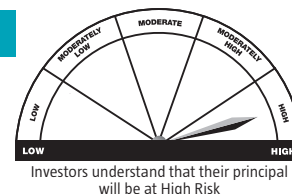
# CANARA ROBECO F.O.R.C.E FUND (CRFRC)

(as on Oct.30,2015)

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> :** ₹ 105.28 Crores

**Monthly AVG AUM :** ₹ 106.05 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option	₹ 23.81
Direct Plan - Growth Option	₹ 25.60
Institutional Plan - Growth Option**	₹ 25.10
Regular Plan - Dividend Option	₹ 19.53
Regular Plan - Growth Option	₹ 25.07

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

**ASSET ALLOCATION:** Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector : 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%

### 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	: 2.78%
Direct Plan	: 1.67%

**BENCHMARK:** CNX Nifty

**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  
2) 1 Year 4 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	5.60
Portfolio Beta	1.17
Portfolio Turnover Ratio	0.4 times
R-Squared	0.85
Sharpe Ratio	0.68

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.44</b>
<b>Listed</b>	<b>93.21</b>
<b>Banks</b>	<b>39.02</b>
HDFC Bank Ltd	9.71
ICICI Bank Ltd	6.22
IndusInd Bank Ltd	4.89
State Bank of India	4.76
Axis Bank Ltd	4.60
Kotak Mahindra Bank Ltd	3.53
Yes Bank Ltd	3.24
Bank of Baroda	1.44
DCB Bank Ltd	0.63
<b>Consumer Non Durables</b>	<b>17.94</b>
I T C Ltd	4.13
Britannia Industries Ltd	2.28
CCL Products (India) Ltd	2.26
Kansai Nerolac Paints Ltd	2.16
Jubilant Foodworks Ltd	2.00
Colgate Palmolive (India) Ltd	1.83
Eveready Industries India Ltd	1.17
Glaxosmithkline Consumer Healthcare Ltd	1.06
United Spirits Ltd	1.05
<b>Media &amp; Entertainment</b>	<b>15.99</b>
Zee Entertainment Enterprises Ltd	5.73
Dish TV India Ltd	2.50
D B Corp Ltd	2.15

PVR Ltd	2.10
Jagran Prakashan Ltd	1.44
HT Media Ltd	1.11
TV18 Broadcast Ltd	0.96
<b>Finance</b>	<b>6.63</b>
Housing Development Finance Corporation Ltd	3.53
Credit Analysis and Research Ltd	1.63
Sundaram Finance Ltd	1.16
Cholamandalam Investment & Finance Co Ltd	0.31
<b>Textile Products</b>	<b>5.26</b>
Arvind Ltd	2.45
Raymond Ltd	1.67
Siyaram Silk Mills Ltd	1.14
<b>Consumer Durables</b>	<b>3.59</b>
Whirlpool Of India Ltd	2.21
Century Plyboards (India) Ltd	1.38
<b>Retailing</b>	<b>1.11</b>
Shopper's Stop Ltd	1.11
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.08</b>
The Indian Hotels Co Ltd	1.08
<b>Services</b>	<b>0.96</b>
Aditya Birla Nuvo Ltd	0.96
<b>Software</b>	<b>0.89</b>
NIIT Ltd	0.89
<b>Cement</b>	<b>0.74</b>
Century Textiles & Industries Ltd	0.74
<b>Unlisted</b>	<b>1.23</b>
<b>Banks</b>	<b>1.23</b>
IDFC Bank Ltd	1.23
<b>Compulsory Convertible Debenture</b>	<b>0.56</b>
The Indian Hotels Co Ltd	0.56
<b>Money Market Instruments</b>	<b>5.90</b>
CBLO	5.90
Net Current Assets	-0.90
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## INVESTMENT STYLE

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

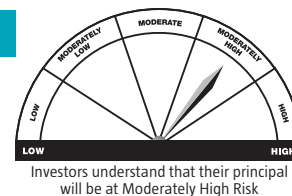
## CANARA ROBECO EMERGING EQUITIES (CREE)

(as on Oct.30,2015)

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> :** ₹ 803.60 Crores

**Monthly AVGAUM :** ₹ 792.49 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 42.86

Regular Plan - Dividend Option ₹ 36.71

Direct Plan - Growth Option ₹ 62.55

Regular Plan - Growth Option ₹ 61.14

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

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD :** (w.e.f. 01 January, 2015)

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 : 2.45%

Direct Plan : 1.55%

**BENCHMARK:** CNX Mid Cap

**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 1 Month  
2) 3 Years 1 Month

### 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 5.81

Portfolio Beta 1.01

Portfolio Turnover Ratio 0.59 times

R-Squared 0.86

Sharpe Ratio 1.26

### PORTFOLIO

**Name of the Instruments % to NAV**

**Equities Listed 97.80**

**Consumer Non Durables 97.20**

Britannia Industries Ltd 2.60

Jubilant Foodworks Ltd 2.08

CCL Products (India) Ltd 1.65

Akzo Nobel India Ltd 1.61

Eveready Industries India Ltd 1.35

United Spirits Ltd 1.19

**Industrial Capital Goods 6.89**

Texmaco Rail & Engineering Ltd 1.84

Honeywell Automation India Ltd 1.71

Praj Industries Ltd 1.70

Sanghvi Movers Ltd 1.64

**Construction Project 6.74**

Ashoka Buildcon Ltd 1.87

Sadbhav Engineering Ltd 1.79

Techno Electric & Engineering Co Ltd 1.58

NCC Ltd 1.50

**Software 6.61**

Tata Elxsi Ltd 2.12

NIIT Ltd 1.77

Just Dial Ltd 1.36

Persistent Systems Ltd 1.36

**Chemicals 6.57**

Atul Ltd 2.41

Navin Fluorine International Ltd 1.91

Solar Industries India Ltd 1.52

Gujarat Fluorochemicals Ltd 0.73

**Pharmaceuticals 6.34**

Divi's Laboratories Ltd 2.59

Strides Arcolab Ltd 2.28

Natco Pharma Ltd 1.47

**Industrial Products 6.02**

Timken India Ltd 2.01

FAG Bearings India Ltd 1.76

### INVESTMENT STYLE

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

Greaves Cotton Ltd 1.34  
Bharat Forge Ltd 0.91

**Cement 5.77**

JK Lakshmi Cement Ltd 1.67

The Ramco Cements Ltd 1.51

Century Textiles & Industries Ltd 1.48

Orient Cement Ltd 1.11

**Banks 5.31**

IndusInd Bank Ltd 2.96

City Union Bank Ltd 1.29

DCB Bank Ltd 1.06

**Power 4.07**

Kalpataru Power Transmission Ltd 2.20

Cesc Ltd 1.87

**Petroleum Products 3.84**

Indian Oil Corporation Ltd 1.62

Gulf Oil Lubricants India Ltd 1.22

Mangalore Refinery & Petrochemicals Ltd 1.00

**Transportation 3.67**

Transport Corporation of India Ltd 1.54

Blue Dart Express Ltd 1.09

Gateway Distriparks Ltd 1.04

**Finance 3.64**

Cholamandalam Investment & Finance Co Ltd 1.84

Credit Analysis and Research Ltd 1.80

**Media & Entertainment 3.28**

Dish TV India Ltd 1.94

TV18 Broadcast Ltd 1.34

**Textile Products 3.22**

Arvind Ltd 1.91

Raymond Ltd 1.31

**Auto 2.94**

Escorts Ltd 1.64

Force Motors Ltd 1.30

**Telecom - Services 2.22**

Tata Communications Ltd 2.22

**Hardware 1.91**

Ricoh India Ltd 1.91

**Auto Ancillaries 1.81**

WABCO India Ltd 1.81

**Consumer Durables 1.71**

Whirlpool Of India Ltd 1.71

**Engineering Services 1.22**

VA Tech Wabag Ltd 1.22

**Hotels, Resorts And Other Recreational Activities 1.11**

The Indian Hotels Co Ltd 1.11

**Construction 1.00**

Ahluwalia Contracts (India) Ltd 1.00

**Ferrous Metals 0.83**

Jindal Saw Ltd 0.83

**Unlisted 0.60**

**Banks 0.60**

IDFC Bank Ltd 0.60

**Money Market Instruments 2.66**

CBLO 2.66

Net Current Assets -0.46

**Grand Total ( Net Asset) 100.00**

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

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

● Please refer page no. 39 for disclaimers.

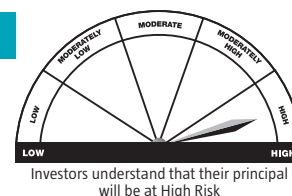
# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on Oct.30,2015)

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> :** ₹ 104.58 Crores

**Monthly AVGAUM :** ₹ 106.90 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 26.76

Regular Plan - Dividend Option ₹ 24.21

Direct Plan - Growth Option ₹ 37.15

Regular Plan - Growth Option ₹ 36.55

**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 : 2.60%

Direct Plan : 1.94%

**BENCHMARK:** S&P BSE 100

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

**Total Experience:** 13 Years

**In Managing this Fund:** 3 Years 10 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	6.47
Portfolio Beta	1.31
Portfolio Turnover Ratio	0.21 times
R-Squared	0.81
Sharpe Ratio	0.54

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>89.28</b>
<b>Listed</b>	<b>89.28</b>
<b>Cement</b>	<b>18.00</b>
Ultratech Cement Ltd	9.18
Grasim Industries Ltd	4.44
Orient Cement Ltd	3.72
Sanghi Industries Ltd	0.66
Construction Project	14.50
Sadbhav Engineering Ltd	6.43
Ashoka Buildcon Ltd	4.76
Larsen & Toubro Ltd	2.70
Techno Electric & Engineering Co Ltd	0.61
<b>Transportation</b>	<b>14.02</b>
Blue Dart Express Ltd	6.25
Container Corporation Of India Ltd	5.51
Transport Corporation of India Ltd	2.26
<b>Petroleum Products</b>	<b>9.02</b>
Hindustan Petroleum Corporation Ltd	3.97
Indian Oil Corporation Ltd	3.13
Bharat Petroleum Corporation Ltd	1.92
<b>Power</b>	<b>8.66</b>
Power Grid Corporation Of India Ltd	8.66
<b>Industrial Capital Goods</b>	<b>7.96</b>
Texmaco Rail & Engineering Ltd	4.97
Inox Wind Ltd	1.33
Praj Industries Ltd	1.09
TIL Ltd	0.57

## INVESTMENT STYLE

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

<b>Engineering Services</b>	<b>4.04</b>
VA Tech Wabag Ltd	4.04
<b>Construction</b>	<b>3.36</b>
Ahluwalia Contracts (India) Ltd	1.53
Simplex Infrastructures Ltd	1.04
PNC Infratech Ltd	0.79
<b>Finance</b>	<b>3.12</b>
Housing Development Finance Corporation Ltd	3.12
<b>Oil</b>	<b>1.92</b>
Oil & Natural Gas Corporation Ltd	1.28
Oil India Ltd	0.64
<b>Auto Ancillaries</b>	<b>1.87</b>
Exide Industries Ltd	1.03
Z.F. Steering Gear (India) Ltd	0.84
<b>Telecom - Services</b>	<b>1.48</b>
Tata Communications Ltd	1.48
<b>Industrial Products</b>	<b>1.33</b>
Timken India Ltd	1.13
Salzer Electronics Ltd	0.20
<b>Money Market Instruments</b>	<b>11.07</b>
CBLO	11.07
Net Current Assets	-0.35
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

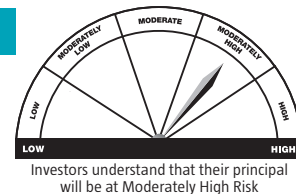
## CANARA ROBECO BALANCE (CRB)

(as on Oct.30,2015)

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>#</sup> :** ₹ 431.30 Crores

**Monthly AVGAUM :** ₹ 420.64 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Monthly Divi. Option ₹ 80.06

Regular Plan - Monthly Divi. Option ₹ 79.35

Direct Plan - Growth Option ₹ 114.42

Regular Plan - Growth Option ₹ 113.42

**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 : 2.57%

Direct Plan : 1.86%

**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 1 Month  
2) 2 Years 1 Month

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

Standard Deviation	3.71
Portfolio Beta	1.10
Portfolio Turnover Ratio	1.27 times
R-Squared	0.85
Sharpe Ratio	0.89

### PORTFOLIO

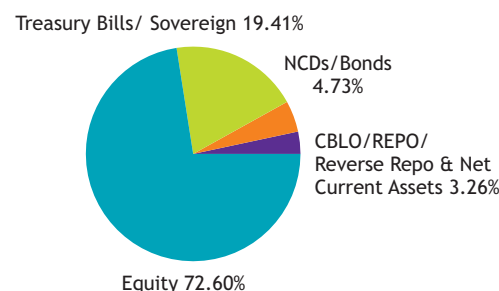
Name of the Instruments	% to NAV
<b>Equities</b>	<b>72.58</b>
<b>Listed</b>	<b>72.58</b>
<b>Banks</b>	<b>10.40</b>
HDFC Bank Ltd	2.96
IndusInd Bank Ltd	1.62
Axis Bank Ltd	1.60
ICICI Bank Ltd	1.10
Kotak Mahindra Bank Ltd	0.98
State Bank of India	0.94
DCB Bank Ltd	0.64
Bank of Baroda	0.56
<b>Consumer Non Durables</b>	<b>8.67</b>
Britannia Industries Ltd	1.73
Colgate Palmolive (India) Ltd	1.66
Jubilant Foodworks Ltd	1.25
CCL Products (India) Ltd	1.23
United Spirits Ltd	0.97
Akzo Nobel India Ltd	0.94
Eveready Industries India Ltd	0.89
<b>Petroleum Products</b>	<b>6.45</b>
Reliance Industries Ltd	3.05
Hindustan Petroleum Corporation Ltd	1.39
Gulf Oil Lubricants India Ltd	1.25
Mangalore Refinery & Petrochemicals Ltd	0.76
<b>Construction Project</b>	<b>5.91</b>
Larsen & Toubro Ltd	1.39
Techno Electric & Engineering Co Ltd	1.36
Ashoka Buildcon Ltd	1.19
KEC International Ltd	1.04
NCC Ltd	0.93
<b>Cement</b>	<b>5.13</b>
JK Lakshmi Cement Ltd	1.18
Ultratech Cement Ltd	1.14
Orient Cement Ltd	1.04
Sanghi Industries Ltd	0.99
Century Textiles & Industries Ltd	0.78
<b>Software</b>	<b>4.94</b>
Infosys Ltd	2.27
NIIT Ltd	1.24
Just Dial Ltd	0.74
Persistent Systems Ltd	0.69
<b>Pharmaceuticals</b>	<b>4.77</b>
Divi's Laboratories Ltd	2.09
Cipla Ltd	1.25
Sun Pharmaceutical Industries Ltd	0.72
Natco Pharma Ltd	0.71
<b>Industrial Capital Goods</b>	<b>3.90</b>
Siemens Ltd	1.23
Texmaco Rail & Engineering Ltd	1.02
Sanghvi Movers Ltd	0.92
Alstom T&D India Ltd	0.73
<b>Auto</b>	<b>2.66</b>
Tata Motors Ltd A (DVR)	1.52
Force Motors Ltd	1.14
<b>Chemicals</b>	<b>2.44</b>
Navin Fluorine International Ltd	1.54

### INVESTMENT STYLE

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

Gujarat Fluorochemicals Ltd	0.90
<b>Finance</b>	<b>2.14</b>
Credit Analysis and Research Ltd	1.30
Cholamandalam Investment & Finance Co Ltd	0.84
<b>Transportation</b>	<b>1.80</b>
Transport Corporation of India Ltd	0.99
Blue Dart Express Ltd	0.81
<b>Industrial Products</b>	<b>1.54</b>
Timken India Ltd	0.97
Mold Tek Packaging Ltd	0.57
<b>Power</b>	<b>1.32</b>
Cesc Ltd	1.32
<b>Textile Products</b>	<b>1.25</b>
Raymond Ltd	0.81
Siyaram Silk Mills Ltd	0.44
<b>Telecom - Services</b>	<b>1.13</b>
Tata Communications Ltd	1.13
<b>Minerals/Mining</b>	<b>1.13</b>
Coal India Ltd	1.13
<b>Hardware</b>	<b>1.00</b>
Ricoh India Ltd	1.00
<b>Media &amp; Entertainment</b>	<b>0.94</b>
Dish TV India Ltd	0.94
<b>Construction</b>	<b>0.90</b>
Ahluwalia Contracts (India) Ltd	0.90
<b>Engineering Services</b>	<b>0.89</b>
VA Tech Wabag Ltd	0.89
<b>Consumer Durables</b>	<b>0.70</b>
HSIL Ltd	0.70
<b>Auto Ancillaries</b>	<b>0.65</b>
Banco Products (I) Ltd	0.65
<b>Textiles - Synthetic</b>	<b>0.58</b>
Sarla Performance Fibers Ltd	0.58
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.57</b>
The Indian Hotels Co Ltd	0.57
<b>Oil</b>	<b>0.42</b>
Oil & Natural Gas Corporation Ltd	0.42
<b>Ferrous Metals</b>	<b>0.35</b>
Jindal Saw Ltd	0.35
<b>Debt Instruments</b>	<b>4.73</b>
Tata Sons Ltd	2.35
Rural Electrification Corporation Ltd	1.20
ICICI Bank Ltd	1.18
<b>Money Market Instruments</b>	<b>2.13</b>
CBLO	2.13
<b>Government Securities</b>	<b>19.41</b>
8.17% GOI 01-DEC-44	9.60
8.13% GOI 22-JUN-45	3.59
9.23% GOI 23-DEC-43	1.33
9.20% GOI 30-SEP-30	1.28
8.83% GOI 12-DEC-41	1.27
8.25% PUNJAB SDL 09-SEP-25	1.18
7.68% GOI 15-DEC-23	1.16
<b>Net Current Assets</b>	<b>1.15</b>
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### ASSET ALLOCATION



### 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.

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

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

● Please refer page no. 39 for disclaimers.

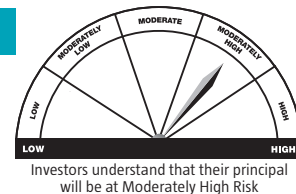
## CANARA ROBECO MONTHLY INCOME PLAN (CRMIP)

(as on Oct.30,2015)

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** : ₹ 305.48 Crores

**Monthly AVG AUM** : ₹ 305.45 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Growth Option ₹ 47.0599

Regular Plan - Growth Option ₹ 45.8343

Direct Plan - Monthly Divi. Option ₹ 15.3481

Regular Plan - Monthly Divi. Option ₹ 14.9194

Regular Plan - Quarterly Divi. Option ₹ 15.1497

Direct Plan - Quarterly Divi. Option ₹ 15.6026

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

#### ASSET ALLOCATION:

Equity and equity related instruments : 10%-25%.

Debt securities (including Securitised 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:

**EXIT LOAD:** 1% - if redeemed/switched out

within 1 year from the date of allotment.

Nil - if redeemed / switched out after 1 year

from the date of allotment.

**Expense Ratio**<sup>5</sup>: Regular Plan : 2.60%

Direct Plan : 1.23%

#### 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 1 Month

2) 2 Years 1 Month

### 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>5</sup>

Yield to Maturity	8.11%
Modified Duration	6.68 Years
Average Maturity	15.50 Years

### MATURITY PROFILE

	% Allocation
0 to 3 Months	1.53%
6 to 12 Months	2.63%
1 -2 years	12.62%
Greater than 2 years	57.32%

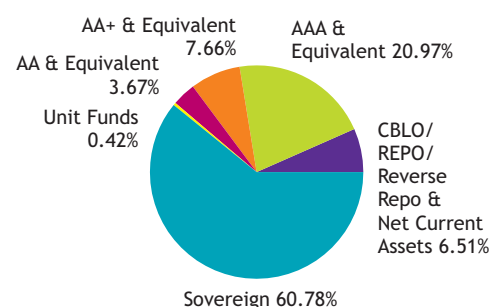
### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>22.07</b>
<b>Listed</b>	<b>22.07</b>
<b>Banks</b>	<b>3.77</b>
HDFC Bank Ltd	1.23
ICICI Bank Ltd	0.83
State Bank of India	0.47
IndusInd Bank Ltd	0.37
Axis Bank Ltd	0.32
Karur Vysya Bank Ltd	0.29
Kotak Mahindra Bank Ltd	0.26
<b>Industrial Capital Goods</b>	<b>2.07</b>
Inox Wind Ltd	0.56
Siemens Ltd	0.44
Sanghvi Movers Ltd	0.34
Alstom T&D India Ltd	0.31
Alstom India Ltd	0.24
Texmaco Rail & Engineering Ltd	0.18
<b>Software</b>	<b>1.87</b>
Infosys Ltd	1.08
Tech Mahindra Ltd	0.35
Take Solutions Ltd	0.29
Tata Consultancy Services Ltd	0.15
<b>Cement</b>	<b>1.68</b>
Ultratech Cement Ltd	0.66
Orient Cement Ltd	0.40
Century Textiles & Industries Ltd	0.37
ACC Ltd	0.25
<b>Petroleum Products</b>	<b>1.64</b>
Reliance Industries Ltd	0.63
Hindustan Petroleum Corporation Ltd	0.54
Mangalore Refinery & Petrochemicals Ltd	0.27
Gulf Oil Lubricants India Ltd	0.20
<b>Construction Project</b>	<b>1.51</b>
KEC International Ltd	0.56
Larsen & Toubro Ltd	0.54
Ashoka Buildcon Ltd	0.41
<b>Auto</b>	<b>1.44</b>
Force Motors Ltd	0.51
Maruti Suzuki India Ltd	0.50
Escorts Ltd	0.43
<b>Consumer Non Durables</b>	<b>1.32</b>
United Spirits Ltd	0.44
Eveready Industries India Ltd	0.31
I T C Ltd	0.31
CCL Products (India) Ltd	0.26
<b>Pharmaceuticals</b>	<b>0.93</b>
Lupin Ltd	0.34
Divi's Laboratories Ltd	0.30
Sun Pharmaceutical Industries Ltd	0.29
<b>Chemicals</b>	<b>0.72</b>
Navin Fluorine International Ltd	0.42
Gujarat Fluorochemicals Ltd	0.30
<b>Industrial Products</b>	<b>0.66</b>
Timken India Ltd	0.23
Mold Tek Packaging Ltd	0.23
Bharat Forge Ltd	0.20
<b>Hardware</b>	<b>0.59</b>
Ricoh India Ltd	0.59
<b>Consumer Durables</b>	<b>0.42</b>
Century Plyboards (India) Ltd	0.24
HSIL Ltd	0.18
<b>Oil</b>	<b>0.37</b>
Oil & Natural Gas Corporation Ltd	0.37
<b>Engineering Services</b>	<b>0.36</b>
VA Tech Wabag Ltd	0.36
<b>Ferrous Metals</b>	<b>0.34</b>
Jindal Saw Ltd	0.34
<b>Finance</b>	<b>0.31</b>
Housing Development Finance Corporation Ltd	0.31
<b>Textile Products</b>	<b>0.30</b>
Arvind Ltd	0.16
Siyaram Silk Mills Ltd	0.14
<b>Media &amp; Entertainment</b>	<b>0.29</b>
Dish TV India Ltd	0.29
<b>Auto Ancillaries</b>	<b>0.28</b>
Z.F. Steering Gear (India) Ltd	0.28

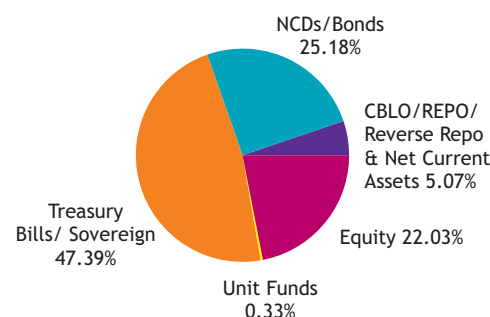
<b>Services</b>	<b>0.25</b>
Aditya Birla Nuvo Ltd	0.25
<b>Pesticides</b>	<b>0.24</b>
Sharda Cropchem Ltd	0.24
<b>Telecom - Services</b>	<b>0.22</b>
Tata Communications Ltd	0.22
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.17</b>
The Indian Hotels Co Ltd	0.17
<b>Construction</b>	<b>0.16</b>
Ahluwalia Contracts (India) Ltd	0.16
<b>Trading</b>	<b>0.12</b>
Redington (India) Ltd	0.12
<b>Textiles - Synthetic</b>	<b>0.04</b>
Sarla Performance Fibers Ltd	0.04
<b>Debt Instruments</b>	<b>25.17</b>
Shriram Transport Finance Co Ltd	4.98
Tata Sons Ltd	4.98
Rural Electrification Corporation Ltd	3.38
Housing Development Finance Corporation Ltd	2.99
Vedanta Ltd	2.86
Power Grid Corporation of India Ltd	1.70
Power Finance Corporation Ltd	1.66
HDB Financial Services Ltd	1.63
L&T Infrastructure Finance Ltd	0.99
<b>Government Securities</b>	<b>47.36</b>
8.17% GOI 01-DEC-44	15.25
8.13% GOI 22-JUN-45	9.12
9.20% GOI 30-SEP-30	7.24
8.24% GOI 10-NOV-33	3.39
8.27% KERALA SDL 12-AUG-25	3.33
7.73% GOI 19-DEC-34	3.27
9.23% GOI 23-DEC-43	1.87
8.83% GOI 12-DEC-41	1.79
7.68% GOI 15-DEC-23	1.64
8.15% GOI 24-NOV-26	0.33
7.72% GOI 26-OCT-55	0.13
<b>Mutual Fund Investments</b>	<b>0.33</b>
Canara Robeco Saving Plus	0.33
CBLO	1.53
Other Current Assets	3.54
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION

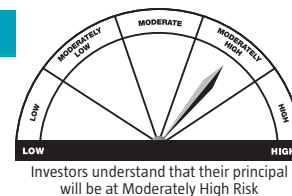


# CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF) (as on Oct.30,2015)

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> :** ₹ 66.27 Crores

**Monthly AVGAUM :** ₹ 66.82 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Growth Option ₹ 14.1276

Regular Plan - Growth Option ₹ 13.8689

Regular Plan - Quarterly Divi. Option ₹ 10.6345

Direct Plan - Quarterly Divi. Option ₹ 11.1579

**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 : 2.41%

Direct Plan : 1.77%

**BENCHMARK:** Canara Robeco Blended Gold Index<sup>§</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 1 Month  
2) 2 Years 1 Month

## 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>§</sup>

Yield to Maturity	7.74%
Modified Duration	2.80 Years
Average Maturity	3.90 Years

## MATURITY PROFILE

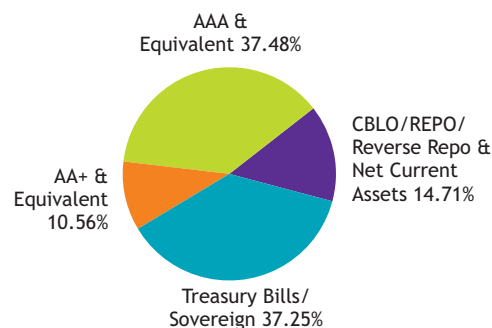
	% Allocation
Net Current Assets	7.00%
0 to 3 Months	20.11%
6 to 12 Months	8.75%
1 -2 years	4.62%
Greater than 2 years	42.41%

## PORTFOLIO

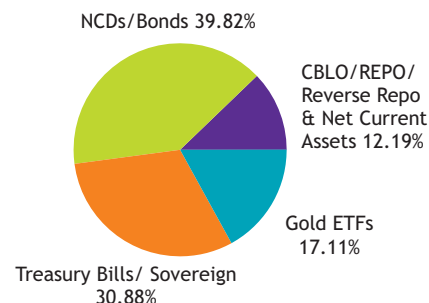
Name of the Instruments	% to NAV
<b>Debt Instruments</b>	<b>39.81</b>
Power Finance Corporation Ltd	10.96
Tata Global Beverages Ltd	8.75
Power Grid Corporation of India Ltd	7.84
Rural Electrification Corporation Ltd	7.64
LIC Housing Finance Ltd	4.62
<b>Government Securities</b>	<b>15.97</b>
8.25% PUNJAB SDL 09-SEP-25	7.67
7.68% GOI 15-DEC-23	6.04
7.59% GOI 20-MAR-29	2.26
<b>Mutual Fund Investments</b>	<b>17.11</b>
Canara Robeco Gold ETF	9.68
Goldman Sachs Gold ETS	4.75
Kotak Gold ETF	2.68
Treasury Bills	14.91
CBLO	5.19
Other Current Assets	7.01
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



§ 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.

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

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

● Please refer page no. 39 for disclaimers.

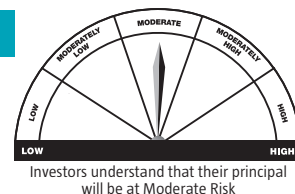
## CANARA ROBECO INCOME (CRINC)

(as on Oct.30,2015)

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> :** ₹ 171.72 Crores

**Monthly AVGAUM :** ₹ 171.75 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Quarterly Divi. Option ₹ 14.3681

Regular Plan - Quarterly Divi. Option ₹ 14.1243

Direct Plan - Growth Option ₹ 31.2253

Regular Plan - Growth Option ₹ 30.7144

**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 twelve months from the date of allotment,

Nil - if redeemed / switched out after twelve month from the date of allotment

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

Regular Plan : 1.90%

Direct Plan : 1.17%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 1 Year 4 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>

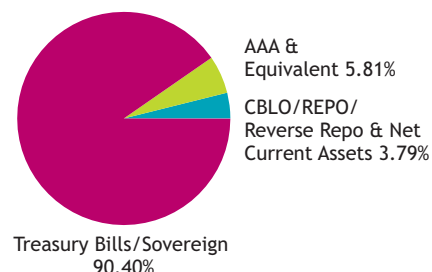
Yield to Maturity	7.85%
Modified Duration	8.79 Years
Average Maturity	20.39 Years

### MATURITY PROFILE

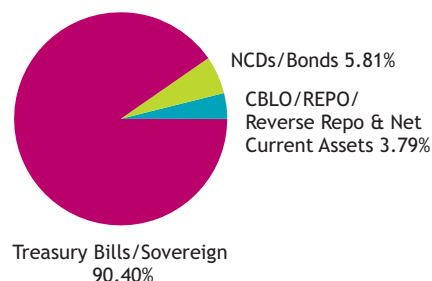
	% Allocation
Net Current Assets	2.29%
0 to 3 Months	1.50%
Greater than 2 years	96.21%

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION



### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>5.81</b>
Rural Electrification Corporation Ltd	AAA(CRISIL)	5.81
<b>Government Securities</b>		<b>90.38</b>
8.17% GOI 01-DEC-44	Sovereign	24.12
7.88% GOI 19-MAR-30	Sovereign	14.67
9.23% GOI 23-DEC-43	Sovereign	9.99
8.13% GOI 22-JUN-45	Sovereign	9.01
8.24% GOI 10-NOV-33	Sovereign	6.04
8.00% TAMILNADU SDL 28-OCT-25	Sovereign	5.83
7.68% GOI 15-DEC-23	Sovereign	3.50
7.59% GOI 20-MAR-29	Sovereign	3.48
8.29% KERALA SDL 29-JUL-25	Sovereign	2.97
8.25% PUNJAB SDL 09-SEP-25	Sovereign	2.96
7.73% GOI 19-DEC-34	Sovereign	2.91
7.72% GOI 26-OCT-55	Sovereign	2.90
7.16% GOI 20-MAY-23	Sovereign	1.68
9.20% GOI 30-SEP-30	Sovereign	0.32
CBLO		1.50
Other Current Assets		2.31
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

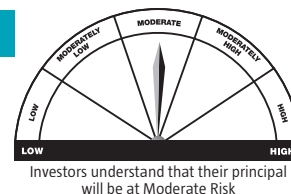
## CANARA ROBECO GILT PGS (CRGP)

(as on Oct.30,2015)

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> :** ₹ 91.91 Crores

**Monthly AVG AUM :** ₹ 93.63 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 13.9551

Regular Plan - Dividend Option ₹ 13.8083

Direct Plan - Growth Option ₹ 39.7870

Regular Plan - Growth Option ₹ 39.3942

**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 : 0.65%

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

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 12 Years

**In Managing this Fund:** 1 Year 2 Months

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

Yield to Maturity 7.82%

Modified Duration 9.68 Years

Average Maturity 24.40 Years

### MATURITY PROFILE

	% Allocation
Net Current Assets	3.05%
0 to 3 Months	3.05%
Greater than 2 years	93.90%

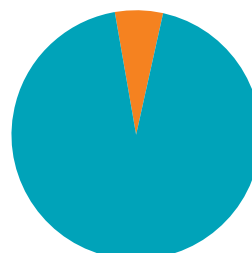
### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>93.90</b>
8.17% GOI 01-DEC-44	Sovereign	33.80
8.13% GOI 22-JUN-45	Sovereign	33.78
7.88% GOI 19-MAR-30	Sovereign	12.06
9.20% GOI 30-SEP-30	Sovereign	12.04
8.15% GOI 24-NOV-26	Sovereign	2.22
CBLO		3.05
Other Current Assets		3.05
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)

CBLO/REPO/Reverse Repo & Net Current Assets 6.10%



Treasury Bills/Sovereign 93.90%

### 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 30.10.2015

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

● Please refer page no. 39 for disclaimers.

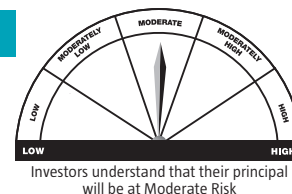
# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on Oct.30,2015)

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> :** ₹ 156.21 Crores

**Monthly AVGAUM :** ₹ 162.81 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 13.5453

Direct Plan - Growth Option ₹ 16.5857

Regular Plan - Dividend Option ₹ 13.3790

Regular Plan - Growth Option ₹ 16.3970

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

### ASSET ALLOCATION:

Government of India & Corporate Debt Securities (including Securitised Debt)\* : 0% - 100%  
Money Market Instruments : 0% - 100%.

\*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 : 1.19%

**Benchmark:** CRISIL Composite Bond Fund Index

**Fund Manager:** Mr. Girish Hisaria

**Total Experience:** 12 Years

**In Managing this Fund:** 1 Year 2 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 8.00%

Modified Duration 8.82 Years

Average Maturity 20.68 Years

## MATURITY PROFILE

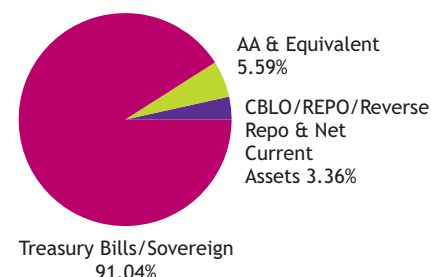
	% Allocation
Net Current Assets	2.88%
0 to 3 Months	0.48%
Greater than 2 years	96.64%

## PORTFOLIO

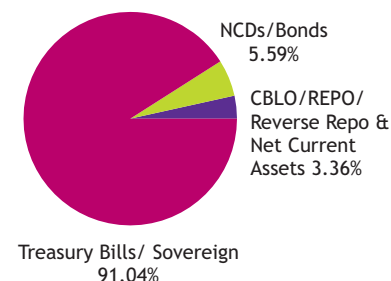
Name of the Instruments	Rating	% to NAV
Debt Instruments		5.59
Vedanta Ltd	AA(CRISIL)	5.59
Government Securities		91.04
8.17% GOI 01-DEC-44	Sovereign	33.15
7.88% GOI 19-MAR-30	Sovereign	25.16
9.20% GOI 30-SEP-30	Sovereign	10.27
8.13% GOI 22-JUN-45	Sovereign	9.90
8.25% PUNJAB SDL 09-SEP-25	Sovereign	6.51
7.72% GOI 26-OCT-55	Sovereign	3.19
7.59% GOI 20-MAR-29	Sovereign	1.55
8.15% GOI 24-NOV-26	Sovereign	1.31
CBLO		0.48
Other Current Assets		2.89
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

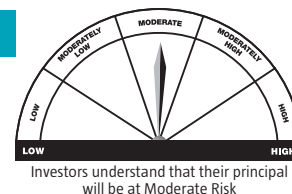


# CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTOF) (as on Oct.30,2015)

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.

**Monthend AUM<sup>§</sup> :** ₹ 315.69 Crores

**Monthly AVGAUM :** ₹ 313.16 Crores

**NAV :** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 11.2326

Regular Plan - Dividend Option ₹ 11.1834

Direct Plan - Growth Option ₹ 11.8891

Regular Plan - Growth Option ₹ 11.8389

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

## ASSET ALLOCATION :

Govt & Debt Securities: 60%-100%

Money Market Instruments : 0% - 40%.

## 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:** 1% if redeemed / switched - out within 1 year from the date of allotment

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

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

Regular Plan : 1.25%

Direct Plan : 0.58%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 1 Year 9 Months

## 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>§</sup>

Yield to Maturity	8.46%
Modified Duration	3.14 Years
Average Maturity	4.37 Years

## MATURITY PROFILE

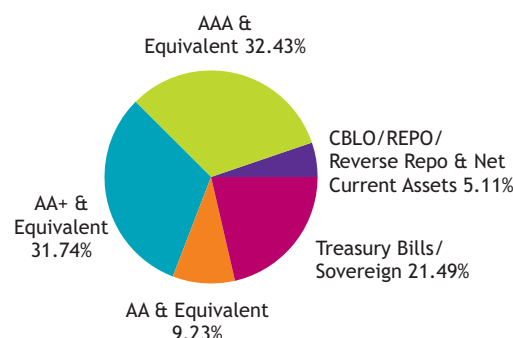
	% Allocation
Net Current Assets	4.17%
0 to 3 Months	0.95%
3 to 6 Months	0.96%
6 to 12 Months	15.06%
1 -2 years	16.13%
Greater than 2 years	62.74%

## PORTFOLIO

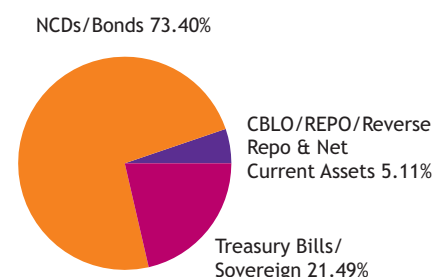
Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>73.39</b>
Power Finance Corporation Ltd	AAA(CRISIL)	9.71
Shriram Transport Finance Co Ltd	AA+(CRISIL)	9.67
Vedanta Ltd	AA(CRISIL)	9.23
Tata Motors Ltd	AA+(CARE)	6.94
LIC Housing Finance Ltd	AAA(CRISIL)	6.43
Rural Electrification Corporation Ltd	AAA(CRISIL)	6.43
Sundaram Finance Ltd	AA+(CRISIL)	6.39
Tata Global Beverages Ltd	AA+(ICRA)	5.51
Power Grid Corporation Of India Ltd	AAA(CRISIL)	5.05
Kotak Mahindra Prime Ltd	AA+(CRISIL)	3.23
HDB Financial Services Ltd	AAA(CRISIL)	3.16
Steel Authority of India Ltd	AAA(CARE)	1.64
<b>Government Securities</b>		<b>20.53</b>
8.27% KERALA SDL 12-AUG-25	Sovereign	6.45
8.40% GOI 28-JUL-24	Sovereign	3.29
8.29% KERALA SDL 29-JUL-25	Sovereign	3.23
8.25% PUNJAB SDL 09-SEP-25	Sovereign	1.61
8.27% TAMILNADU SDL 12-AUG-25	Sovereign	1.61
7.88% GOI 19-MAR-30	Sovereign	1.60
7.99% MAHARASHTRA SDL 28-OCT-25	Sovereign	1.58
8.00% TAMILNADU SDL 28-OCT-25	Sovereign	0.51
8.13% GOI 22-JUN-45	Sovereign	0.33
7.68% GOI 15-DEC-23	Sovereign	0.32
Treasury Bills		0.96
CBLO		0.95
Other Current Assets		4.17
<b>Grand Total ( Net Asset)</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 30.10.2015

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

● Please refer page no. 39 for disclaimers.

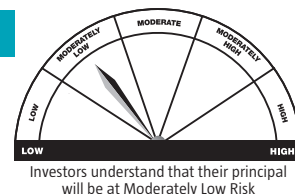
# CANARA ROBECO SHORT TERM FUND (CRSTF)

(as on Oct.30,2015)

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> :** ₹ 152.11 Crores

**Monthly AVGAUM :** ₹ 150.81 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Growth Option ₹ 16.8167

Institutional Plan - Growth Option\*\* ₹ 16.9076

Direct Plan - Monthly Dividend Option ₹ 10.2369

Regular Plan - Growth Option ₹ 16.6372

Regular Plan -

Monthly Dividend Option ₹ 10.2321

Regular Plan - Weekly Dividend Option ₹ 10.1196

Direct Plan - Weekly Dividend Option ₹ 10.1199

**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 :** (w.e.f. 1st June 2015)

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 : 0.63%

**BENCHMARK<sup>®</sup>:** CRISIL Short Term Bond Fund Index

**FUND MANAGER:** Ms. Suman Prasad

**TOTAL EXPERIENCE:** 16 Years

**In Managing this Fund:** 4 Years 11 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 7.80%

Modified Duration 1.40 Years

Average Maturity 1.71 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	5.35%
0 to 3 Months	25.55%
3 to 6 Months	16.01%
1 -2 years	29.87%
Greater than 2 years	23.21%

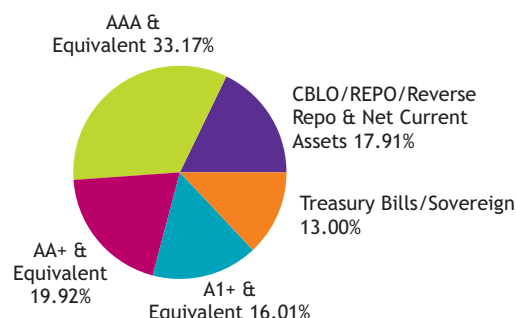
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>16.01</b>
Indian Bank	A1+ (ind)(FITCH)	16.01
<b>Debt Instruments</b>		<b>53.10</b>
Power Finance Corporation Ltd	AAA(CRISIL)	13.25
Can Fin Homes Ltd	AA+(CARE)	6.69
Rural Electrification Corporation Ltd	AAA(CRISIL)	6.64
HDB Financial Services Ltd	AAA(CRISIL)	6.61
L&T Infrastructure Finance Ltd	AA+(CARE)	6.60
Kotak Mahindra Prime Ltd	AAA(CRISIL)	3.35
Shriram Transport Finance Co Ltd	AA+(CRISIL)	3.34
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.33
L&T Housing Finance Ltd	AA+(CARE)	3.29
Treasury Bills		13.00
CBLO		12.55
Other Current Assets		5.34
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

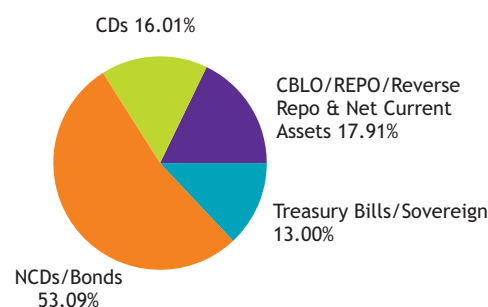
<sup>®</sup> The Benchmark of Canara Robeco Short Term Fund will change with effect from 19th May, 2014. The addendum stating the same is available on our website. The addendum was published on 16th April 2014.

## RATING PROFILE

(% to net assets)



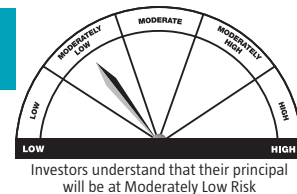
## ASSET ALLOCATION



# CANARA ROBECO SAVINGS PLUS FUND (CRSPF)

Erstwhile known as Canara Robeco Floating Rate

(as on Oct.30,2015)



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> :** ₹ 630.82 Crores

**Monthly AVG AUM :** ₹ 584.37 Crores

**NAV :** (as on October 30, 2015)

Regular Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan -	
Daily Dividend Reinvestment Option	₹ 10.2600
Direct Plan - Dividend Option	₹ 20.5394
Regular Plan - Dividend Option	₹ 20.4515
Direct Plan - Growth Option	₹ 22.9340
Regular Plan - Growth Option	₹ 22.8354
Direct Plan -	
Monthly Dividend Option	₹ 10.2626
Regular Plan -	
Monthly Dividend Option	₹ 10.2624
Regular Plan -	
Weekly Dividend Option	₹ 10.2624
Direct Plan - Weekly Dividend Option	₹ 10.2625

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

### ASSET ALLOCATION :

Indian Money Market Instruments : 70% - 100%  
Indian Debt Securities (including Securitised Debt): 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 (w.e.f. 28th May 2015)

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

Regular Plan	: 0.55%
Direct Plan	: 0.38%

**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 2 Months  
2) 4 Years 10 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>

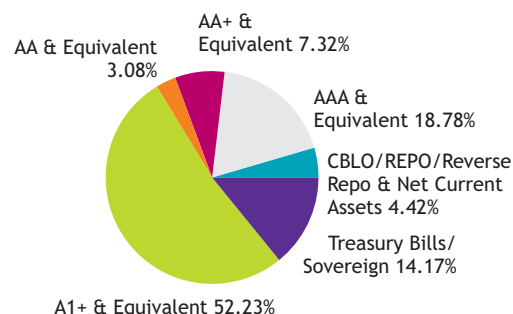
Yield to Maturity	7.68%
Modified Duration	0.73 Years
Average Maturity	0.86 Years

## MATURITY PROFILE

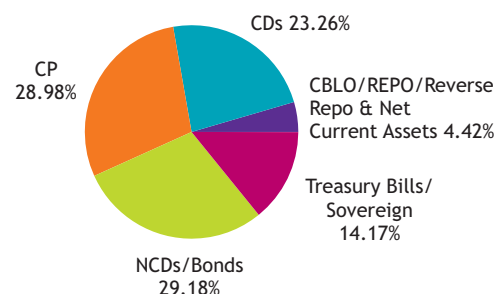
	% Allocation
Net Current Assets	4.06%
0 to 3 Months	41.63%
3 to 6 Months	27.20%
1 -2 years	13.66%
Greater than 2 years	13.44%

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>52.22</b>
Oriental Bank of Commerce	A1+(CRISIL)	11.80
Housing Development Finance Corporation Ltd	A1+(ICRA)	11.79
Aditya Birla Finance Ltd	A1+(ICRA)	6.28
Berger Paints India Ltd	A1+(CRISIL)	3.94
Orient Cement Ltd	A1+(CARE)	3.91
IDBI Bank Ltd	A1+(CRISIL)	3.86
Indian Bank	A1+ (ind)(FITCH)	3.86
Corporation Bank	A1+(CRISIL)	3.10
India Infoline Housing Finance Ltd	A1+(ICRA)	3.05
Kotak Mahindra Bank Ltd	A1+(CRISIL)	0.63
<b>Debt Instruments</b>		<b>29.17</b>
Power Finance Corporation Ltd	AAA(CRISIL)	6.38
Mahindra & Mahindra Financial Services Ltd	AAA (ind)(FITCH)	6.34
L & T Finance Ltd	AA+(ICRA)	3.97
Vedanta Ltd	AA(CRISIL)	3.08
L&T Housing Finance Ltd	AA+(CARE)	2.86
Rural Electrification Corporation Ltd	AAA(CRISIL)	2.40
Indiabulls Housing Finance Ltd	AAA(CARE)	2.07
Bajaj Finance Ltd	AAA (ind)(FITCH)	1.59
Shriram Transport Finance Co Ltd	AA+(CRISIL)	0.48
Treasury Bills		14.18
CBLO		0.36
Other Current Assets		4.07
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer(for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 30.10.2015

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

● Please refer page no. 39 for disclaimers.

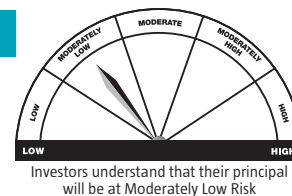
# CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF)

(as on Oct.30,2015)

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> :** ₹ 133.57 Crores

**Monthly AVGAUM :** ₹ 127.14 Crores

**NAV:** (as on October 30, 2015)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,285.9254
Direct Plan - Growth Option	₹ 2,245.3501
Institutional Plan - Daily Dividend Option**	₹ 1,240.7100
Institutional Plan - Growth Option**	₹ 2,386.1621
Direct Plan - Monthly Dividend Option	₹ 1,000.9943
Retail Plan - Daily Dividend Option**	₹ 1,240.7100
Retail Plan - Dividend Option**	₹ 1,601.6701
Retail Plan - Growth Option**	₹ 2,327.2090
Retail Plan - Monthly Divi. Option**	₹ 1,240.9801
Retail Plan - Weekly Divi. Option**	₹ 1,240.9801
Regular Plan - Daily Dividend Reinvestment Option**	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,233.9666
Regular Plan - Monthly Dividend Option	₹ 1,001.7233
Regular Plan - Weekly Dividend Option	₹ 1,241.0012
Direct Plan - Weekly Dividend Option	₹ 1,241.0486

**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 2 Months  
 2) 4 Years 6 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	7.61%
Modified Duration	0.64 Years
Average Maturity	0.78 Years

## MATURITY PROFILE

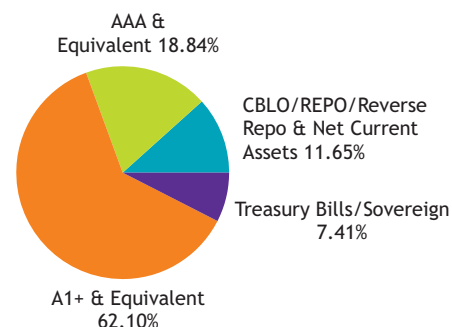
	% Allocation
Net Current Assets	0.59%
0 to 3 Months	44.45%
3 to 6 Months	25.81%
6 to 12 Months	17.82%
Greater than 2 years	11.33%

## PORTFOLIO

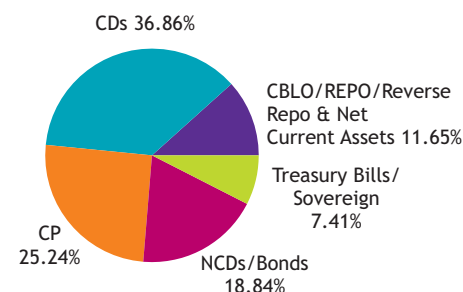
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>62.10</b>
Oriental Bank of Commerce	A1+(CRISIL)	18.56
Corporation Bank	A1+(CRISIL)	18.30
Cholamandalam Investment & Finance Co Ltd	A1+(ICRA)	17.82
Aditya Birla Finance Ltd	A1+(ICRA)	7.42
<b>Debt Instruments</b>		<b>18.83</b>
Power Finance Corporation Ltd	AAA(CRISIL)	11.32
Indiabulls Housing Finance Ltd	AAA(CARE)	7.51
CBLO		11.05
Treasury Bills		7.41
Other Current Assets		0.61
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



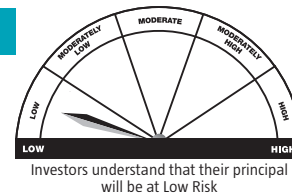
## CANARA ROBECO LIQUID (CRL)

(as on Oct.30,2015)

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> :** ₹ 1,444.68 Crores

**Monthly AVGAUM :** ₹ 1,578.32 Crores

**NAV:** (as on October 30, 2015)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,274.8345

Direct Plan - Growth Option ₹ 1,780.6544

Institutional Plan-Growth Option\*\* ₹ 2,608.8289

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

Direct Plan-Monthly Divi. Option ₹ 1,000.4680

Retail Plan-Monthly Divi. Option\*\* ₹ 1,005.8946

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

Retail Plan - Growth Option\*\* ₹ 2,539.2901

Retail Plan - Weekly Divi. Option\*\* ₹ 1,005.8947

Regular Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 1,778.1332

Regular Plan - Monthly Divi. Option ₹ 1,000.4484

Regular Plan - Weekly Divi. Option ₹ 1,000.4481

Direct Plan - Weekly Divi. Option ₹ 1,000.4492

**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 : 0.09%

**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 2 Months  
2) 4 Years 6 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.

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

Yield to Maturity	7.40%
Modified Duration	0.08 Years
Average Maturity	0.09 Years

### MATURITY PROFILE

	% Allocation
Net Current Assets	0.05%
0 to 3 Months	99.95%

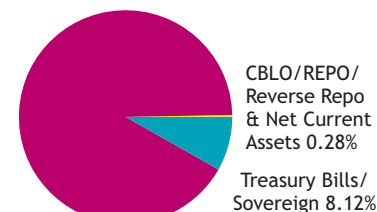
### PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>91.63</b>
Edelweiss Financial Services Ltd	A1+(CRISIL)	8.95
Corporation Bank	A1+(CRISIL)	8.61
IDBI Bank Ltd	A1+(CRISIL)	8.61
Chambal Fertilizers & Chemicals Ltd	A1+(CRISIL)	8.60
HDFC Bank Ltd		6.92
Shriram City Union Finance Ltd	A1+(CARE)	6.54
Housing Development Finance Corporation Ltd	A1+(ICRA)	5.18
Vijaya Bank	A1+(CARE)	5.16
UPL Ltd	A1+(CRISIL)	4.84
Berger Paints India Ltd	A1+(CRISIL)	4.13
RBL Bank Ltd		3.46
SREI Equipment Finance Ltd	A1+(ICRA)	3.45
Sundaram BNP Paribas Home Finance Ltd	A1+(CRISIL)	3.44
Cholamandalam Investment & Finance Co Ltd	A1+(ICRA)	3.44
Reliance Capital Ltd	A1+(CRISIL)	3.44
National Bank For Agriculture & Rural Development	A1+(CRISIL)	3.42
JM Financial Products Ltd	A1+(ICRA)	1.72
Oriental Bank of Commerce	A1+(CRISIL)	1.72
Treasury Bills		8.11
CBLO		0.22
Other Current Assets		0.04
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

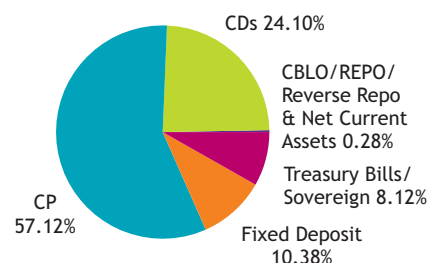
### RATING PROFILE

(% to net assets)

A1+ & Equivalent 91.61%



### 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 30.10.2015 ● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees. ● Please refer page no. 39 for disclaimers.

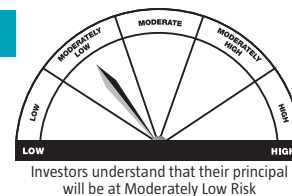
## CANARA ROBECO GILT ADVANTAGE FUND (CRGAF)

(as on Oct.30,2015)

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

- Income/Capital appreciation over short term to medium term commensurate with low credit risk
- Investing in the portfolio comprising of Short to medium term Government securities guaranteed by Central and State Government with a weighted average portfolio duration not exceeding 3 years

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



### FUND INFORMATION

**CATEGORY :** Open Ended Gilt Scheme

#### SCHEME OBJECTIVE :

To generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of Short to medium term Government securities guaranteed by Central and State Government with a weighted average portfolio duration not exceeding 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 1.18 Crores

**Monthly AVGAUM :** ₹ 1.22 Crores

**NAV :** (as on October 30, 2015)

Direct Plan - Dividend Option	₹ 13.4384
Regular Plan - Dividend Option	₹ 13.2642
Direct Plan - Growth Option	₹ 14.2735
Regular Plan - Growth Option	₹ 14.0935

**DATE OF ALLOTMENT :** March 1, 2011

#### ASSET ALLOCATION :

Govt. Securities/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	: 1.00%
Direct Plan	: 0.40%

**BENCHMARK :** I-Sec-Si-Bex

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 16 Years

**In Managing this Fund:** 4 Years 8 Months

### PRODUCT POSITIONING

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

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

Yield to Maturity	7.25%
Modified Duration	0.01 Years
Average Maturity	0.01 Years

### PORTFOLIO

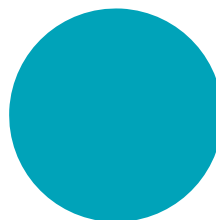
Name of the Instruments	% to NAV
CBLO	99.28
Other Current Assets	0.72
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### MATURITY PROFILE

	% Allocation
Net Current Assets	0.70%
0 to 3 Months	99.31%

### RATING PROFILE & ASSET ALLOCATION

(% to net assets)



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

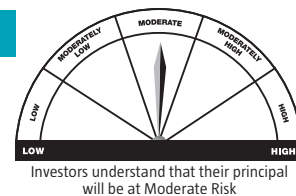
# CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF)

(as on Oct.30,2015)

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 \*** : ₹ 41.00 Crores

**Monthly AVGAUM** : ₹ 36.04 Crores

**NAV :** (as on October 30, 2015)

Direct Plan - Growth Option ₹ 14.1175

Regular Plan - Growth Option ₹ 13.8090

Direct Plan -

Monthly Dividend Option ₹ 14.1181

Regular Plan -

Monthly Dividend Option ₹ 13.8092

Regular Plan -

Quarterly Dividend Option ₹ 13.8090

Direct Plan -

Quarterly Dividend Option ₹ 14.1195

**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:** (w.e.f. 1st June 2015)

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<sup>^</sup>:

Regular Plan : 1.50%

Direct Plan : 1.20%

**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 2 Months

2) 3 Years 2 Months

## PRODUCT POSITIONING

Canara Robeco Yield Advantage seeks to maximize the returns through active management of the portfolio consisting of wide range of Debt and Money Market Instruments along with small participation in Equity. While the Fixed Income allocation in the portfolio primarily focuses on generating stable returns by way of accrual strategy, it also seek to benefit from any alpha generation opportunities available in the market. The Equity allocation in the portfolio is managed with the objective of generating capital appreciation in the portfolio by way of active management.

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

Yield to Maturity 8.39%

Modified Duration 2.70 Years

Average Maturity 3.78 Years

## MATURITY PROFILE

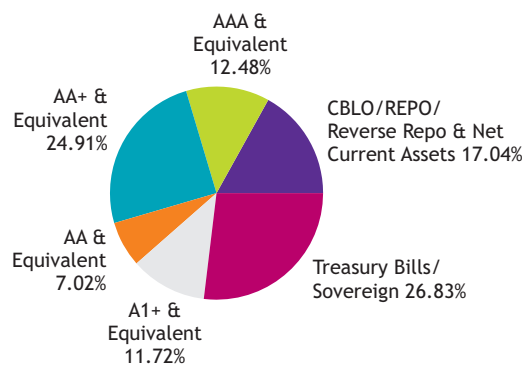
	% Allocation
Net Current Assets	2.31%
0 to 3 Months	14.73%
3 to 6 Months	16.61%
1 -2 years	14.74%
Greater than 2 years	51.62%

## PORTFOLIO

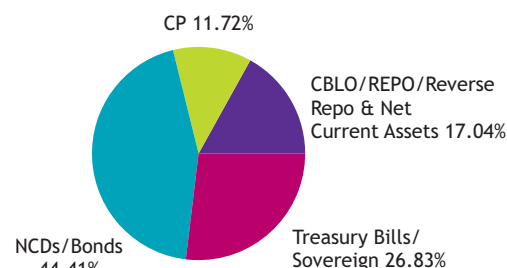
Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>11.72</b>
India Infoline Housing Finance Ltd	A1+(ICRA)	11.72
<b>Debt Instruments</b>		<b>44.41</b>
Tata Motors Ltd	AA+(CARE)	10.17
Power Finance Corporation Ltd	AAA(CRISIL)	7.59
Shriram Transport Finance Co Ltd	AA+(CRISIL)	4.95
L&T Infrastructure Finance Ltd	AA+(CARE)	4.90
L&T Housing Finance Ltd	AA+(CARE)	4.89
Indiabulls Housing Finance Ltd	AAA(CARE)	4.89
Vedanta Ltd	AA(CRISIL)	4.74
Blue Dart Express Ltd	AA(ICRA)	2.28
<b>Government Securities</b>		<b>26.83</b>
8.29% KERALA SDL 29-JUL-25	Sovereign	12.44
7.68% GOI 15-DEC-23	Sovereign	9.76
8.16% MAHARASHTRA SDL 23-SEP-25	Sovereign	4.63
CBLO		14.73
Other Current Assets		2.31
<b>Grand Total ( Net Asset)</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 30.10.2015

● ^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 SAVINGS FUND (CRGSF)

(as on Oct.30,2015)

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> :** ₹ 83.15 Crores

**Monthly AVGAUM :** ₹ 83.63 Crores

**NAV :** (as on October 30, 2015)

Direct Plan - Dividend Option ₹ 8.3595

Regular Plan - Dividend Option ₹ 8.3416

Direct Plan - Growth Option ₹ 8.3619

Regular Plan - Growth Option ₹ 8.3365

**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 : 0.38%

Direct Plan : 0.45%

**BENCHMARK :** Price of Physical Gold

**FUND MANAGER :** 1) Mr. Avnish Jain

2) Mr. Kiran Shetty

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

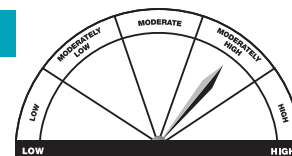
**In Managing this Fund:** 1) 2 Year 1 Month  
2) 3 Years 4 Months

### 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

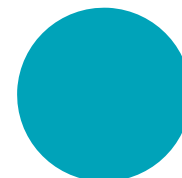
Name of the Instruments	% to NAV
Mutual Fund Investments	99.17
Canara Robeco Gold ETF	99.17
CBLO	1.15
Other Current Assets	-0.32
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



Investors understand that their principal will be at Moderately High Risk

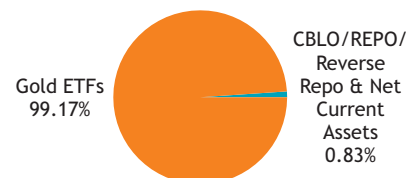
### RATING PROFILE

(% to net assets)



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

### ASSET ALLOCATION



Gold ETFs  
99.17%

CBLO/REPO/  
Reverse  
Repo & Net  
Current  
Assets  
0.83%

### MATURITY PROFILE

% Allocation

Net Current Assets -0.32%

## CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on Oct.30,2015)

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> :** ₹ 90.83 Crores

**Monthly AVGAUM :** ₹ 90.81 Crores

**NAV :** (as on October 30, 2015) ₹ 2,544.9178

**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 :** Mr. Avnish Jain / Mr. Kiran Shetty

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

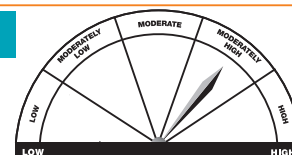
**In Managing this Fund:** 1) 1 Year 4 Months  
2) 4 Years 7 Months

### 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	98.26
CBLO	0.95
Other Current Assets	0.79
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



Investors understand that their principal will be at Moderately High Risk

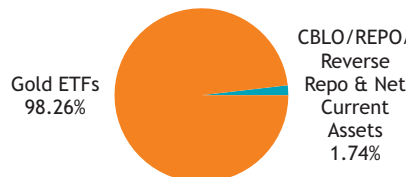
### RATING PROFILE

(% to net assets)



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

### ASSET ALLOCATION



Gold ETFs  
98.26%

CBLO/REPO/  
Reverse  
Repo & Net  
Current  
Assets  
1.74%

### TRACKING ERROR

Annualised Tracking error for Gold ETF as of October 2015 is 0.07(Period: Oct 2012 to Oct 2015).  
Source: Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

### MATURITY PROFILE

% Allocation

Net Current Assets 0.79%

## PERFORMANCE AT A GLANCE

(as on September 30, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	₹ 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)	92.70	20.30	16.14	16.23	92700	60645	61184
30 Sept'2014 to 30 Sept'2015	86.92	6.65	3.08	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	59.95	44.99	42.50	37.41			
30 Sept'2012 to 30 Sept'2013	60.24	-0.48	-1.11	3.29			

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 in the		
	₹ 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)	36.00	13.91	11.58	11.51	36000	29367	29185
30 Sept'2014 to 30 Sept'2015	32.91	9.39	0.77	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	18.77	75.33	40.05	37.41			
30 Sept'2012 to 30 Sept'2013	22.54	-16.73	0.39	3.29			

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 in the		
	₹ 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)	24.50	14.62	12.30	11.44	221848	136348	114688
30 Sept'2014 to 30 Sept'2015	24.91	6.38	0.77	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	17.17	49.45	40.05	37.41			
30 Sept'2012 to 30 Sept'2013	18.74	-0.37	0.39	3.29			

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 in the		
	₹ NAV Per Unit (₹)	Scheme	CNX Mid Cap <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	CNX Mid Cap <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	60.34	18.55	14.50	13.52	60340	41809	38161
30 Sept'2014 to 30 Sept'2015	49.04	23.04	13.72	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	23.10	112.29	63.17	37.41			
30 Sept'2012 to 30 Sept'2013	25.09	-7.93	-10.75	3.29			

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 in the			
	₹ NAV Per Unit (₹)	Regular Plan	Instt. Plan	CNX Nifty <sup>#</sup>	S&P Sensex <sup>##</sup>	Regular Plan	Instt. Plan	CNX Nifty <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	25.10	16.44	16.46	8.67	8.23	25100	25130	16531	16131
30 Sept'2014 to 30 Sept'2015	21.24	18.17	18.20	-0.20	-1.79	NOT APPLICABLE			
30 Sept'2013 to 30 Sept'2014	14.38	47.71	47.64	38.87	37.41				
30 Sept'2012 to 30 Sept'2013	14.76	-2.57	-2.83	0.56	3.29				

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> • ₹ NAV per unit for since inception is as of 30-September-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 September 30, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	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)	17.07	11.02	7.00	7.12	17070	14137	14213
30 Sept'2014 to 30 Sept'2015	16.12	5.89	0.77	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	11.66	38.25	40.05	37.41			
30 Sept'2012 to 30 Sept'2013	11.46	1.75	0.39	3.29			

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 in the		
	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)	111.42	11.22	-	10.65	111420	-	99281
30 Sept'2014 to 30 Sept'2015	99.78	11.67	4.38	-1.79	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	67.09	48.73	28.89	37.41			
30 Sept'2012 to 30 Sept'2013	67.89	-1.18	1.87	3.29			

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 in the		
	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)	14.83	10.19	-	-	140417	-	-
30 Sept'2014 to 30 Sept'2015	14.65	9.41	10.72	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	13.31	19.13	15.45	6.85			
30 Sept'2012 to 30 Sept'2013	13.98	3.72	3.22	2.45			

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 in the		
	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)	39.41	9.09	-	-	39410	-	-
30 Sept'2014 to 30 Sept'2015	34.09	15.62	15.70	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	31.19	9.29	12.85	6.85			
30 Sept'2012 to 30 Sept'2013	29.59	5.39	2.96	2.45			

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 in the		
	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)	30.71	8.99	6.69	6.31	30705	23273	22199
30 Sept'2014 to 30 Sept'2015	27.16	13.04	12.56	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	25.03	8.52	11.61	6.85			
30 Sept'2012 to 30 Sept'2013	23.59	6.13	3.49	2.45			

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 30-September-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 September 30, 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 in the		
	₹ 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)	13.77	6.30	7.91	6.64	13766	14891	13995
30 Sept'2014 to 30 Sept'2015	13.25	3.86	6.08	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	13.03	1.69	2.35	6.85			
30 Sept'2012 to 30 Sept'2013	12.94	0.75	2.96	2.45			

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 in the		
	₹ 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)	13.73	6.72	8.86	7.24	13727	14573	13635
30 Sept'2014 to 30 Sept'2015	12.94	6.06	10.72	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	11.87	9.06	15.45	6.85			
30 Sept'2012 to 30 Sept'2013	11.22	5.76	3.22	2.45			

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 in the				
	₹ 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)	2,524.36	6.98	7.37	8.21	-	5.90	25244	25930	17673	-	21960
30 Sept'2014 to 30 Sept'2015	2,332.37	8.23	8.50	8.52	8.56	8.86	NOT APPLICABLE				
30 Sept'2013 to 30 Sept'2014	2,158.32	8.06	8.71	9.30	9.49	8.35					
30 Sept'2012 to 30 Sept'2013	2,002.41	7.79	8.44	8.99	8.59	5.70					
Last 7 Days	-	0.15	0.15	0.15	0.21	0.43					
Last 14 Days	-	0.29	0.30	0.30	0.37	0.56					
Last 30 Days	-	0.60	0.62	0.62	0.67	0.92					

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 in the				
	₹ 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)	2,314.32	7.21	8.09	8.39	6.88	5.80	23143	23725	22210	22288	19725
30 Sept'2014 to 30 Sept'2015	2,129.80	8.66	8.96	9.08	8.56	8.86	NOT APPLICABLE				
30 Sept'2013 to 30 Sept'2014	1,966.34	8.31	8.91	9.46	9.49	8.35					
30 Sept'2012 to 30 Sept'2013	1,823.26	7.85	8.45	8.94	8.59	5.70					

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 in the		
	₹ 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)	22.70	8.06	7.27	6.07	22702	21017	18646
30 Sept'2014 to 30 Sept'2015	20.84	8.94	8.56	8.86	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	19.11	9.07	9.49	8.35			
30 Sept'2012 to 30 Sept'2013	17.54	8.94	8.59	5.70			

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 30-September-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 September 30, 2015)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)					Current Value of Standard Investment of ₹ 10000 in the			
	₹ 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)	16.53	8.03	8.30	7.98	5.98	16525	16794	16477	14592
30 Sept'2014 to 30 Sept'2015	15.16	9.03	9.03	9.90	13.76	NOT APPLICABLE			
30 Sept'2013 to 30 Sept'2014	13.89	9.12	9.08	10.12	6.85				
30 Sept'2012 to 30 Sept'2013	12.89	7.75	7.55	7.78	2.45				

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 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 in the		
	₹ 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)	16.40	8.11	7.64	5.58	16400	15947	14110
30 Sept'2014 to 30 Sept'2015	14.45	13.51	12.56	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	13.28	8.79	11.61	6.85			
30 Sept'2012 to 30 Sept'2013	12.24	8.54	3.49	2.45			

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 GILT ADVANTAGE FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	₹ NAV Per Unit (₹)	Scheme	I-Sec-Si-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	I-Sec-Si-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	14.03	7.66	8.50	6.87	14027	14539	13564
30 Sept'2014 to 30 Sept'2015	13.13	6.79	9.91	13.76	NOT APPLICABLE		
30 Sept'2013 to 30 Sept'2014	12.21	7.61	8.93	6.85			
30 Sept'2012 to 30 Sept'2013	11.37	7.34	7.15	2.45			

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 1, 2011

#### 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)	2,496.29	-3.17	-1.56
30 Sept'2014 to 30 Sept'2015	2,587.95	-3.54	-0.83
30 Sept'2013 to 30 Sept'2014	2,960.67	-12.59	-11.50
30 Sept'2012 to 30 Sept'2013	3,145.37	-5.87	-4.90

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)	8.18	-5.97	-3.75
30 Sept'2014 to 30 Sept'2015	8.58	-4.65	-0.83
30 Sept'2013 to 30 Sept'2014	9.75	-12.02	-11.50
30 Sept'2012 to 30 Sept'2013	10.36	-5.85	-4.90

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)	11.77	10.40	12.43	11.90
30 Sept'2014 to 30 Sept'2015	10.70	9.94	12.56	13.76

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 30-September-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 September 30, 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)	1450000	1200000	840000	600000	360000	120000
Market Value (INR)	4209047	2577298	1490723	867152	458165	117564
Scheme Returns	16.48%	14.62%	16.10%	14.72%	16.32%	-3.75%
BSE 200 <sup>#</sup>	12.18%	10.26%	11.93%	11.42%	12.65%	-7.29%
Sensex <sup>##</sup>	29.22%	9.68%	9.96%	9.46%	9.35%	-11.07%
Inception Date	16-Sep-03					

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Krishna Sanghavi

	Since Inception	10 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	800000	NA	600000	360000	120000
Market Value (INR)	1388461	NA	888732	468609	117149
Scheme Returns	16.30%	NA	15.72%	17.91%	-4.38%
BSE 100 <sup>#</sup>	10.61%	NA	10.24%	10.02%	-10.19%
Sensex <sup>##</sup>	29.22%	NA	9.46%	9.35%	-11.07%
Inception Date (Canara Robeco Equity Taxsaver – 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	2720000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	17992606	14842189	8308144	2632855	1545870	922419	486279	121838.3
Scheme Returns	14.41%	15.91%	18.41%	15.02%	17.12%	17.24%	20.55%	2.86%
Crisil Balance <sup>#</sup>	NA	NA	NA	9.62%	10.40%	10.18%	10.62%	-2.87%
Sensex <sup>##</sup>	12.44%	12.93%	14.28%	9.68%	9.96%	9.46%	9.35%	-11.07%
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	730000	600000	360000	120000
Market Value	1244863	953678	496807	121338
Scheme Returns	17.41%	18.60%	22.10%	2.08%
CNX NIFTY <sup>#</sup>	8.52%	10.18%	10.42%	-9.94%
Sensex <sup>##</sup>	9.06%	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)	1270000	1200000	840000	600000	360000	120000
Market Value (INR)	4197379	3779492	2406937	1298421	651101	127824
Scheme Returns	21.25%	21.73%	29.63%	31.48%	42.58%	12.33%
CNX Midcap <sup>#</sup>	13.50%	13.27%	16.19%	16.77%	23.19%	2.63%
Sensex <sup>##</sup>	10.12%	9.68%	9.96%	9.46%	9.35%	-11.07%
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 30th September, 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 September 30, 2015)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	620000	600000	360000	120000
Market Value	879201	845129	417464	117538
Scheme Returns	13.48%	13.67%	9.86%	-3.79%
BSE 100 <sup>#</sup>	10.19%	10.24%	10.02%	-10.19%
Sensex <sup>##</sup>	9.50%	9.46%	9.35%	-11.07%
Inception Date	20-Aug-10			

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1180000	840000	600000	360000	120000
Market Value (INR)	2282594	1450955	878437	507998	118144
Scheme Returns	12.89%	15.34%	15.24%	23.72%	-2.86%
BSE 100 <sup>#</sup>	9.72%	10.94%	10.24%	10.02%	-10.19%
Sensex <sup>##</sup>	9.28%	9.96%	9.46%	9.35%	-11.07%
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	1900000	1800000	1200000	840000	600000	360000	120000
Market Value	4032681	3653966	2049327	1294519	844251	425679	127440
Scheme Returns	8.89%	8.87%	10.32%	12.15%	13.63%	11.20%	11.71%
Isec Li Bex <sup>#</sup>	NA	NA	9.36%	9.71%	10.81%	11.78%	11.62%
10yr G Sec Index <sup>##</sup>	NA	NA	17.90%	6.96%	8.02%	9.10%	11.16%
Inception Date	29-Dec-99						

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1570000	1200000	840000	600000	360000	120000
Market Value	3002524	1981703	1154897	762432	418438	126355
Scheme Returns	9.40%	9.69%	8.95%	9.52%	10.02%	9.98%
Crisil Composite Bond Fund Index <sup>#</sup>	7.32%	8.00%	8.66%	9.46%	10.38%	10.63%
10yr G Sec Index <sup>##</sup>	0.063287422	17.90%	6.96%	8.02%	9.10%	11.16%
Inception Date	19-Sep-02					

#### 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	1270000	1200000	840000	600000	360000	120000
Market Value	2019616	1862997	1148712	755101	411886	125599
Scheme Returns	8.46%	8.52%	8.80%	9.13%	8.95%	8.78%
Crisil Liquid Fund Index <sup>#</sup>	7.67%	7.90%	8.30%	8.80%	8.90%	8.45%
1 yr T- bill index <sup>##</sup>	6.42%	6.65%	7.09%	7.76%	8.11%	8.84%
Inception Date	04-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 30th September, 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 September 30, 2015)

### DEBT SCHEMES

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	770000	600000	360000	120000
Market Value	1046947	774238	421870	126479
Scheme Returns	9.45%	10.14%	10.58%	10.18%
Crisil Composite Bond Fund Index <sup>#</sup>	8.84%	9.46%	10.38%	10.63%
10yr G Sec Index <sup>##</sup>	7.27%	8.02%	9.10%	11.16%
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	860000	840000	600000	360000	120000
Market Value	1205254	1151894	757463	413102	125641
Scheme Returns	8.84%	8.88%	9.26%	9.15%	8.84%
Crisil Liquid Fund Index <sup>#</sup>	8.26%	8.30%	8.80%	8.90%	8.45%
1 yr T- bill index <sup>##</sup>	7.05%	7.09%	7.76%	8.11%	8.84%
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	790000	600000	360000	120000
Market Value	1050187	749533	472642	125371
Scheme Returns	8.53%	8.84%	18.52%	8.42%
Crisil Short-Term Bond Fund Index <sup>#</sup>	8.77%	9.30%	9.61%	9.48%
10 YR G-sec Index <sup>##</sup>	7.19%	8.02%	9.10%	11.16%
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	630000	600000	360000	120000
Market Value	707815	666600	376072	122195
Scheme Returns	4.38%	4.16%	2.86%	3.41%
Composite Gold Index <sup>#</sup>	6.03%	5.81%	4.87%	5.47%
10yr G Sec Index <sup>##</sup>	7.88%	8.02%	9.10%	11.16%
Inception Date	09-Jul-10			

#### CANARA ROBECO GOLD SAVINGS FUND

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

	Since Inception	3 yr	1 yr
Total Amt invested	400000	360000	120000
Market Value	357639	324655	117205
Scheme Returns	0.00%	0.00%	-4.30%
Domestic Price of Gold (Per KG)	0.00%	0.00%	-1.36%
Inception Date	25-Jun-12		

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 30th September, 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 September 30, 2015)

### DEBT SCHEMES

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	1 yr
Total Amt invested	200000	120000
Market Value	216793	125515
Scheme Returns	9.57%	8.64%
Crisil Composite Bond Fund Index <sup>#</sup>	11.81%	10.63%
10yr G Sec Index <sup>##</sup>	12.13%	11.16%
Inception Date	07-Feb-15	

#### CANARA ROBECO GILT ADVANTAGE FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	3 yr	1 yr
Total Amt invested	550000	360000	120000
Market Value	651676	400981	124241
Scheme Returns	7.34%	7.13%	6.63%
Isec SI Bex <sup>#</sup>	8.86%	9.04%	9.76%
10yr G Sec Index <sup>##</sup>	8.23%	9.10%	11.16%
Inception Date	01-Mar-11		

#### CANARA ROBECO YIELD ADVANTAGE FUND

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

	Since Inception	3 yr	1 yr
Total Amt invested	540000	360000	120000
Market Value	634817	399925	123990
Scheme Returns	7.14%	6.96%	6.23%
Crisil MIP Blended Index <sup>#</sup>	9.71%	10.51%	13.32%
10yr G Sec Index <sup>##</sup>	18.07%	9.10%	11.16%
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 30th September, 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>		
31.07.2015	0.35	83.67
28.08.2015	0.60	78.77
24.09.2015	0.60	77.82
30.10.2015	0.60	79.35
<b>Direct Plan</b>		
<b>Monthly Dividend Option</b>		
31.07.2015	0.35	84.24
28.08.2015	0.60	79.35
24.09.2015	0.60	78.46
30.10.2015	0.60	80.06

### 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

### 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

### 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
<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

### 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 Gilt Advantage

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.05.2011	0.07	10.1552
<b>Regular Plan</b>		
25.10.2013	0.60	12.1497
<b>Direct Plan</b>		
25.10.2013	0.60	12.1795

### 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
<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
<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
<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

### 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

\* 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 (Record Date)	Dividend Distribution per unit*	NAV as on the date 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
<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

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.2913
20.06.2014	0.35	12.6800
31.12.2014	0.39	13.3433
26.06.2015	0.40	13.2629
<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

### Canara Robeco Gilt PGS Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.3226
20.06.2014	0.35	12.8805
31.12.2014	0.40	13.6628
26.06.2015	0.40	13.5912
<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

### Canara Robeco Medium Term Opportunities Fund

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

\* 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 : 6.79% (MIBOR as of Oct 30, 2015)

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

---

**BRANCH OFFICES** Toll Free No : 1800 209 2726 Website : [www.canararobeco.com](http://www.canararobeco.com)

Ahmedabad: Tel: (079) 40278936 Bangalore : Tel.: (080) 39871400-01 Chandigarh : Tel: (0172) 2648007 Chennai : Tel.: (044) 28492596-98 Goa : Tel.: (0832) 2422415, 6450631  
Hyderabad : Tel.: (040) 39132301 /02 Indore : Tel.: (0731) 6451222 Jaipur: Tel.: +(141) 4010281 Kochi : Tel.: (0484) 2364846/36 Kolkata : Tel.: (033) 30584716 - 19 Lucknow :  
Tel.: ( 522) 4026560 Mangalore : Tel: (0824) 2448804 Mumbai : Tel.: (022)66585000/18, 66585085-86 New Delhi : Tel.: (011) 23326417 Pune : Tel.: (020) 30923820-24 Surat :  
Tel.: (0261) 6554243, 6641345

---

**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 30.10.2015. The disclosures of average maturity period relates to the debt component of the portfolio as on 30.10.2015.

---

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

---

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

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

## You may have several reasons to celebrate

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

## CANARA ROBECO Equity Diversified

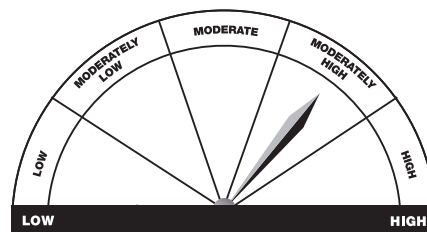
(An Open-Ended Equity Scheme)



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

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

**RISKOMETER**



Investors understand that their principal will be at Moderately High Risk

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

To know more, visit [www.canararobeco.com](http://www.canararobeco.com) or call 1800 209 2726.

**smarT**omorrow**s**

**CANARA ROBECO**  
Mutual Fund

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