



# FACTSHEET

November 30, 2022

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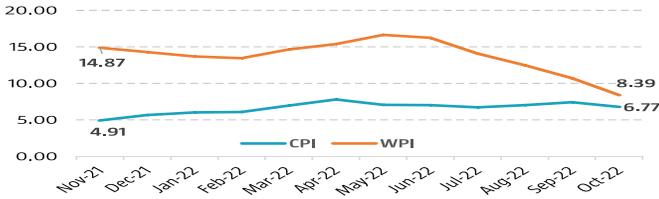
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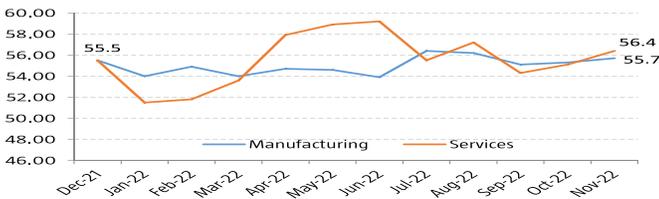
## Inflation in India (%)

Consumer Price Index decreased to 3-month low, 6.77% in Oct'22 from 7.41% in Sep'22 due to decline in prices of vegetables, fruits, pulses and oil. The current level of inflation continues to remain above the 6% mark for the ninth consecutive month. Wholesale Price Index (WPI) decreased to 8.39% in Oct'22 from 10.70% in Sep'22, lowest since Mar'21, primarily contributed by fall in the price of basic metals, crude oil and manufactured products. The current level of inflation continues to rise above RBI's limit of 4%-6%.



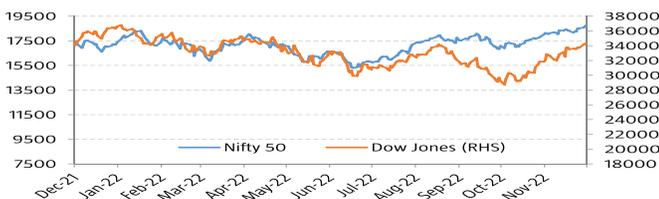
## Indian Business Indicators - Purchasing Managers' Index (PMI)

S&P Global India Manufacturing Purchasing Managers' Index (PMI) jumped to 3 months high, 55.7 in Nov'22 from 55.3 in Oct'22 as new order and exports expanded and there was a substantial easing of input cost pressure. PMI Services rose to 3 months high, 56.4 in Nov'22 from 55.1 in Oct'22 due to sharp expansion in output and further job creation. The reading remains in the expansion zone as a print above 50 means expansion while a score below 50 denotes contraction.



## Equity Markets - India & US

Bellwether indices, Nifty 50 and S&P BSE Sensex increased by 4.14% and 3.87% respectively owing to strong corporate earning numbers for the quarter ended Sep'22 and decline in global crude oil prices. Firm global cues along with the strong foreign fund inflows helped to uplift the market sentiments. Goods and Services Tax (GST) collection stood at 1.45 lakh crore in Nov'22, which is 11% more than the corresponding period of last year. Foreign Institutional Investors (FIIs) were net buyers in Indian equities to the tune of 36238.63 crore this month. Dow Jones increased drastically by 5.67% from previous month.



## India GDP Growth Rate

India's Real GDP grows at a 6.3% for Q2 FY23 vs 13.5% for Q1 FY23. Normalisation of base and disappointing performance by the manufacturing sector led to a lower growth in Q2 compared with Q1 FY23. However, both sequential improvement and good growth over the pre-pandemic level (Q2 FY20) signal the economy's resilience despite global growth and financial uncertainties.

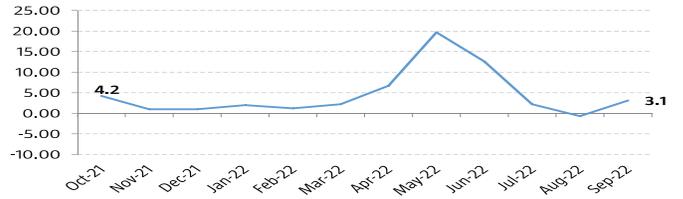


**Note:** The data/statistics are given to explain general market trends, it should not be construed as any research report/research recommendation. The sector(s) mentioned are for the purpose of understanding only and the Fund may or may not have any future position in these sector(s).

Source: Bloomberg

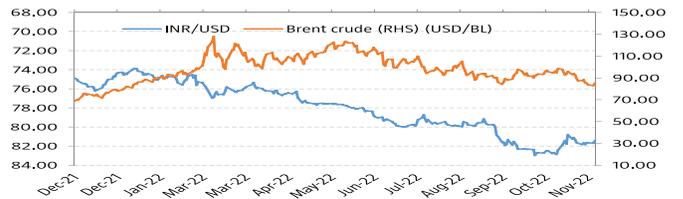
## Index of Industrial Production (%)

Index of Industrial Production (IIP) rose to 3.1% in Sep'22 from -0.8% in Aug'22 primarily owing to a rise in manufacturing and mining outputs. The electricity sector rose by 11.6%, whereas the manufacturing and mining sectors increased by 1.8% and 4.6% respectively in Sep'22.



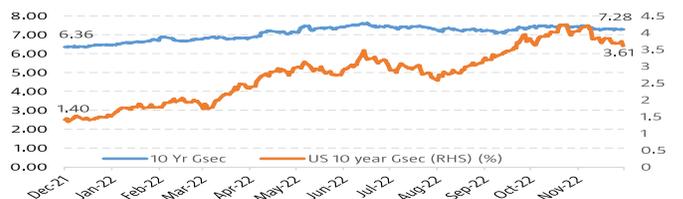
## USD INR & Brent Crude Movement

Brent crude oil stood at ~US\$ 85.43 due to the demand supply disruption across the world on concerns over slowdown in global growth, rising inflation and worries of more interest rate hikes by the central banks in the coming months which hit the demand outlook of the commodity. The Rupee closed the month on 81.43 against Greenback as on Nov'22.



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

Yield on the 10-Year benchmark paper declined slightly, closing at 7.28% on 30th Nov'22 vs 7.44% on 31st Oct'22 following lower inflation readings in the India. The U.S. Fed chief indicated that it may slowdown the pace of rate hikes in the future meetings which also aided market sentiment. 10-year U.S. Treasury bond closed lower at 3.61% on Nov'22 vs 4.05% on Oct'22.



## Equity Market Review



Mr. Shridatta Bhandwadar  
Head - Equities

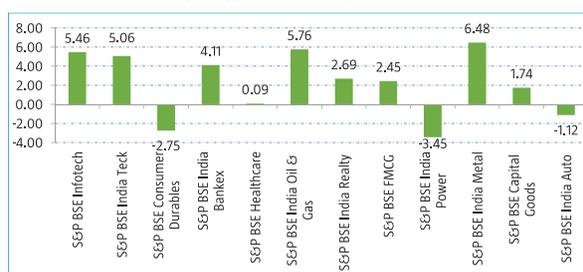
### Equity Market Update

- ▶ In the month of Nov'22, equity markets went north with Nifty 50 rising by 4.14% m-o-m basis majorly led by strong corporate earning numbers for the quarter ended Sep'22 and decline in global crude oil prices. Firm global cues along with the strong foreign fund inflows helped to uplift the market sentiments.
- ▶ Foreign Institutional Investors (FIIs) were net buyers in Indian equities to the tune of 36238.63 crores
- ▶ Goods and Services Tax (GST) collection shows that 1.45 lakh crore were collected for Nov'22, which is 11% more than the corresponding period of last year. This is the ninth straight month when collections from GST has remained above 1.40 lakh crore.
- ▶ During the Month, markets witnessed some correction in the first half as some Mid Cap and Small Cap companies saw losses for the quarter. Market participants preferred to book some profits and repositioned themselves which also lead to some fall. Global

inflation concerns kept market participants on tenterhooks. A major rating agency reduced India's projected economic growth for 2022.

- ▶ Government Data showed that the India's core sector growth dropped to 0.1 per cent in October in comparison to 8.7 per cent in the same month last year.
- ▶ Globally, US equity markets also went up during the month. U.S. Federal Reserve monetary policy review held in Nov'22 showed that the U.S. central bank might slow down the pace of rate hikes moving ahead, upbeat quarterly reports of multiple big companies also made it rise back up and end in green. Despite hopes that the U.S. Federal Reserve may slow down the pace of rate hikes in the coming months providing some support to the markets, Asian Equity Markets closed on a mixed note due to Covid-19 restrictions again imposed in China as well as U.S. administration imposing export controls on China. On the other hand, European Markets rose, coupled with hopes of the new British Prime Minister leading Britain out of an economic crisis further boosting market sentiments and U.K. retail sales came better than expected for Oct'22.

### Market Performance (in %)(Y - o - Y Basis)



Source: MFI Explorer, ICRA Analytics Ltd.

### Equity Market Outlook

The global environment remains adverse, though inflation might have peaked, based on the latest inflation data in US. The latest comments from Fed about possible slowing pace of increase in the interest rates is comforting. However, the interest rates are likely to remain at elevated level of 4.5-5%, till inflation shows serious moderation. Combination of slowing growth but yet sticky inflation is an outcome of elevated energy prices and challenged supply chains in China, which are taking time to correct itself. Geopolitical tensions are taking time to abate and are only getting complex with Ukraine regaining lost ground on war front. Given these tensions, supply chains and global trade has become vulnerable to new dimension which were missing till 2022. In our worldview, 1) the Liquidity, 2) Growth and 3) Inflation surfaced post monetary and fiscal expansion in 2020 in that order and they might reverse in the same order during CY22/23. We are already witnessing liquidity reversal since last few quarters; growth has started receding lately (Europe is already in recession, US is slowing) and inflation might be the last one to moderate. We saw the first downtick in inflation just now. Inflation is taking more time than usual to recede given elevated energy prices, tight labor markets and challenged supply chains in China. In-turn, further interest rate increases become imperative - expect additional 100bps increase through next 6 months to 4.5%-5% in US – and remain there for some time.

This environment would have implications for emerging markets including India in the form of 1) Heterogeneous flows, 2) higher cost of capital and 2) impact on exporting sector growth. We believe that the inflation and energy equation might adjust itself over next 6-9 months (unless we get a full-fledged European/Asian conflict, which is low probability event in our view). This is expected to happen despite Russia being large supplier of Gas and oil, as money supply reduces and growth moderates. Expect sizable growth moderation in developed world over next 4 quarters, as impact of lower liquidity, zero fiscal support, higher energy prices and higher cost of capital plays through in underlying economy.

On domestic front, India has outperformed most EMs on earnings and index return front over last 4 quarters sizably. Indian market has recovered post sharp pull back of ~15% in July/August and valuation are no more inexpensive, given modest earnings moderation lately. India is more sensitive to energy prices as compared to most of its peers. With oil still at >US\$90 (adjusted for INR depreciation), the Current Account Deficit can deteriorate by >1.5% for FY23 to 3-3.5%, depending upon the period of elevated energy prices, putting pressure on inflation and currency. RBI has used reserves as first line of defense for currency, and thus interest rates increase might now be higher towards 6-6.5% as compared to earlier expectation of increase till 6% repo rate. Expect inflation to range above 6% through the next 2-3 quarters before moderating. Clearly, we are vulnerable – if this is sustained for a longer period. If energy prices correct the way they have been during last few weeks, we might see

faster moderation of inflation and lower need to increase interest rates.

Having said that there are no macro worries, given >US\$530bn of forex and > US\$30-50bn of FDI annually plus strong remittances. We are working with a base case that the energy prices will adjust within the next 2-3 quarters and thus the impact on economy and earnings would be far less than what market is projecting. India story remains constructive if the energy prices moderate in a shorter time frame than anticipated.

While in near term there are challenges; equity outlook from medium term perspective remains constructive for India. We see several factors which are constructive viz. 1) Corporate earnings are expected to be healthy over 2-3 years with nominal GDP growth at 10-11% CAGR, 2) Government has shifted focus to growth despite fiscal constraints – visible in Govt/PSU capex numbers – benefited by higher than expected tax revenues for FY23, 3) Exports while will moderate, are still likely to be resilient in pockets, 4) Bank and Corporate balance sheets have gone through de-leveraging over last 6-7 years and are ready for growth as environment stabilizes and 5) discretionary consumer demand remains healthy – visible in Auto, Retail, Real estate, Travel etc. All these factors indicate a conducive growth environment as compared to the past few years on domestic front through next 3-5 years.

At the aggregate level, the nifty earnings growth estimates for FY23/24 have remained unchanged with 12-14% CAGR, respectively. After a span of five years, we have witnessed earnings upgrades through 2HFY21/22. The earnings upgrade cycle has taken a pause in 1HFY23 due raw material price pressures – after 6 consecutive quarters of earnings upgrade of ~25%. The earnings upgrades cycle has moved to domestic cyclicals from exporting sectors. The earnings upgrade cycle has firmly shifted from externally focused sectors like IT, Commodities/other exporters towards domestically focused sectors like Financials, Discretionary, auto, Industrials, Housing etc. Assuming the energy prices moderate to <US\$80 within next 3-6 months, this cycle could convert into a full-fledged business and credit cycle for next 3 years. Given this context, the portfolios have also gradually been aligned to sectors where the earnings upgrades are likely to happen over the next 2 years, the domestic cyclicals.

Nifty is trading at 20x FY24 on consensus earnings, in a fair valuation zone from medium term perspective, assuming earnings downgrades are not substantial in FY23/24. The current uncertainty is good medium term valuation entry point for Indian market in our view, given that most domestic enablers are in place, and we are underway a cyclical upturn in domestic economy and earnings. Key risk still appears to be on 1) Earnings downgrades, if energy prices remain elevated for longer period than anticipated, 2) stagflation, 3) Escalation of war and 3) Negative impact on domestic growth and due to longer and higher global inflation/interest rates.

Source: ICRA MFI Explorer

## Debt Market Review



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

### Economy Review & Fixed Income Market Outlook

#### Global Economy Update:

The outlook for the global economy remains clouded with downside risks. Global financial conditions have been tightening and deteriorating market liquidity is amplifying financial price movements. Markets are now pricing in moderate increases in policy rates and risk-on appetite has returned.

Geopolitical hostilities without any end in sight, combined with aggressive and synchronised monetary tightening across economies to bring inflation down to tolerable levels, are clearly weighing on global growth. However, as few countries have started exhibiting signs of softening inflation, some central banks have either begun to pause tightening cycle or have hinted at lowering the pace of rate hikes going forward. Global stock markets remain edgy with an upward bias and sovereign bond yields moderated from highs on expectations of slower rate increases. The US dollar moderated from highs, but increasingly, two-way expectations on the magnitude and timing of rate hikes are impacting global economic prospects with attendant spill overs that cascade onto the shores of emerging and developing economies.

#### Indian Economic Growth:

In India, supply responses in the economy are gaining strength. With headline inflation beginning to show signs of easing, the domestic macroeconomic outlook can best be characterised as resilient but sensitive to formidable global headwinds. Urban demand appears robust, rural demand is muted but more recently picking up traction.

According to S&P Global, India's Manufacturing Purchasing Managers' Index rose to 55.7 in Nov 2022 from 55.3 in Oct 2022. India's manufacturing sector expanded at its highest rate in three months in Nov as input cost inflation dropped to a two-year low despite the worsening state of the global economy.

Reflecting the growing preference for bank credit for working capital requirements, issuances of CPs and corporate bonds have declined. The banking system is well-capitalised, with capital ratios for the system well above 16 per cent of total risk-weighted assets. The provision coverage ratio is above 70 per cent, even unadjusted for write-offs. Gross non-performing assets (GNPAs) have consistently declined, with net NPAs were sliding down towards 1 per cent of total assets. Liquidity cover is robust, and profitability is shored up. The levels of inflation are, however, impacting corporate performance. Corporate earnings results covering more than 90 per cent of all listed non-financial companies point to loss of momentum in earnings in the second quarter of 2022-23. Expenditure growth, driven by input cost pressures, outpaced revenue growth, exerting pressure on operating profits and sending them into contraction. With other income declining in this quarter, net profits contracted on a y-o-y basis.

According to the Centre for Monitoring Indian Economy (CMIE), India's unemployment rate rose to 8.0% in Nov 2022 from 7.77% in Oct 2022. The urban unemployment rate rose 8.96% in Nov from 7.21% in Oct, while the rural unemployment rate fell 7.55% in Nov from 8.04% in Oct.

According to the finance ministry, Goods and Services tax (GST) collection rose 11% YoY to Rs. 1,45,867 crores in Nov 2022. The rise came due to higher revenues from imports. The CGST accounted for Rs. 25,681 crore and SGST for Rs. 32,651 crores. The IGST accounted for Rs. 77,103 crore and Cess for Rs. 10,433 crores.

#### GDP:

India's economy grew by 6.3% in the second quarter of FY23 following a double-digit growth of 13.5% in the first quarter of this fiscal. The slowdown in growth compared with the first quarter was on account of the normalisation of the base and a contraction in the manufacturing sector's output. However, both sequential improvement and good growth over the pre-pandemic level (Q2 FY20) signal the economy's resilience despite global growth and financial uncertainties. The GDP growth in Q2 was only marginally higher than our expectation (6.2%) mainly because of higher-than-expected growth in trade, hotels, transport, and communication-related sectors.

On a sequential basis, domestic economic output expanded by 3.6% reversing the contraction seen in the previous quarter with services gaining momentum. When compared with the pre-pandemic period, GDP has recorded a growth of 7.6% with a broad-based recovery across sectors. Increasing discretionary spending and higher mobility have boded well for the services sector. The industrial sector's performance was led down by the manufacturing sector which contracted by 4.3% (y-o-y).

Both private consumption and investment rate edged up in Q2 FY23 compared with the corresponding quarter of previous year supported by higher economic activity. However, the global growth slowdown has weighed on the net exports.

#### Inflation:

##### Global:

Consumer price inflation reigns high across economies due to sustained cost push pressures from elevated food and energy prices and lingering pandemic-induced supply chain bottlenecks, although there are signs of inflation easing in a few economies, especially amongst Emerging Market Economies (EMEs).

US CPI inflation softened to 7.7 per cent (y-o-y) in October 2022 from 8.2 per cent in September, while personal consumption expenditure (PCE) based inflation held steady at 6.2 per cent (y-o-y) in September 2022.

In the Euro Area, on the other hand, inflation soared to a new peak of 10.6 per cent in October 2022, up from 9.9 per cent in September on high energy, food, alcohol, and tobacco prices. In the UK, CPI inflation shot up to 11.1 per cent in October, rising from 10.1 per cent in September.

Among the BRICS economies, inflation in Brazil eased to 6.5 per cent in October from 7.2 per cent in September, in Russia it eased to 12.6 per cent in October from 13.7 per cent in September, while in China inflation fell to 2.1 per cent in October 2022 vis-à-vis 2.8 per cent in September 2022.

##### India:

India's CPI eased to 6.77% in Oct 2022 as against 7.41% in Sep 2022. Consumer Food Price Index (CFPI) also eased to 7.01% in Oct 2022 as compared to 8.60% rise in Sep 2022.

India's Wholesale price index-based inflation (WPI) eased to 8.39% YoY in Oct 2022 from 10.70% rise in Sep 2022 and 13.83% increase in Oct 2021. The growth of WPI Food index eased to 6.48% in Oct 2022 from 8.08% in Sep 2022 and 10.06% in Aug 2022.

#### Export & Fiscal Deficit:

India's merchandise exports fell to \$29.78 billion in Oct 2022 from \$35.73 billion in Oct 2021. Merchandise imports rose to \$56.69 billion in Oct 2022 from \$53.64 billion in Oct 2021. During Apr to Oct 2022, exports rose to \$263.35 billion, and imports rose to \$436.81 billion.

Government data showed that India's fiscal deficit stood at 45.60% of the Budget Estimates (BE) from Apr to Oct of FY23. The revenue deficit stood at 38.80% of Budget estimate. Total receipts stood at Rs. 13.86 lakh crore or 60.7% of the budget target as compared to 64.7% in the corresponding period of the previous year.

#### Bond Yields & Spreads:

Bond yields hardened in early part of November but reversed course on lower US inflation numbers, as this likely would slow down pace of rate hikes from US FED. Globally market sentiment turned positive on softening inflation across large economies and sovereign yields dropped. US 10Y yield dropped to 3.60% at end of Nov, from highs of 4.24% seen in early part of November. India 10Y Yield dropped from 7.45% at end of Oct to close at 7.28% at Nov end on back of positive global sentiment as well drop in India CPI.

The yield curve continued to remain flat. Tightening liquidity had impact on short term rates, pushing them faster as compared to long end of yield curve.

Corporate bond yields fell/rose in tandem with the G-sec yields across tenors and the rating spectrum. Credit risk premium as reflected in the spread of corporate bond yields over G-sec yields of equivalent maturities also declined marginally during the same period, except for up to 1 year segment, where corporate spreads have gone up. Corporate issuance remained modest though it gathered a little pace, with primary market issuances during 2022-23 so far (up to Oct 2022) at Rs.3.08 lakh crore.

#### Fixed Income Market View:

The sharp concurrent tightening of financial conditions in advanced economies (AEs) is leading to recession fears in large economies with risks of spill overs to emerging markets through global trade and financial linkages. The recent softening of inflation in few economies, especially USA, has led to the belief that FED tightening is likely to slow down, which led to sharp drop in bond yields. US FED is now expected to raise rates by 50bps in Dec FOMC (Federal Open market committee) meet. Market data indicates that terminal rate for FED funds rate is likely to be 4.75%-5%. Data of US economy continues to show strength, especially the labor markets, though the housing markets have seen correction. The strong labor market is likely to continue to push the FED to keep raising rates till moderation of inflation is seen on more consistent basis and labour markets show signs of easing.

In line with global positive sentiments, bond yields dropped in Nov. Liquidity further improved post the festive season, further helping bond markets. Strong FII inflows in equity in August 22 had reversed September 22 on global risk off sentiment but were moderately positive in October 22. However, FII inflows picked up strongly in Nov, with net inflows of almost Rs.40000cr. The rupee recovered sharply hitting a low of Rs.80.51/\$ before ending the month slightly higher at Rs.81.42/\$. Large FII equity flows coupled with global US dollar weakness aided rupee.

Evolving global cues relating to geo-politics, US rates, and crude oil, would likely continue to drive Indian markets. Market participants closely track AE inflation prints for signs of moderation in momentum, as global financial tightening is largely driven by systemically important central banks. With US inflation now showing some signs of easing, there is still long way to go to achieve the long-term target of 2%. US FED is projected to take the Fed funds rate to 4.75-5.00% by early next year. FED officials continue to push back markets on rate cut expectations for next year, indicating that rates may have to stay higher for longer in face of unprecedented inflationary environment, and even if there is pause in rate hike cycle, rate cuts are not on cards. Market movement is likely to remain data dependent, though with FED nearing the end of rate hike cycle, rate markets would be looking at forward guidance, if any, from the FED.

RBI MPC is likely to moderate its pace of hike, as inflation is expected to drop to 5% by 1QFY2024. RBI MPC may hike by 35bps in December 2022 and further by 25bps in February taking the repo rate to 6.5%. With liquidity easing in November, overnight rates are trading around standing deposit facility (SDF) rates. Overnight rates are likely to remain volatile as liquidity fluctuates between deficit and surplus. As per our opinion markets may get new direction post RBI MPC on 7th December.

Source: RBI, MOSPI, CMIE, FIMMDA, NSDL, Bloomberg, CareEdge Analytics, ICRA Analytics Ltd.

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

(as on November 30, 2022)

EQUITY SCHEMES	Canara Robeco Flexicap Fund	Canara Robeco Blue Chip Equity Fund	Canara Robeco Emerging Equities	Canara Robeco Infrastructure	Canara Robeco Consumer Trends Fund	Canara Robeco Small Cap Fund	Canara Robeco Focused Equity Fund	Canara Robeco Value Fund	Canara Robeco Equity Tax Saver Fund
Category	Flexi Cap Fund	Large Cap Fund	Large & Mid Cap Fund	Thematic - Infrastructure	Thematic- Consumption & Finance Theme	Small Cap Fund	Focused Fund	Value Fund	ELSS
AUM (Cr)	8,935.91	8,832.26	15,854.15	251.71	972.06	4,367.47	1,783.47	787.28	4,582.95
Standard Deviation	18.78	18.13	20.99	23.58	19.80	26.11	-	-	19.80
Beta	0.81	0.82	0.86	0.67	0.84	0.78	-	-	0.83
Sharpe	0.68	0.65	0.73	0.78	0.72	1.18	-	-	0.79
R-Squared	0.95	0.97	0.95	0.78	0.87	0.95	-	-	0.90
Portfolio Turnover Ratio	0.29	0.37	0.22	0.26	0.44	0.07	0.5	0.47	0.33
Benchmark	S&P BSE 500 TRI	S&P BSE 100 TRI	NIFTY Large Midcap 250 TRI	S&P BSE India Infrastructure TRI	S&P BSE 100 TRI	Nifty Smallcap 250 Index TRI	S&P BSE 500 TRI	S&P BSE 500 Index TRI	S&P BSE 500 Index TRI
Fund Manager	Mr. Shridatta Bhandwalder	Mr. Shridatta Bhandwalder Mr. Vishal Mishra	Mr. Shridatta Bhandwalder	Mr. Vishal Mishra Mr. Shridatta Bhandwalder	Ms. Ennette Fernandes Mr. Shridatta Bhandwalder	Mr. Ajay Khandelwal Mr. Shridatta Bhandwalder	Mr. Shridatta Bhandwalder Mr. Amit Kadam	Mr. Vishal Mishra Ms. Silky Jain	Mr. Vishal Mishra Mr. Shridatta Bhandwalder
Exit Load	1% - if redeemed/switched out within 1 year from the date of allotment. Nil – if redeemed / switched out after 1 year from the date of allotment.						1% - if redeemed/switched out within 365 days from the date of allotment. Nil – if redeemed / switched out after 365 days from the date of allotment.		Nil

DEBT SCHEMES	Canara Robeco Overnight Fund	Canara Robeco Liquid Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Savings Fund	Canara Robeco Short Duration Fund	Canara Robeco Income Fund	Canara Robeco Dynamic Bond Fund	Canara Robeco Corporate Bond Fund	Canara Robeco Gilt Fund	Canara Robeco Banking and PSU Debt Fund
Category	Overnight Fund	Liquid Fund	Ultra Short Duration Fund	Low Duration Fund	Short Duration Fund	Medium to Long Duration Fund	Dynamic Fund	Corporate Bond Fund	Gilt Fund	Banking and PSU Fund
AUM (Cr)	171.51	2,628.68	568.31	1,015.88	556.12	126.24	117.36	198.74	89.57	391.88
Average Maturity(Yrs)	0.00	0.09	0.44	1.38	1.79	6.10	5.81	1.99	6.59	3.02
Yield to Maturity(%)	5.66	6.42	7.03	7.25	7.24	7.18	6.85	7.12	7.07	7.37
Modified Duration(Yrs)	0.00	0.09	0.42	0.74	1.57	4.17	4.10	1.61	4.22	2.06
Macaulay Duration(Yrs)	0.00	0.09	0.45	0.78	1.66	4.33	4.25	1.71	4.37	2.20
Benchmark	CRISIL Overnight Fund AI Index	CRISIL Liquid Fund AI Index	CRISIL Ultra Short Duration Fund BI Index	CRISIL Low Duration Fund BI Index	CRISIL Short Duration Fund BII Index	CRISIL Medium to Long Duration Fund BIII Index	CRISIL Dynamic Bond Fund BIII Index	CRISIL Corporate Bond Fund BIII Index	CRISIL Dynamic Gilt Index	CRISIL Banking and PSU Debt Index
Fund Manager	Ms.Suman Prasad	Mr. Kunal Jain Mr. Avnish Jain	Ms.Suman Prasad Mr. Avnish Jain	Mr. Kunal Jain Mr. Avnish Jain	Ms.Suman Prasad Mr. Avnish Jain	Mr. Avnish Jain Mr. Kunal Jain	Mr. Kunal Jain Mr. Avnish Jain	Mr. Avnish Jain Ms.Suman Prasad	Mr. Kunal Jain Mr. Avnish Jain	Mr. Avnish Jain
Exit Load	Nil	If redeemed on Day 1; Exit Load is 0.0070%; If redeemed on Day 2; Exit Load is 0.0065%; If redeemed on Day 3; Exit Load is 0.0060%; If redeemed on Day 4; Exit Load is 0.0055%; If redeemed on Day 5; Exit Load is 0.0050%; If redeemed on Day 6; Exit Load is 0.0045%; If redeemed on or after Day 7; Exit Load is Nil.	Nil	Nil	Nil	1% - if redeemed/switched out within 12 months from the date of allotment	-If redeemed / switched out within six months from the date of allotment: 0.50% -If redeemed / switched out after six months from the date of allotment: Nil	If redeemed/switched - out within 90 Days from the date of allotment: 0.50% If redeemed/switched - out after 90 Days from the date of allotment: Nil	Nil	Nil

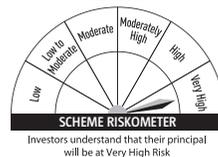
HYBRID & OTHER SCHEMES	Canara Robeco Conservative Hybrid Fund	Canara Robeco Equity Hybrid Fund
Category	Conservative Hybrid Fund	Aggressive Hybrid Fund
AUM (Cr)	1,142.46	8,593.14
Standard Deviation	4.99	14.00
Beta	0.97	0.94
Sharpe	0.58	0.67
R-Squared	0.76	0.95
Portfolio Turnover Ratio	2.2	0.77
Debt Quants	Average Maturity(Yrs)	3.21
	Yield to Maturity(%)	7.21
	Modified Duration(Yrs)	2.42
	Macaulay Duration(Yrs)	2.52
Benchmark	CRISIL Hybrid 85+15-Conservative Index	CRISIL Hybrid 35+65 - Aggressive Index
Fund Manager	Mr. Avnish Jain (Fixed Income) Mr. Shridatta Bhandwalder (Equities)	Ms. Ennette Fernandes, Mr. Shridatta Bhandwalder (Equities) Mr. Avnish Jain (Fixed Income)
Exit Load	For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption/switch out after 1 Year from the date of allotment - Nil	

# CANARA ROBECO FLEXICAP FUND (CRFCF)

(as on November 30, 2022)

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

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

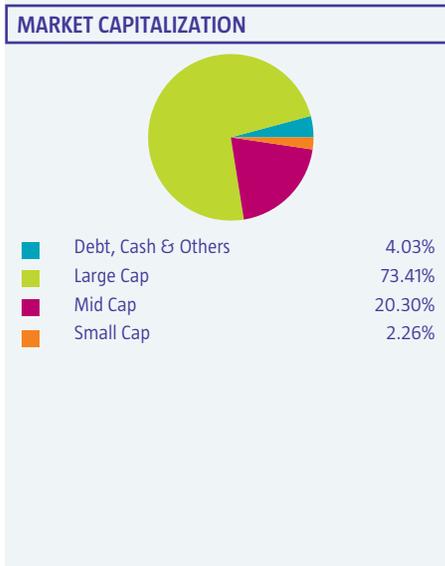


\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

FUND INFORMATION	
<b>CATEGORY/TYPE:</b>	Flexi Cap Fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
<b>SCHEME OBJECTIVE:</b>	To generate capital appreciation by investing in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be realized.
<b>Monthend AUM*</b>	: ₹ 8,935.91 Crores
<b>Monthly AVG AUM</b>	: ₹ 8,738.40 Crores
<b>NAV:</b> (as on November 30, 2022)	
Direct Plan - Growth Option	₹ 253.0700
Regular Plan - Growth Option	₹ 232.6800
Regular Plan - IDCW (payout/reinvestment)	₹ 47.4500
Direct Plan - IDCW (payout/reinvestment)	₹ 69.9500
<b>DATE OF ALLOTMENT:</b>	September 16, 2003
<b>ASSET ALLOCATION:</b>	
Equity & Equity Related Instruments - 65% to 100% (Risk-High)	
Debt and money-market instruments - 0% to 35% (Risk-Low to medium)	
Reits/Invits- 0% to 10% (Risk-Medium to High)	
<b>MINIMUM INVESTMENT:</b>	
₹ 5000 and in multiples of ₹1 thereafter	
<b>Subsequent purchases:</b> Minimum amount of ₹1000 and multiples of ₹1 thereafter	
<b>SIP:</b> For Any date/monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>STP:</b> For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>SWP:</b> For monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS :</b>	<b>Regular Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option
<b>Regular Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Regular Plan</b> – Growth Option	
<b>Direct Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option	
<b>Direct Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Direct Plan</b> – Growth Option	
<b>ENTRY LOAD:</b>	Nil
<b>EXIT LOAD:</b>	
1% - if redeemed/switched out within 1 year from the date of allotment.	
Nil – if redeemed / switched out after 1 year from the date of allotment.	
<b>EXPENSERATIO^:</b>	
Regular Plan	: 1.81%
Direct Plan	: 0.51%
<b>BENCHMARK:</b>	S&P BSE 500 TRI
<b>FUND MANAGER:</b>	Mr. Shridatta Bhandwadar
<b>TOTAL EXPERIENCE:</b>	15 Years
<b>MANAGING THIS FUND:</b>	Since 5-July-16

PRODUCT POSITIONING	
Canara Robeco Flexicap Fund is an open ended flexi cap fund and follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which may deliver capital appreciation over the long-term. The fund also takes Top-down approach to identify sectoral themes based on the available opportunities. The fund is a market agnostic fund and take exposure across large, mid and small cap companies having high conviction ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.	
QUANTITATIVE INFORMATION <sup>5</sup>	
Standard Deviation	18.78
Portfolio Beta	0.81
Portfolio Turnover Ratio	0.29 times
R-Squared	0.95
Sharpe Ratio	0.68
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>95.97</b>
<b>Listed</b>	<b>95.97</b>
<b>Banks</b>	<b>27.83</b>
HDFC Bank Ltd	8.56
ICICI Bank Ltd	8.37
State Bank of India	4.13
Axis Bank Ltd	3.94
Kotak Mahindra Bank Ltd	1.96
IndusInd Bank Ltd	0.87
<b>IT - Software</b>	<b>9.49</b>
Infosys Ltd	6.33
Tata Consultancy Services Ltd	1.83
Mphasis Ltd	0.96
HCL Technologies Ltd	0.37
<b>Petroleum Products</b>	<b>5.28</b>
Reliance Industries Ltd	5.28
<b>Finance</b>	<b>4.90</b>
Bajaj Finance Ltd	2.87
Cholamandalam Investment and Finance Co Ltd	1.24
SBI Cards and Payment Services Ltd	0.79
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.14</b>
Sun Pharmaceutical Industries Ltd	2.20
Abbott India Ltd	1.14
Gland Pharma Ltd	0.48
IPCA Laboratories Ltd	0.32
<b>Chemicals &amp; Petrochemicals</b>	<b>3.56</b>
Atul Ltd	1.35
Navin Fluorine International Ltd	1.15
Vinati Organics Ltd	1.06
<b>Diversified Fmcg</b>	<b>3.46</b>
Hindustan Unilever Ltd	3.46
<b>Automobiles</b>	<b>3.25</b>
Maruti Suzuki India Ltd	2.40
Tata Motors Ltd	0.70
Mahindra & Mahindra Ltd	0.15
<b>Construction</b>	<b>3.16</b>
Larsen & Toubro Ltd	3.16
<b>Cement &amp; Cement Products</b>	<b>3.15</b>
Ultratech Cement Ltd	1.91
J.K. Cement Ltd	1.24
<b>Telecom - Services</b>	<b>2.53</b>
Bharti Airtel Ltd	2.53
<b>Consumer Durables</b>	<b>2.52</b>
Titan Co Ltd	1.37
Bata India Ltd	0.76
Asian Paints Ltd	0.39

<b>Auto Components</b>	<b>2.36</b>
Uno Minda Ltd	1.54
Sona Blw Precision Forgings Ltd	0.82
<b>Electrical Equipment</b>	<b>2.32</b>
CG Power and Industrial Solutions Ltd	1.16
ABB India Ltd	1.16
<b>Healthcare Services</b>	<b>1.99</b>
Max Healthcare Institute Ltd	1.57
Global Health Ltd	0.42
<b>Industrial Products</b>	<b>1.65</b>
KEI Industries Ltd	0.89
Polycab India Ltd	0.76
<b>Retailing</b>	<b>1.63</b>
Avenue Supermarts Ltd	1.25
Vedant Fashions Ltd	0.38
<b>Aerospace &amp; Defense</b>	<b>1.59</b>
Bharat Electronics Ltd	1.59
<b>Leisure Services</b>	<b>1.55</b>
Indian Hotels Co Ltd	1.55
<b>Power</b>	<b>1.24</b>
NTPC Ltd	1.24
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.16</b>
PI Industries Ltd	1.16
<b>Food Products</b>	<b>1.12</b>
Britannia Industries Ltd	1.12
<b>Realty</b>	<b>1.12</b>
Oberoi Realty Ltd	1.12
<b>Agricultural Food &amp; Other Products</b>	<b>1.08</b>
Tata Consumer Products Ltd	1.08
<b>Transport Services</b>	<b>0.95</b>
TCI Express Ltd	0.95
<b>Non - Ferrous Metals</b>	<b>0.88</b>
Hindalco Industries Ltd	0.88
<b>Gas</b>	<b>0.88</b>
Gujarat Gas Ltd	0.88
<b>Insurance</b>	<b>0.60</b>
Max Financial Services Ltd	0.60
<b>Industrial Manufacturing</b>	<b>0.58</b>
Honeywell Automation India Ltd	0.58
<b>Money Market Instruments</b>	<b>4.55</b>
Tri - party repo	4.55
Net Current Assets	-0.52
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



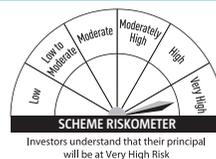
<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO BLUE CHIP EQUITY FUND (CRBCEF)

(as on November 30, 2022)

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

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



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

## FUND INFORMATION

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

### SCHEME OBJECTIVE :

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

**Monthend AUM\*** : ₹ 8,832.26 Crores

**Monthly AVG AUM** : ₹ 8,635.01 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 48.4800

Regular Plan - Growth Option ₹ 43.3200

Regular Plan - IDCW (payout/reinvestment) ₹ 22.1300

Direct Plan - IDCW (payout/reinvestment) ₹ 39.0800

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

### ASSET ALLOCATION :

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

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

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

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

### EXPENSE RATIO^:

Regular Plan : 1.87%

Direct Plan : 0.42%

**BENCHMARK** : S&P BSE100 TRI

**FUND MANAGER** : 1) Mr. Shridatta Bhandwadar

2) Mr. Vishal Mishra

**TOTAL EXPERIENCE** : 1) 15 Years

2) 18 Years

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

2) Since 01-June-21

### PRODUCT POSITIONING

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

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

Standard Deviation 18.13

Portfolio Beta 0.82

Portfolio Turnover Ratio 0.37 times

R-Squared 0.97

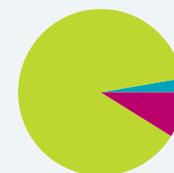
Sharpe Ratio 0.65

### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.38</b>
<b>Listed</b>	<b>97.38</b>
<b>Banks</b>	<b>30.99</b>
HDFC Bank Ltd	9.70
ICICI Bank Ltd	9.34
State Bank of India	4.47
Axis Bank Ltd	4.27
Kotak Mahindra Bank Ltd	2.35
IndusInd Bank Ltd	0.86
<b>IT - Software</b>	<b>10.81</b>
Infosys Ltd	7.13
Tata Consultancy Services Ltd	2.56
Mphasis Ltd	0.60
HCL Technologies Ltd	0.52
<b>Diversified Fmcg</b>	<b>6.35</b>
Hindustan Unilever Ltd	3.35
ITC Ltd	3.00
<b>Petroleum Products</b>	<b>6.23</b>
Reliance Industries Ltd	6.23
<b>Automobiles</b>	<b>5.72</b>
Maruti Suzuki India Ltd	2.63
Mahindra & Mahindra Ltd	1.67
Bajaj Auto Ltd	0.72
Tata Motors Ltd	0.70
<b>Finance</b>	<b>4.93</b>
Bajaj Finance Ltd	2.94
Cholamandalam Investment and Finance Co Ltd	1.25
Housing Development Finance Corporation Ltd	0.74
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.33</b>
Sun Pharmaceutical Industries Ltd	2.18
Abbott India Ltd	1.14
Cipla Ltd	0.57
Gland Pharma Ltd	0.44
<b>Construction</b>	<b>3.66</b>
Larsen & Toubro Ltd	3.66

<b>Telecom - Services</b>	<b>3.11</b>
Bharti Airtel Ltd	3.11
<b>Cement &amp; Cement Products</b>	<b>2.57</b>
Ultratech Cement Ltd	2.17
Ambuja Cements Ltd	0.40
<b>Consumer Durables</b>	<b>1.91</b>
Titan Co Ltd	1.34
Asian Paints Ltd	0.57
<b>Electrical Equipment</b>	<b>1.83</b>
ABB India Ltd	1.01
Siemens Ltd	0.82
<b>Beverages</b>	<b>1.62</b>
United Spirits Ltd	1.62
<b>Power</b>	<b>1.60</b>
NTPC Ltd	1.60
<b>Insurance</b>	<b>1.52</b>
SBI Life Insurance Co Ltd	1.06
Max Financial Services Ltd	0.46
<b>Retailing</b>	<b>1.37</b>
Avenue Supermarkets Ltd	1.37
<b>Healthcare Services</b>	<b>1.37</b>
Max Healthcare Institute Ltd	1.37
<b>Textiles &amp; Apparels</b>	<b>1.28</b>
Page Industries Ltd	1.28
<b>Aerospace &amp; Defense</b>	<b>1.02</b>
Bharat Electronics Ltd	1.02
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.97</b>
PI Industries Ltd	0.97
<b>Leisure Services</b>	<b>0.95</b>
Indian Hotels Co Ltd	0.95
<b>Agricultural Food &amp; Other Products</b>	<b>0.87</b>
Tata Consumer Products Ltd	0.87
<b>Non - Ferrous Metals</b>	<b>0.83</b>
Hindalco Industries Ltd	0.83
<b>Gas</b>	<b>0.79</b>
Gujarat Gas Ltd	0.79
<b>Auto Components</b>	<b>0.75</b>
Sona Blw Precision Forgings Ltd	0.75
<b>Money Market Instruments</b>	<b>2.86</b>
Tri - party repo	2.86
Net Current Assets	-0.24
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### MARKET CAPITALIZATION



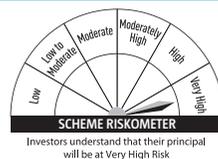
Debt, Cash & Others	2.62%
Large Cap	88.66%
Mid Cap	8.72%

# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on November 30, 2022)

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

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



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

### FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup>** : ₹ 15,854.15 Crores

**Monthly AVG AUM** : ₹ 15,597.20 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 186.8000

Regular Plan - Growth Option ₹ 167.7000

Regular Plan - IDCW (payout/reinvestment) ₹ 63.3400

Direct Plan - IDCW (payout/reinvestment) ₹ 93.7400

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

#### ASSET ALLOCATION:

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

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

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

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

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

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

**PLANS / OPTIONS : Regular Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

#### EXIT LOAD :

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

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

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

Regular Plan : 1.78%

Direct Plan : 0.60%

**BENCHMARK :** NIFTY Large Midcap 250 TRI

**FUND MANAGER:** Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE:** 15 Years

**MANAGING THIS FUND:** Since 01-Oct-19

### PRODUCT POSITIONING

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

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

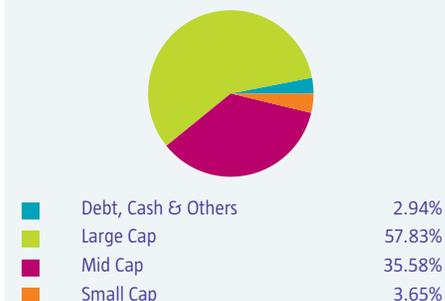
Standard Deviation	20.99
Portfolio Beta	0.86
Portfolio Turnover Ratio	0.22 times
R-Squared	0.95
Sharpe Ratio	0.73

### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.06</b>
<b>Listed</b>	<b>97.06</b>
<b>Banks</b>	<b>23.84</b>
ICICI Bank Ltd	7.03
HDFC Bank Ltd	6.58
State Bank of India	3.97
Axis Bank Ltd	3.46
City Union Bank Ltd	1.41
Kotak Mahindra Bank Ltd	1.39
<b>IT - Software</b>	<b>6.99</b>
Infosys Ltd	4.64
Mphasis Ltd	1.18
Tata Consultancy Services Ltd	1.17
<b>Finance</b>	<b>4.93</b>
Bajaj Finance Ltd	2.59
Cholamandalam Investment and Finance Co Ltd	2.34
<b>Chemicals &amp; Petrochemicals</b>	<b>4.55</b>
Atul Ltd	1.77
Navin Fluorine International Ltd	1.42
Vinati Organics Ltd	1.36
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.53</b>
Sun Pharmaceutical Industries Ltd	1.83
Abbott India Ltd	1.38
Gland Pharma Ltd	0.66
IPCA Laboratories Ltd	0.66
<b>Auto Components</b>	<b>4.31</b>
Uno Minda Ltd	2.66
Sona Blw Precision Forgings Ltd	1.02
Schaeffler India Ltd	0.36
Balkrishna Industries Ltd	0.27
<b>Petroleum Products</b>	<b>4.01</b>
Reliance Industries Ltd	4.01
<b>Retailing</b>	<b>3.66</b>
Avenue Supermarts Ltd	1.41
Aditya Birla Fashion and Retail Ltd	1.34
Trent Ltd	0.91
<b>Industrial Products</b>	<b>3.61</b>
Polycab India Ltd	1.31
AIA Engineering Ltd	1.27
Bharat Forge Ltd	1.03

<b>Consumer Durables</b>	<b>3.14</b>
Titan Co Ltd	1.15
Kansai Nerolac Paints Ltd	0.70
Voltas Ltd	0.68
Whirlpool Of India Ltd	0.61
<b>Automobiles</b>	<b>2.91</b>
Maruti Suzuki India Ltd	1.75
TVS Motor Co Ltd	1.16
<b>Leisure Services</b>	<b>2.81</b>
Indian Hotels Co Ltd	2.32
Jubilant Foodworks Ltd	0.49
<b>Healthcare Services</b>	<b>2.72</b>
Max Healthcare Institute Ltd	2.72
<b>Diversified Fmcg</b>	<b>2.63</b>
Hindustan Unilever Ltd	2.63
<b>Aerospace &amp; Defense</b>	<b>2.43</b>
Bharat Electronics Ltd	2.43
<b>Telecom - Services</b>	<b>2.35</b>
Bharti Airtel Ltd	2.35
<b>Construction</b>	<b>2.07</b>
Larsen & Toubro Ltd	2.07
<b>Cement &amp; Cement Products</b>	<b>2.00</b>
Ultratech Cement Ltd	1.90
The Ramco Cements Ltd	0.10
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.57</b>
PI Industries Ltd	1.57
<b>Insurance</b>	<b>1.40</b>
Max Financial Services Ltd	1.40
<b>Gas</b>	<b>1.39</b>
Gujarat Gas Ltd	1.39
<b>Realty</b>	<b>1.36</b>
Oberoi Realty Ltd	1.36
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.35</b>
Ashok Leyland Ltd	1.35
<b>Agricultural Food &amp; Other Products</b>	<b>1.29</b>
Tata Consumer Products Ltd	1.29
<b>Electrical Equipment</b>	<b>1.26</b>
ABB India Ltd	1.26
<b>Transport Services</b>	<b>1.25</b>
TCI Express Ltd	0.87
Blue Dart Express Ltd	0.38
<b>Paper, Forest &amp; Jute Products</b>	<b>0.99</b>
Century Textile & Industries Ltd	0.99
<b>Textiles &amp; Apparels</b>	<b>0.93</b>
Page Industries Ltd	0.93
<b>Industrial Manufacturing</b>	<b>0.78</b>
Honeywell Automation India Ltd	0.78
<b>Money Market Instruments</b>	<b>3.32</b>
Tri - party repo	3.32
Net Current Assets	-0.38
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### MARKET CAPITALIZATION



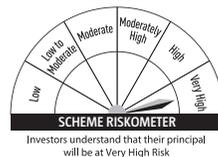
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO SMALL CAP FUND (CRSCF)

(as on November 30, 2022)

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

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



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

### FUND INFORMATION

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

#### SCHEME OBJECTIVE:

The investment objective of the Scheme is to generate capital appreciation by investing predominantly in Small Cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup>** : ₹ 4,367.47 Crores

**Monthly AVG AUM** : ₹ 4,189.08 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 26.8400

Regular Plan - Growth Option ₹ 25.1300

Regular Plan - IDCW (payout/reinvestment) ₹ 23.3300

Direct Plan - IDCW (payout/reinvestment) ₹ 25.2200

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

#### ASSET ALLOCATION:

Equity and Equity-related Instruments of Smallcap companies\* 65% to 100% (High)

Equity and Equity-related Instruments of companies other than Smallcap companies 0% to 35% (High)

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

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

\*Investment universe of "Small Cap": The investment universe of "Small Cap" shall comprise companies as defined by SEBI from time to time. In terms of SEBI circular SEBI/ HO/ IMD/ DF3/ CIR/ P/ 2017/ 114 dated October 6, 2017, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

#### PLANS / OPTIONS:

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** In respect of each purchase / switch-in of units, 1% - if Units are redeemed / switched-out within 1 year from the date of allotment. Nil – if redeemed / switched out after 1 year from the date of allotment.

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

Regular Plan : 2.06% Direct Plan : 0.39%

**BENCHMARK:** Nifty Smallcap 250 Index TRI

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

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

**MANAGING THIS FUND :** 1) Since 16-Dec-21  
2) Since 01-Oct-19

### PRODUCT POSITIONING

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

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

Standard Deviation	26.11
Portfolio Beta	0.78
Portfolio Turnover Ratio	0.07 times
R-Squared	0.95
Sharpe Ratio	1.18

### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.12</b>
<b>Listed</b>	<b>95.12</b>
<b>Industrial Products</b>	<b>8.93</b>
KEI Industries Ltd	2.13
Timken India Ltd	1.66
Rhi Magnesita India Ltd	1.65
Grindwell Norton Ltd	1.55
Mold Tek Packaging Ltd	1.46
EPL Ltd	0.48
<b>Capital Markets</b>	<b>8.56</b>
Multi Commodity Exchange Of India Ltd	1.73
ICRA Ltd	1.55
Angel One Ltd	0.98
Computer Age Management Services Ltd	0.92
UTI Asset Management Co Ltd	0.80
Anand Rathi Wealth Ltd	0.67
Prudent Corporate Advisory Services Ltd	0.59
Central Depository Services (India) Ltd	0.47
BSE Ltd	0.44
Indian Energy Exchange Ltd	0.41
<b>Consumer Durables</b>	<b>8.50</b>
Cera Sanitaryware Ltd	2.43
V.I.P. Industries Ltd	1.79
V-Guard Industries Ltd	1.76
Greenpanel Industries Ltd	1.36
Greenply Industries Ltd	0.64
Greenlam Industries Ltd	0.52
<b>Finance</b>	<b>7.82</b>
Can Fin Homes Ltd	1.82
Creditaccess Grameen Ltd	1.78
Shriram Transport Finance Co Ltd	1.60
Bajaj Finance Ltd	1.35
Equitas Holdings Ltd	1.27
<b>Banks</b>	<b>6.30</b>
City Union Bank Ltd	2.89
Indian Bank	1.77
DCB Bank Ltd	1.64
<b>Chemicals &amp; Petrochemicals</b>	<b>5.90</b>
Deepak Nitrite Ltd	1.55
Galaxy Surfactants Ltd	1.34

NOCIL Ltd	1.18
Fine Organic Industries Ltd	0.94
Clean Science And Technology Ltd	0.89
<b>Auto Components</b>	<b>5.66</b>
Schaeffler India Ltd	1.88
Rolax Rings Ltd	1.54
ZF Commercial Vehicle Control Systems India Ltd	1.50
Subros Ltd	0.74
<b>Retailing</b>	<b>4.73</b>
Aditya Birla Fashion and Retail Ltd	1.42
Avenue Supermarts Ltd	1.31
Vedant Fashions Ltd	1.25
V-Mart Retail Ltd	0.75
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.39</b>
Abbott India Ltd	1.56
Suven Pharmaceuticals Ltd	1.36
J.B. Chemicals & Pharmaceuticals Ltd	1.15
Gland Pharma Ltd	0.32
<b>Transport Services</b>	<b>4.00</b>
Great Eastern Shipping Co Ltd	1.78
VR Logistics Ltd	1.31
TCI Express Ltd	0.91
<b>Construction</b>	<b>3.82</b>
KNR Constructions Ltd	1.65
PNC Infratech Ltd	1.49
Ahluwalia Contracts (India) Ltd	0.68
<b>IT - Software</b>	<b>3.39</b>
Persistent Systems Ltd	1.74
Ltimindtree Ltd	1.65
<b>Leisure Services</b>	<b>3.20</b>
Indian Hotels Co Ltd	1.81
Westlife Foodworld Ltd	1.39
<b>Agricultural Food &amp; Other Products</b>	<b>2.62</b>
EID Parry India Ltd	1.52
Balrampur Chini Mills Ltd	1.10
<b>Electrical Equipment</b>	<b>2.21</b>
KEC International Ltd	1.51
Thermax Ltd	0.70
<b>Realty</b>	<b>2.03</b>
Mahindra Lifespace Developers Ltd	1.35
Sobha Ltd	0.68
<b>Paper, Forest &amp; Jute Products</b>	<b>1.72</b>
Century Textile & Industries Ltd	1.72
<b>Aerospace &amp; Defense</b>	<b>1.70</b>
Bharat Electronics Ltd	1.70
<b>Healthcare Services</b>	<b>1.60</b>
Max Healthcare Institute Ltd	1.60
<b>Cement &amp; Cement Products</b>	<b>1.43</b>
Ultratech Cement Ltd	1.43
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.32</b>
Rallis India Ltd	1.32
<b>Food Products</b>	<b>1.28</b>
Bikaji Foods International Ltd	1.28
<b>Textiles &amp; Apparels</b>	<b>1.15</b>
K.P.R. Mill Ltd	1.15
<b>Entertainment</b>	<b>0.98</b>
PVR Ltd	0.98
<b>Commercial Services &amp; Supplies</b>	<b>0.67</b>
Teamlease Services Ltd	0.67
<b>Non - Ferrous Metals</b>	<b>0.58</b>
National Aluminium Co Ltd	0.58
<b>Industrial Manufacturing</b>	<b>0.56</b>
Honeywell Automation India Ltd	0.56
<b>Petroleum Products</b>	<b>0.07</b>
Gulf Oil Lubricants India Ltd	0.07
<b>Money Market Instruments</b>	<b>4.99</b>
Tri - party repo	4.99
Net Current Assets	-0.11

**Grand Total ( Net Asset)** 100.00

### MARKET CAPITALIZATION

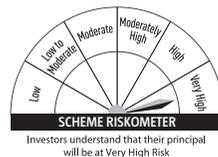


# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on November 30, 2022)

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

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



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

### FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup>** : ₹ 251.71 Crores

**Monthly AVG AUM** : ₹ 251.02 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 91.4300

Regular Plan - Growth Option ₹ 84.0700

Regular Plan - IDCW (payout/reinvestment) ₹ 37.5800

Direct Plan - IDCW (payout/reinvestment) ₹ 50.9000

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

#### ASSET ALLOCATION:

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

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

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

#### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

#### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

#### EXIT LOAD:

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

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

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

Regular Plan : 2.56% Direct Plan : 1.33%

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

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

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

**MANAGING THIS FUND:** 1) Since 26-June-21  
2) Since 29-Sept-18

### PRODUCT POSITIONING

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

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

Standard Deviation	23.58
Portfolio Beta	0.67
Portfolio Turnover Ratio	0.26 times
R-Squared	0.78
Sharpe Ratio	0.78

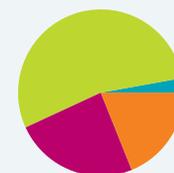
### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.28</b>
<b>Listed</b>	<b>97.28</b>
<b>Construction</b>	<b>18.18</b>
Larsen & Toubro Ltd	9.75
KNR Constructions Ltd	4.24
Ahluwalia Contracts (India) Ltd	2.26
PNC Infratech Ltd	1.93
<b>Electrical Equipment</b>	<b>14.33</b>
Siemens Ltd	5.68
ABB India Ltd	3.61
Thermax Ltd	3.04
KEC International Ltd	2.00
<b>Banks</b>	<b>11.79</b>
ICICI Bank Ltd	6.72
State Bank of India	5.07
<b>Power</b>	<b>9.27</b>
NTPC Ltd	5.54
Power Grid Corporation of India Ltd	3.73
<b>Aerospace &amp; Defense</b>	<b>7.05</b>
Bharat Electronics Ltd	7.05
<b>Transport Services</b>	<b>6.59</b>
TCI Express Ltd	2.46
Container Corporation Of India Ltd	2.02
VRL Logistics Ltd	1.88
Blue Dart Express Ltd	0.23
<b>Auto Components</b>	<b>6.20</b>
Schaeffler India Ltd	4.41
Bosch Ltd	1.79
<b>Industrial Products</b>	<b>6.00</b>
Grindwell Norton Ltd	2.94
AIA Engineering Ltd	2.04
Timken India Ltd	1.02
<b>Petroleum Products</b>	<b>4.00</b>
Reliance Industries Ltd	3.15
Indian Oil Corporation Ltd	0.85
<b>Cement &amp; Cement Products</b>	<b>3.61</b>
Ambuja Cements Ltd	1.26
Ultratech Cement Ltd	1.19
J.K. Cement Ltd	1.16
<b>Realty</b>	<b>2.99</b>
Brigade Enterprises Ltd	2.99
<b>Industrial Manufacturing</b>	<b>2.34</b>
Honeywell Automation India Ltd	2.34
<b>Non - Ferrous Metals</b>	<b>2.06</b>
Hindalco Industries Ltd	2.06

<b>Gas</b>	<b>1.90</b>
GAIL (India) Ltd	1.01
Gujarat Gas Ltd	0.89
<b>Ferrous Metals</b>	<b>0.97</b>
Tata Steel Ltd	0.97
<b>Money Market Instruments</b>	<b>2.96</b>
Tri - party repo	2.96
Net Current Assets	-0.24

**Grand Total ( Net Asset)** 100.00

### MARKET CAPITALIZATION



Debt, Cash & Others	2.72%
Large Cap	54.03%
Mid Cap	24.24%
Small Cap	19.01%

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO CONSUMER TRENDS FUND (CRCTF)

(as on November 30, 2022)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 972.06 Crores

**Monthly AVG AUM :** ₹ 960.08 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option	₹ 81.0300
Direct Plan - IDCW (payout/reinvestment)	₹ 61.8500
Regular Plan - Growth Option	₹ 72.8600
Regular Plan - IDCW (payout/reinvestment)	₹ 35.0000

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

### ASSET ALLOCATION:

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

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

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

Regular Plan : 2.38% Direct Plan : 0.99%

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

**FUND MANAGER:** 1) Ms. Ennette Fernandes

2) Mr. Shridatta Bhandwadar

**TOTAL EXPERIENCE:** 1) 12 Years

2) 15 Years

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

2) Since 01-Oct-19

## PRODUCT POSITIONING

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

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

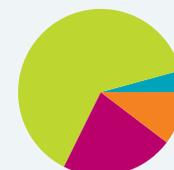
Standard Deviation	19.80
Portfolio Beta	0.84
Portfolio Turnover Ratio	0.44 times
R-Squared	0.87
Sharpe Ratio	0.72

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>95.88</b>
<b>Listed</b>	<b>95.88</b>
<b>Banks</b>	<b>23.52</b>
ICICI Bank Ltd	6.37
State Bank of India	4.34
Axis Bank Ltd	4.26
HDFC Bank Ltd	4.25
IndusInd Bank Ltd	2.16
City Union Bank Ltd	2.14
<b>Diversified Fmcg</b>	<b>10.98</b>
ITC Ltd	5.60
Hindustan Unilever Ltd	5.38
<b>Consumer Durables</b>	<b>10.96</b>
Titan Co Ltd	3.68
Bata India Ltd	2.83
Havells India Ltd	1.87
Voltas Ltd	1.52
Kansai Nerolac Paints Ltd	1.06
<b>Beverages</b>	<b>6.85</b>
United Spirits Ltd	2.59
United Breweries Ltd	2.52
Varun Beverages Ltd	1.74
<b>Automobiles</b>	<b>5.18</b>
Maruti Suzuki India Ltd	3.69
Tata Motors Ltd	1.49
<b>Leisure Services</b>	<b>5.17</b>
Indian Hotels Co Ltd	3.12
Westlife Foodworld Ltd	2.05
<b>Finance</b>	<b>4.91</b>
SBI Cards and Payment Services Ltd	2.63
Bajaj Finance Ltd	2.28
<b>Retailing</b>	<b>3.88</b>
Trent Ltd	2.42
Avenue Supermarts Ltd	1.46
<b>Industrial Products</b>	<b>3.58</b>
KEI Industries Ltd	1.92
Polycab India Ltd	1.66

<b>Auto Components</b>	<b>3.35</b>
ZF Commercial Vehicle Control Systems India Ltd	2.05
Uno Minda Ltd	1.30
<b>Telecom - Services</b>	<b>3.01</b>
Bharti Airtel Ltd	3.01
<b>Personal Products</b>	<b>2.99</b>
Godrej Consumer Products Ltd	2.99
<b>Textiles &amp; Apparels</b>	<b>2.83</b>
Page Industries Ltd	2.83
<b>Agricultural Food &amp; Other Products</b>	<b>2.32</b>
Tata Consumer Products Ltd	2.32
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.08</b>
J.B. Chemicals & Pharmaceuticals Ltd	2.08
<b>Healthcare Services</b>	<b>1.70</b>
Apollo Hospitals Enterprise Ltd	1.70
<b>Insurance</b>	<b>1.58</b>
SBI Life Insurance Co Ltd	1.58
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.99</b>
Ashok Leyland Ltd	0.99
<b>Money Market Instruments</b>	<b>4.47</b>
Tri - party repo	4.47
Net Current Assets	-0.35
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



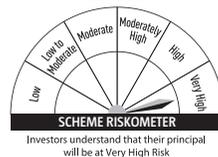
Debt, Cash & Others	4.12%
Large Cap	63.65%
Mid Cap	21.99%
Small Cap	10.24%

# CANARA ROBECO EQUITY TAX SAVER FUND (CRETSF)

(as on November 30, 2022)

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

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



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

FUND INFORMATION	
<b>CATEGORY/TYPE:</b> ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	
<b>SCHEME OBJECTIVE:</b>	
ELSS seeking to provide long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.	
<b>Monthend AUM<sup>#</sup></b>	: ₹ 4,582.95 Crores
<b>Monthly AVG AUM</b>	: ₹ 4,477.78 Crores
<b>NAV:</b> (as on November 30, 2022)	
Direct Plan - Growth Option	₹ 131.3700
Regular Plan - Growth Option	₹ 121.2500
Regular Plan - IDCW (payout)	₹ 37.9200
Direct Plan - IDCW (payout)	₹ 59.5700
<b>DATE OF ALLOTMENT:</b> March 31, 1993	
<b>ASSET ALLOCATION:</b>	
Equity and equity related instruments - 80% to 100% (Risk-High)	
Money Market instruments- 0% to 20% (Risk-Low)	
<b>MINIMUM INVESTMENT:</b>	
₹ 500 and in multiples of ₹ 1 thereafter	
<b>Subsequent purchases:</b> Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter	
<b>SIP:</b> For Any date/monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
<b>STP:</b> For Daily/Weekly/Monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
<b>SWP:</b> For monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS:</b>	
<b>Regular Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Regular Plan</b> - Growth Option	
<b>Direct Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Direct Plan</b> - Growth Option	
<b>ENTRY LOAD:</b> Nil	
<b>EXIT LOAD:</b> Nil	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 1.98%
Direct Plan	: 0.61%
<b>BENCHMARK:</b> S&P BSE 500 Index TRI	
<b>FUND MANAGER:</b>	
1) Mr. Vishal Mishra	
2) Mr. Shridatta Bhandwadar	
<b>TOTAL EXPERIENCE:</b>	
1) 18 Years	
2) 15 Years	
<b>MANAGING THIS FUND:</b>	
1) Since 26-June-21	
2) Since 01-Oct-19	

PRODUCT POSITIONING	
Canara Robeco Equity Tax Saver Fund is an open ended ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund aims to benefit from long term investing due to its lock-in and benefits from power of compounding. The fund would invest in large, mid cap and small cap stocks with a 'Growth' style of investing.	
QUANTITATIVE INFORMATION <sup>§</sup>	
Standard Deviation	19.80
Portfolio Beta	0.83
Portfolio Turnover Ratio	0.33 times
R-Squared	0.90
Sharpe Ratio	0.79
PORTFOLIO	
<b>Name of the Instruments</b>	<b>% to NAV</b>
<b>Equities</b>	<b>97.00</b>
<b>Listed</b>	<b>97.00</b>
<b>Banks</b>	<b>26.98</b>
ICICI Bank Ltd	8.30
HDFC Bank Ltd	7.15
State Bank of India	4.38
Axis Bank Ltd	4.04
Kotak Mahindra Bank Ltd	1.82
IndusInd Bank Ltd	1.29
<b>IT - Software</b>	<b>10.08</b>
Infosys Ltd	6.98
Tata Consultancy Services Ltd	2.40
Mphasis Ltd	0.70
<b>Finance</b>	<b>5.59</b>
Bajaj Finance Ltd	2.13
Cholamandalam Investment and Finance Co Ltd	1.41
Housing Development Finance Corporation Ltd	1.04
SBI Cards and Payment Services Ltd	1.01
<b>Auto Components</b>	<b>4.91</b>
Schaeffler India Ltd	1.64
Uno Minda Ltd	1.31
ZF Commercial Vehicle Control Systems India Ltd	1.13
Sona Blw Precision Forgings Ltd	0.83
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.81</b>
Sun Pharmaceutical Industries Ltd	1.93
Abbott India Ltd	1.41
J.B. Chemicals & Pharmaceuticals Ltd	1.05
Gland Pharma Ltd	0.42
<b>Petroleum Products</b>	<b>4.43</b>
Reliance Industries Ltd	4.43
<b>Automobiles</b>	<b>3.40</b>
Maruti Suzuki India Ltd	2.07
Tata Motors Ltd	0.73
Bajaj Auto Ltd	0.60
<b>Cement &amp; Cement Products</b>	<b>3.21</b>
Ultratech Cement Ltd	2.30
J.K. Cement Ltd	0.91
<b>Chemicals &amp; Petrochemicals</b>	<b>3.04</b>
Navin Fluorine International Ltd	1.03
Vinati Organics Ltd	1.01
Atul Ltd	1.00
<b>Consumer Durables</b>	<b>2.99</b>
Titan Co Ltd	0.94
Asian Paints Ltd	0.87
Bata India Ltd	0.86
Voltas Ltd	0.32
<b>Electrical Equipment</b>	<b>2.49</b>
ABB India Ltd	1.40
Siemens Ltd	1.09

<b>Diversified Fmcg</b>	<b>2.26</b>
Hindustan Unilever Ltd	2.26
<b>Telecom - Services</b>	<b>2.25</b>
Bharti Airtel Ltd	2.25
<b>Beverages</b>	<b>1.92</b>
United Spirits Ltd	1.92
<b>Construction</b>	<b>1.77</b>
Larsen & Toubro Ltd	1.77
<b>Leisure Services</b>	<b>1.67</b>
Indian Hotels Co Ltd	1.67
<b>Transport Services</b>	<b>1.60</b>
Container Corporation Of India Ltd	0.81
TCI Express Ltd	0.71
Blue Dart Express Ltd	0.08
<b>Realty</b>	<b>1.59</b>
Oberoi Realty Ltd	1.59
<b>Retailing</b>	<b>1.54</b>
Trent Ltd	1.16
Avenue Supermarkets Ltd	0.38
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.54</b>
PI Industries Ltd	1.54
<b>Textiles &amp; Apparels</b>	<b>1.35</b>
Page Industries Ltd	1.35
<b>Healthcare Services</b>	<b>1.34</b>
Max Healthcare Institute Ltd	1.34
<b>Power</b>	<b>1.17</b>
NTPC Ltd	1.17
<b>Aerospace &amp; Defense</b>	<b>1.14</b>
Bharat Electronics Ltd	1.14
<b>Non - Ferrous Metals</b>	<b>0.98</b>
Hindalco Industries Ltd	0.98
<b>Insurance</b>	<b>0.94</b>
SBI Life Insurance Co Ltd	0.69
Max Financial Services Ltd	0.25
<b>Industrial Manufacturing</b>	<b>0.82</b>
Honeywell Automation India Ltd	0.82
<b>Personal Products</b>	<b>0.82</b>
Godrej Consumer Products Ltd	0.82
<b>Gas</b>	<b>0.37</b>
Gujarat Gas Ltd	0.37
<b>Money Market Instruments</b>	<b>3.29</b>
Tri - party repo	3.29
Net Current Assets	-0.29
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

MARKET CAPITALIZATION	
Debt, Cash & Others	3.00%
Large Cap	71.41%
Mid Cap	22.62%
Small Cap	2.97%

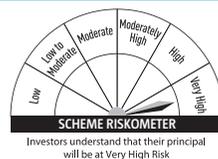
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO FOCUSED EQUITY FUND (CRFEF)

(as on November 30, 2022)

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

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



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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup>** : ₹ 1,783.47 Crores

**Monthly AVG AUM** : ₹ 1,756.11 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option	₹ 13.3700
Regular Plan - Growth Option	₹ 13.0200
Regular Plan - IDCW (payout/reinvestment)	₹ 12.9700
Direct Plan - IDCW (payout/reinvestment)	₹ 13.3700

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

### ASSET ALLOCATION:

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

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

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

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

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

\*Subject to overall limit of 30 stocks

### MINIMUM INVESTMENT:

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

**Subsequent Purchase:** ₹ 1000.00 and multiples of ₹ 1.00 thereafter.

### SIP:

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

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

### STP:

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

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

### SWP:

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan	: 2.09%
Direct Plan	: 0.45%

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

### FUND MANAGER :

- Mr. Shridatta Bhandwadar (Fund Manager)
- Mr. Amit Kadam (Assistant Fund Manager)

### TOTAL EXPERIENCE :

- 15 Years
- 11 Years

### MANAGING THIS FUND :

- Since 17-May-21
- Since 01-October-21

## PRODUCT POSITIONING

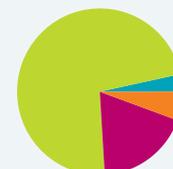
Canara Robeco Focused Equity Fund is an open-ended equity scheme which takes a concentrated exposure in not more than 30 high conviction stocks across market capitalisation depending on the growth opportunities. The fund may benefit from the active allocation to the select best ideas with an aim to achieve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

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.75</b>
<b>Listed</b>	<b>96.75</b>
<b>Banks</b>	<b>28.47</b>
ICICI Bank Ltd	9.75
HDFC Bank Ltd	9.13
State Bank of India	5.02
Axis Bank Ltd	4.57
<b>IT - Software</b>	<b>9.11</b>
Infosys Ltd	7.49
Tata Consultancy Services Ltd	1.62
<b>Auto Components</b>	<b>6.30</b>
Uno Minda Ltd	2.49
ZF Commercial Vehicle Control Systems India Ltd	2.30
Schaeffler India Ltd	1.51
<b>Retailing</b>	<b>4.58</b>
Trent Ltd	3.22
Avenue Supermarts Ltd	1.36
<b>Petroleum Products</b>	<b>4.21</b>
Reliance Industries Ltd	4.21
<b>Diversified Fmcg</b>	<b>4.17</b>
Hindustan Unilever Ltd	4.17
<b>Construction</b>	<b>4.02</b>
Larsen & Toubro Ltd	4.02
<b>Leisure Services</b>	<b>3.97</b>
Indian Hotels Co Ltd	3.34
Westlife Foodworld Ltd	0.63
<b>Telecom - Services</b>	<b>3.95</b>
Bharti Airtel Ltd	3.95
<b>Automobiles</b>	<b>3.85</b>
Maruti Suzuki India Ltd	3.85

<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.69</b>
Abbott India Ltd	2.10
J.B. Chemicals & Pharmaceuticals Ltd	1.59
<b>Finance</b>	<b>3.50</b>
Bajaj Finance Ltd	3.50
<b>Cement &amp; Cement Products</b>	<b>3.39</b>
Ultratech Cement Ltd	3.39
<b>Insurance</b>	<b>3.06</b>
SBI Life Insurance Co Ltd	3.06
<b>Healthcare Services</b>	<b>2.63</b>
Max Healthcare Institute Ltd	2.63
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.06</b>
PI Industries Ltd	2.06
<b>Aerospace &amp; Defense</b>	<b>2.00</b>
Bharat Electronics Ltd	2.00
<b>Consumer Durables</b>	<b>1.55</b>
Titan Co Ltd	1.55
<b>Chemicals &amp; Petrochemicals</b>	<b>1.28</b>
Navin Fluorine International Ltd	1.28
<b>Transport Services</b>	<b>0.96</b>
TCI Express Ltd	0.96
<b>Money Market Instruments</b>	<b>3.96</b>
Tri - party repo	3.96
Net Current Assets	-0.68
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



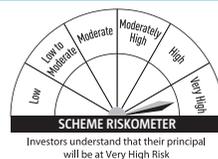
Debt, Cash & Others	3.3%
Large Cap	72.6%
Mid Cap	18.6%
Small Cap	5.5%

# CANARA ROBECO VALUE FUND (CRVF)

(as on November 30, 2022)

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

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



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

<b>CATEGORY/TYPE:</b> Value Fund - An open-ended equity scheme following a value investment strategy	
<b>SCHEME OBJECTIVE:</b> The fund aims to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instrument, with higher focus on value stocks. There is no assurance or guarantee that the investment objective of the scheme will be realized.	
<b>Monthend AUM*</b>	: ₹ 787.28 Crores
<b>Monthly AVG AUM</b>	: ₹ 777.94 Crores
<b>NAV:</b> (as on November 30, 2022)	
Direct Plan - Growth Option	₹ 12.0700
Regular Plan - Growth Option	₹ 11.8200
Regular Plan - IDCW (payout/reinvestment)	₹ 11.8200
Direct Plan - IDCW (payout/reinvestment)	₹ 12.0700
<b>DATE OF ALLOTMENT:</b> September 03, 2021	
<b>ASSET ALLOCATION:</b>	
Equity and Equity – related Instruments 65% to 100% (Risk Medium to High)	
Debt and Money Market Instruments 0% to 35% (Risk Low to Medium)	
Units issued by REITs and InvITs 0% to 10% (Risk Medium to High)	
Units of MF schemes 0% to 5% (Risk Medium to High)	
Equity Exchange Traded Funds 0% to 10% (Risk Medium to High)	
<b>MINIMUM INVESTMENT:</b>	
<b>Lumpsum Purchase:</b> ₹ 5,000.00 and multiples of ₹ 1.00 thereafter.	
<b>Subsequent Purchase:</b> ₹ 1000.00 and multiples of ₹ 1.00 thereafter.	
<b>SIP:</b>	
For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>STP:</b>	
For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>SWP:</b>	
For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter	
For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter	
<b>PLANS / OPTIONS:</b>	
<b>Regular Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option	
<b>Regular Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Regular Plan</b> - Growth Option	
<b>Direct Plan</b> - Reinvestment of Income Distribution cum Capital Withdrawal Option	
<b>Direct Plan</b> - Payout of Income Distribution cum Capital Withdrawal Option	
<b>Direct Plan</b> - Growth Option	
<b>ENTRY LOAD:</b> Nil	

<b>EXIT LOAD:</b>	
1% - If redeemed/switched out within 365 days from the date of allotment.	
Nil - if redeemed/switched out after 365 days from the date of allotment	
<b>EXPENSE RATIO<sup>^</sup>:</b>	
Regular Plan	: 2.32%
Direct Plan	: 0.67%
<b>BENCHMARK:</b> S&P BSE 500 Index TRI	
<b>FUND MANAGER:</b>	
1) Mr. Vishal Mishra (Fund Manager)	
2) Ms. Silky Jain (Assistant Fund Manager)	
<b>TOTAL EXPERIENCE:</b>	
1) 18 Years	
2) 11 Years	
<b>MANAGING THIS FUND:</b>	
1) Since 03-September-21	
2) Since 01-October-21	

## PRODUCT POSITIONING

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

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>97.74</b>
<b>Listed</b>	<b>97.74</b>
<b>Banks</b>	<b>27.37</b>
ICICI Bank Ltd	8.54
HDFC Bank Ltd	5.86
Axis Bank Ltd	5.06
State Bank of India	4.37
Federal Bank Ltd	2.34
IndusInd Bank Ltd	1.20
<b>IT - Software</b>	<b>9.20</b>
Infosys Ltd	8.28
HCL Technologies Ltd	0.92
<b>Finance</b>	<b>6.90</b>
Housing Development Finance Corporation Ltd	2.66
Creditaccess Grameen Ltd	2.63
Sundaram Finance Ltd	0.83
Equitas Holdings Ltd	0.78
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.77</b>
J.B. Chemicals & Pharmaceuticals Ltd	2.98
Sun Pharmaceutical Industries Ltd	2.75
Cipla Ltd	1.04
<b>Automobiles</b>	<b>4.99</b>
Maruti Suzuki India Ltd	2.79
Bajaj Auto Ltd	1.14
Tata Motors Ltd	1.06
<b>Petroleum Products</b>	<b>4.72</b>
Reliance Industries Ltd	4.19
Hindustan Petroleum Corporation Ltd	0.53
<b>Diversified Fmcg</b>	<b>3.87</b>
ITC Ltd	3.87
<b>Industrial Products</b>	<b>3.61</b>
KEI Industries Ltd	2.74
AIA Engineering Ltd	0.87

<b>Power</b>	<b>3.49</b>
NTPC Ltd	3.49
<b>Construction</b>	<b>3.22</b>
Larsen & Toubro Ltd	2.45
Ahluwalia Contracts (India) Ltd	0.77
<b>Beverages</b>	<b>3.21</b>
Varun Beverages Ltd	3.21
<b>Telecom - Services</b>	<b>3.00</b>
Bharti Airtel Ltd	2.94
Bharti Airtel Ltd	0.06
<b>Cement &amp; Cement Products</b>	<b>2.94</b>
Ambuja Cements Ltd	1.99
JK Lakshmi Cement Ltd	0.95
<b>Aerospace &amp; Defense</b>	<b>2.89</b>
Bharat Electronics Ltd	2.89
<b>Transport Services</b>	<b>2.62</b>
Container Corporation Of India Ltd	1.43
VRL Logistics Ltd	0.85
Great Eastern Shipping Co Ltd	0.34
<b>Realty</b>	<b>2.18</b>
Brigade Enterprises Ltd	2.18
<b>Insurance</b>	<b>1.87</b>
SBI Life Insurance Co Ltd	1.87
<b>Consumer Durables</b>	<b>1.36</b>
Cera Sanitaryware Ltd	1.36
<b>Healthcare Services</b>	<b>1.20</b>
Max Healthcare Institute Ltd	1.20
<b>Agricultural Food &amp; Other Products</b>	<b>0.99</b>
EID Parry India Ltd	0.99
<b>Electrical Equipment</b>	<b>0.85</b>
KEC International Ltd	0.85
<b>Textiles &amp; Apparels</b>	<b>0.49</b>
K.P.R. Mill Ltd	0.49
<b>Money Market Instruments</b>	<b>2.50</b>
Tri - party repo	2.50
Net Current Assets	-0.24

Grand Total ( Net Asset) 100.00

## MARKET CAPITALIZATION



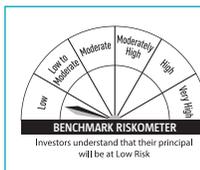
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO OVERNIGHT FUND (CROF)

(as on November 30, 2022)

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

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



Credit Risk Interest Rate Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

The investment objective of the Scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Monthend AUM<sup>#</sup>** : ₹ 171.51 Crores

**Monthly AVGAUM** : ₹ 210.68 Crores

**NAV:** (as on November 30, 2022)

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

Direct Plan - Daily IDCW (reinvestment) ₹ 1,001.0007

Direct Plan - Growth Option ₹ 1,136.6665

Regular Plan - Growth Option ₹ 1,135.8613

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

### ASSET ALLOCATION:

Overnight Securities\* - 0% - 100% (Risk - Low)

\*Overnight Securities: Debt and money market instruments with overnight interest rate risk such as debt instruments with one business day residual maturity. Overnight securities include synthetic overnight positions such as reverse repo/tri-party repo & other transactions where the interest rate is reset every business day.

### MINIMUM INVESTMENT:

#### I. Lump sum Investment:

Minimum amount: ₹ 5,000.00 and multiples of ₹ 1.00 thereafter.

**Additional purchases:** Minimum amount of ₹ 1000.00 and multiples of ₹ 1.00 thereafter.

#### II. Systematic Transfer Plan (STP):

For Daily/Weekly/Monthly frequency - ₹ 1000/- and in multiples of ₹ 1/- thereafter.

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

#### III. Systematic Withdrawal Plan (SWP):

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

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

### PLANS / OPTIONS :

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

**Regular Plan** - Growth Option

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.11%

Direct Plan : 0.10%

**BENCHMARK:** CRISIL Overnight Fund AI Index

**FUND MANAGER** : Ms. Suman Prasad

**TOTAL EXPERIENCE** : 24Years

**MANAGING THIS FUND** : Since 24-July-19

## PRODUCT POSITIONING

Fund predominantly invests in tri-party repos, overnight reverse repos and fixed income securities/instruments with maturity of one (1) business day. Fund has minimal interest rate and credit risk and tends to ensure a high degree of liquidity in the portfolio. Fund offers an alternative to corporate and individual investors who may want to park their idle funds for short period of time and expecting minimal interest rate and credit risk.

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

Yield to Maturity	5.66%
Modified Duration	0.00 Years
Average Maturity	0.00 Years
Macaulay Duration	0.00 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	0.73%
0 to 3 Months	99.27%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
Tri - party repo		99.27
Other Current Assets		0.73
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

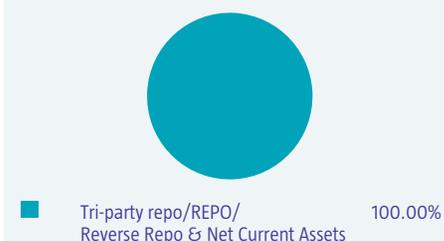
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)

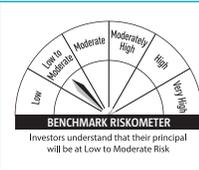
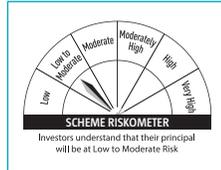


# CANARA ROBECO LIQUID FUND (CRL)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

**CATEGORY/TYPE:** Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.

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

**Monthend AUM\*** : ₹ 2,628.68 Crores  
**Monthly AVGAUM** : ₹ 2,367.15 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Daily IDCW (reinvestment)	₹ 1,005.5000
Direct Plan - Growth Option	₹ 2,636.7347
Direct Plan - Unclaimed Redemption & Dividend Plan - Direct Growth Option	₹ 1,436.1970
Direct Plan - IDCW (payout/reinvestment)	₹ 1,887.2375
Direct Plan - Monthly IDCW (payout/reinvestment)	₹ 1,000.0403
Regular Plan - Daily IDCW (reinvestment)	₹ 1,005.5000
Regular Plan - Growth Option	₹ 2,626.9755
Regular Plan - Monthly IDCW (payout/reinvestment)	₹ 1,000.0403
Regular Plan - Weekly IDCW (payout/reinvestment)	₹ 1,000.0401
Direct Plan - Weekly IDCW (payout/reinvestment)	₹ 1,000.0401

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

### ASSET ALLOCATION:

Money Market Instruments / call money - 65% to 100% (Risk-Low)  
 Debt (including securitized debt) - 0% to 35% (Risk-Medium)

### MINIMUM INVESTMENT :

₹ 5000 and in multiple of ₹ 1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

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

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

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

**Regular Plan** - Growth Option

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

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

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

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

cum Capital Withdrawal Option

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

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

**Direct Plan** - Growth Option

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

If redeemed on Day 1 - Exit Load is 0.0070%

If redeemed on Day 2 - Exit Load is 0.0065%

If redeemed on Day 3 - Exit Load is 0.0060%

If redeemed on Day 4 - Exit Load is 0.0055%

If redeemed on Day 5 - Exit Load is 0.0050%

If redeemed on Day 6 - Exit Load is 0.0045%

If redeemed on or after Day 7 - Exit Load is Nil

### EXPENSE RATIO^:

Regular Plan : 0.18%

Direct Plan : 0.12%

**BENCHMARK:** CRISIL Liquid Fund AI Index

**FUND MANAGER:** 1) Mr. Kunal Jain 2) Mr. Avnish Jain

**TOTAL EXPERIENCE:** 1) 14 Years 2) 27 Years

**MANAGING THIS FUND:** 1) Since 18-July-22

2) Since 01-April-22

## PRODUCT POSITIONING

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

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

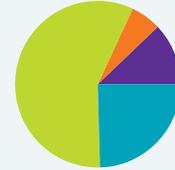
Yield to Maturity	6.42%
Modified Duration	0.09 Years
Average Maturity	0.09 Years
Macaulay Duration	0.09 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Bank of Baroda	A1+(IND)	5.63
ICICI Home Finance Co Ltd	A1+(CARE)	4.36
HDFC Bank Ltd	A1+(CARE)	3.99
Kotak Securities Ltd	A1+(ICRA)	3.80
Reliance Retail Ventures Ltd	A1+(CRISIL)	3.80
Small Industries Development Bank Of India	A1+(CARE)	3.78
Bajaj Finance Ltd	A1+(CRISIL)	3.77
HDFC Securities Ltd	A1+(CRISIL)	2.84
Axis Bank Ltd	A1+(CRISIL)	2.82
Berger Paints India Ltd	A1+(CRISIL)	2.65
Axis Bank Ltd	A1+(CRISIL)	1.90
Housing Development Finance Corporation Ltd	A1+(CRISIL)	1.90
Indian Bank	A1+(CRISIL)	1.89
Indian Bank	A1+(CRISIL)	1.88
Indian Bank	A1+(CRISIL)	1.88
Export-Import Bank Of India	A1+(CRISIL)	1.88
LEST Finance Ltd	A1+(CRISIL)	1.88
ICICI Securities Ltd	A1+(ICRA)	1.88
Axis Bank Ltd	A1+(CRISIL)	0.95
Reliance Retail Ventures Ltd	A1+(CRISIL)	0.95
HDFC Bank Ltd	A1+(CARE)	0.94
National Bank For Agriculture & Rural Development	A1+(CRISIL)	0.94
Hindustan Petroleum Corporation Ltd	A1+(CRISIL)	0.94
<b>Debt Instruments</b>		
LEST Finance Ltd	AAA(CRISIL)	3.81
Bajaj Finance Ltd	AAA(CRISIL)	1.90
HDB Financial Services Ltd	AAA(CRISIL)	0.38
Treasury Bills		24.57
Tri - party repo		18.41
Other Current Assets		-6.32
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

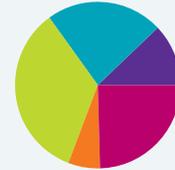
(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.08%
AAA & Equivalent	6.09%
A1+ & Equivalent	57.24%
Treasury Bills/Sovereign	24.58%

## ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	12.08%
Certificate Of Deposit	22.82%
Commercial Paper	34.43%
NCDs/Bonds	6.09%
Treasury Bills/ Sovereign	24.58%

## MATURITY PROFILE

% Allocation

Net Current Assets	-6.32%
0 to 3 Months	106.32%

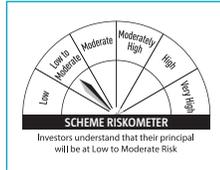
<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO ULTRA SHORT TERM FUND (CRUSTF)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM\*** : ₹ 568.31 Crores

**Monthly AVGAUM** : ₹ 579.92 Crores

**NAV:** (as on November 30, 2022)

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

Direct Plan - Growth Option ₹ 3,369.3269

Direct Plan - IDCW (payout/reinvestment) ₹ 1,928.6062

Direct Plan -

Monthly IDCW (payout/reinvestment) ₹ 1,000.0001

Regular Plan - IDCW (payout) ₹ 1,319.8927

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

Regular Plan - Growth Option ₹ 3,212.9388

Regular Plan -

Monthly IDCW (payout/reinvestment) ₹ 1,000.0000

Regular Plan -

Weekly IDCW (payout/reinvestment) ₹ 1,240.7100

Direct Plan -

Weekly IDCW (payout/reinvestment) ₹ 1,240.7100

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT :

₹ 500 and in multiples of ₹ 1 thereafter.

### Subsequent purchases:

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

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

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

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

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

### PLANS / OPTIONS :

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

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

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

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

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

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

**Regular Plan** - Growth Option

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

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

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

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

cum Capital Withdrawal Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO\*:

Regular Plan : 0.95%

Direct Plan : 0.40%

**BENCHMARK:** CRISIL Ultra Short Duration Fund BI Index

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

**TOTAL EXPERIENCE:** 1) 24 Years  
2) 27 Years

**MANAGING THIS FUND:** 1) Since 12-April-11  
2) Since 01-April-22

## PRODUCT POSITIONING

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

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

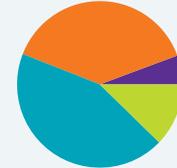
Yield to Maturity	7.03%
Modified Duration	0.42 Years
Average Maturity	0.44 Years
Macaulay Duration	0.45 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Larsen & Toubro Ltd	A1+(CRISIL)	4.38
Small Industries Development Bank of India	A1+(CARE)	4.33
Kotak Mahindra Bank Ltd	A1+(CRISIL)	4.23
HDFC Bank Ltd	A1+(CARE)	4.18
Export-Import Bank Of India	A1+(CRISIL)	4.18
State Bank Of India	A1+(IND)	4.16
Housing Development Finance Corporation Ltd	A1+(ICRA)	4.16
Bank of Baroda	A1+(IND)	4.10
ICICI Bank Ltd	A1+(ICRA)	4.10
Axis Bank Ltd	A1+(CRISIL)	4.09
ICICI Bank Ltd	A1+(ICRA)	1.66
<b>Debt Instruments</b>		
Kotak Mahindra Prime Ltd	AAA(CRISIL)	38.65
NTPC Ltd	AAA(CRISIL)	6.16
REC Ltd	AAA(CRISIL)	5.26
Bajaj Finance Ltd	AAA(CRISIL)	4.40
Power Finance Corporation Ltd	AAA(CRISIL)	4.40
National Bank For Agriculture & Rural Development	AAA(ICRA)	4.39
LIC Housing Finance Ltd	AAA(CARE)	4.39
Housing Development Finance Corporation Ltd	AAA(CRISIL)	4.37
Sundaram Finance Ltd	AAA(CRISIL)	1.76
Larsen & Toubro Ltd	AAA(CRISIL)	1.76
<b>Government Securities</b>		
8.21% RAJASTHAN SDL UDAY 31-MAR-23	Sovereign	3.53
Treasury Bills		8.73
Tri - party repo		3.91
Other Current Assets		1.61
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

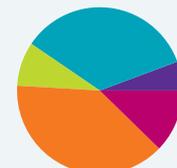
(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	5.52%
AAA & Equivalent	38.64%
A1+ & Equivalent	43.58%
Treasury Bills/Sovereign	12.26%

## ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	5.52%
Certificate Of Deposit	35.05%
Commercial Paper	8.54%
NCDs/Bonds	38.64%
Treasury Bills/ Sovereign	12.26%

## MATURITY PROFILE

% Allocation

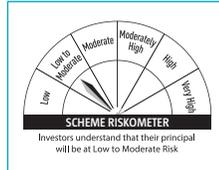
Net Current Assets	1.61%
0 to 3 Months	33.66%
3 to 6 Months	29.86%
6 to 12 Months	34.88%

# CANARA ROBECO SAVINGS FUND (CRSF)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 1,015.88 Crores

**Monthly AVGAUM** : ₹ 1,022.70 Crores

**NAV :** (as on November 30, 2022)

Regular Plan - Daily IDCW (reinvestment)	₹ 10.2600
Direct Plan - Daily IDCW (reinvestment)	₹ 10.2600
Direct Plan - Growth Option	₹ 35.8077
Regular Plan - Growth Option	₹ 35.1036
Regular Plan - IDCW (payout/reinvestment)	₹ 31.4438
Direct Plan - IDCW (payout/reinvestment)	₹ 32.0320
Direct Plan - Monthly IDCW (payout/reinvestment)	₹ 10.2600
Regular Plan - Monthly IDCW (payout/reinvestment)	₹ 10.2600
Regular Plan - Weekly IDCW (payout/reinvestment)	₹ 10.2600
Direct Plan - Weekly IDCW (payout/reinvestment)	₹ 10.2600

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

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

**MINIMUM INVESTMENT :**

₹ 5000 and in multiples of ₹ 1 thereafter

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

**PLANS / OPTIONS :** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

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

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

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

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

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

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

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

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

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

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

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

**Direct Plan - Growth Option**

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO^:** Regular Plan: 0.59% Direct Plan : 0.33%

**BENCHMARK:** CRISIL Low Duration Fund BI Index

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

2) Mr. Avnish Jain

**TOTAL EXPERIENCE:** 1) 14 Years 2) 27 Years

**MANAGING THIS FUND:** 1) Since 18-July-22

2) Since 01-April-22

## PRODUCT POSITIONING

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

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

Yield to Maturity	7.25%
Modified Duration	0.74 Years
Average Maturity	1.38 Years
Macaulay Duration	0.78 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	1.24%
0 to 3 Months	20.66%
3 to 6 Months	12.25%
6 to 12 Months	38.16%
1-2 years	15.50%
Greater Than 2 Years	12.19%

## PORTFOLIO

### Name of the Instruments

#### Money Market Instruments

National Bank For Agriculture & Rural Development	A1+(IND)	7.28
ICICI Bank Ltd	A1+(ICRA)	6.88
Axis Bank Ltd	A1+(CRISIL)	4.66
HDFC Bank Ltd	A1+(CARE)	2.42
Small Industries Development Bank of India	A1+(CARE)	2.37
Kotak Mahindra Bank Ltd	A1+(CRISIL)	2.33
Small Industries Development Bank of India	A1+(CARE)	2.33
Axis Bank Ltd	A1+(CRISIL)	2.29
Bank of Baroda	A1+(IND)	2.29

#### Debt Instruments

Reliance Industries Ltd	AAA(CRISIL)	4.92
Larsen & Toubro Ltd	AAA(CRISIL)	4.91
HDB Financial Services Ltd	AAA(CRISIL)	4.73
Housing Development Finance Corporation Ltd	AAA(CRISIL)	3.88
LIC Housing Finance Ltd	AAA(CRISIL)	2.95
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.47
Kotak Mahindra Prime Ltd	AAA(CRISIL)	2.46
HDB Financial Services Ltd	AAA(CARE)	2.46
Grasim industries Ltd	AAA(CRISIL)	2.46
Grasim industries Ltd	AAA(CRISIL)	2.44
Bajaj Housing Finance Ltd	AAA(CRISIL)	2.43
Bajaj Housing Finance Ltd	AAA(CRISIL)	2.41
LIC Housing Finance Ltd	AAA(CARE)	1.93
LIC Housing Finance Ltd	AAA(CRISIL)	1.48
Small Industries Development Bank Of India	AAA(ICRA)	1.44
Bajaj Finance Ltd	AAA(CRISIL)	0.98

#### Government Securities

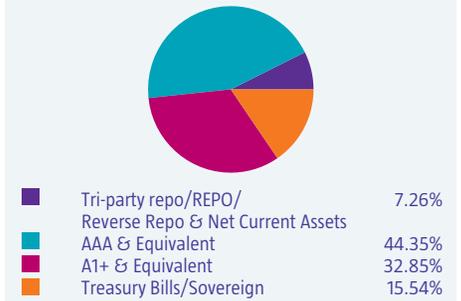
GOI FRB 30-OCT-34	Sovereign	4.83
0.00% GOI 16-JUN-23	Sovereign	2.90
7.75% TAMIL NADU SDL UDAY 22-FEB-23	Sovereign	1.97
9.37% GUJARAT SDL 04-DEC-23	Sovereign	1.51
Tri - party repo		6.01
Treasury Bills		4.33
Other Current Assets		1.24

**Grand Total ( Net Asset)**

**100.00**

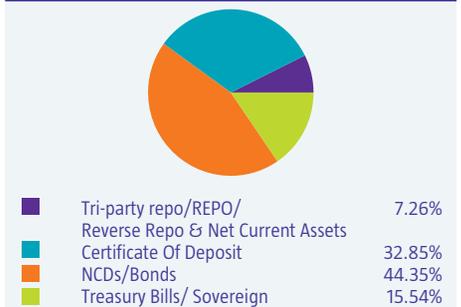
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



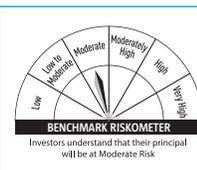
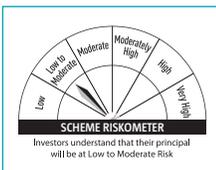
<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO SHORT DURATION FUND (CRSDF)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 556.12 Crores  
**Monthly AVG AUM :** ₹ 554.61 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option	₹ 22.8985
Regular Plan - Growth Option	₹ 21.3191
Direct Plan - Monthly IDCW (payout/reinvestment)	₹ 16.6756
Regular Plan - Monthly IDCW (payout/reinvestment)	₹ 14.8949
Regular Plan - Quarterly IDCW (payout/reinvestment)	₹ 14.7942
Direct Plan - Quarterly IDCW (payout/reinvestment)	₹ 16.1967

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹1 thereafter

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

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

**PLANS/OPTIONS :** Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

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

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

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

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

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

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

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

Direct Plan - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan	: 1.02%
Direct Plan	: 0.38%

**BENCHMARK:** CRISIL Short Duration Fund BII Index

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

**TOTAL EXPERIENCE :** 1) 24 Years  
2) 27 Years

## MANAGING THIS FUND :

- Since 16-Sep-12
- Since 18-July-22

## PRODUCT POSITIONING

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

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

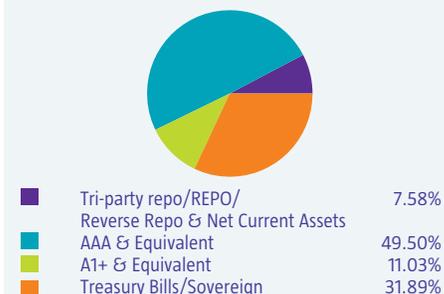
Yield to Maturity	7.24%
Modified Duration	1.57 Years
Average Maturity	1.79 Years
Macaulay Duration	1.66 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.12%
0 to 3 Months	5.46%
6 to 12 Months	15.47%
1-2 years	44.40%
Greater Than 2 Years	32.55%

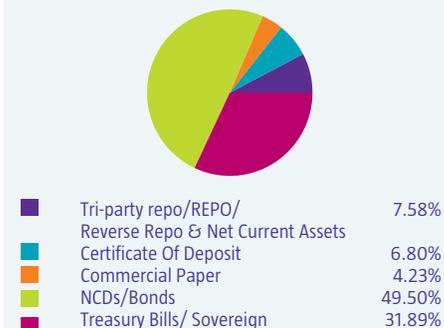
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## PORTFOLIO

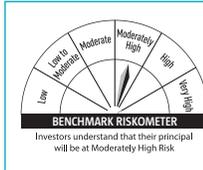
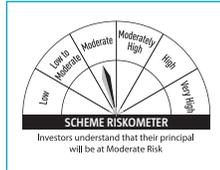
Name of the Instruments	RATING	% to NAV
<b>Money Market Instruments</b>		<b>11.03</b>
Kotak Mahindra Bank Ltd	A1+(CRISIL)	4.25
Reliance Jio Infocomm Ltd	A1+(CARE)	4.23
ICICI Bank Ltd	A1+(ICRA)	2.55
<b>Debt Instruments</b>		<b>49.49</b>
Housing Development Finance Corporation Ltd	AAA(CRISIL)	7.22
National Housing Bank	AAA(CRISIL)	4.43
Bajaj Housing Finance Ltd	AAA(CRISIL)	4.40
Kotak Mahindra Prime Ltd	AAA(CRISIL)	4.37
Bajaj Finance Ltd	AAA(CRISIL)	4.36
Ultratech Cement Ltd	AAA(CRISIL)	4.36
National Bank For Agriculture & Rural Development	AAA(CRISIL)	4.31
Power Finance Corporation Ltd	AAA(CRISIL)	3.57
Small Industries Development Bank Of India	AAA(ICRA)	3.50
LIC Housing Finance Ltd	AAA(CRISIL)	2.70
LIC Housing Finance Ltd	AAA(CRISIL)	2.68
Power Finance Corporation Ltd	AAA(CRISIL)	1.80
National Housing Bank	AAA(CRISIL)	1.79
<b>Government Securities</b>		<b>31.89</b>
5.63% GOI 12-APR-26	Sovereign	8.61
5.22% GOI 15-JUN-25	Sovereign	6.04
7.32% GOI 28-JAN-24	Sovereign	4.52
6.69% GOI 27-JUN-24	Sovereign	4.48
7.59% GOI 11-JAN-26	Sovereign	3.65
7.38% GOI 20-JUN-27	Sovereign	3.63
7.58% TAMIL NADU SDL 24-AUG-26	Sovereign	0.91
7.86% KARNATAKA SDL 15-MAR-27	Sovereign	0.05
Tri - party repo		5.46
Other Current Assets		2.13
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

# CANARA ROBECO INCOME FUND (CRINC)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Monthend AUM\*** : ₹ 126.24 Crores

**Monthly AVG AUM** : ₹ 126.27 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 51.1388

Regular Plan - Growth Option ₹ 46.9553

Regular Plan -

Quarterly IDCW (payout/reinvestment) ₹ 14.5588

Direct Plan -

Quarterly IDCW (payout/reinvestment) ₹ 16.1013

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

**PLANS / OPTIONS : Regular Plan** - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

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

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

Regular Plan : 1.88%

Direct Plan : 0.75%

### BENCHMARK:

CRISIL Medium to Long Duration Fund BIII Index

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

2) Mr. Kunal Jain

**TOTAL EXPERIENCE:** 1) 27 Years

2) 14 Years

**MANAGING THIS FUND:** 1) Since 25-June-14

2) Since 18-July-22

## PRODUCT POSITIONING

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

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

Yield to Maturity 7.18%

Modified Duration 4.17 Years

Average Maturity 6.10 Years

Macaulay Duration 4.33 Years

## MATURITY PROFILE

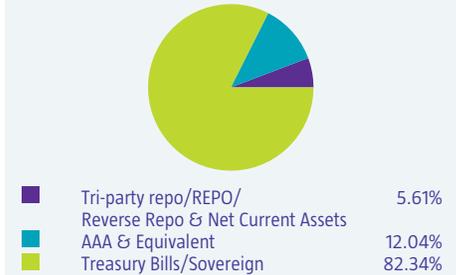
	% Allocation
Net Current Assets	1.89%
0 to 3 Months	3.73%
3 to 6 Months	3.97%
1-2 years	4.01%
Greater Than 2 Years	86.41%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>12.04</b>
Power Finance Corporation Ltd	AAA(CRISIL)	4.06
LIC Housing Finance Ltd	AAA(CRISIL)	4.01
Power Grid Corporation of India Ltd	AAA(CRISIL)	3.97
<b>Government Securities</b>		<b>82.32</b>
7.26% GOI 22-AUG-32	Sovereign	15.81
7.38% GOI 20-JUN-27	Sovereign	11.99
7.54% GOI 23-MAY-36	Sovereign	8.02
7.10% GOI 18-APR-29	Sovereign	7.85
5.63% GOI 12-APR-26	Sovereign	7.58
5.74% GOI 15-NOV-26	Sovereign	7.55
6.54% GOI 17-JAN-32	Sovereign	7.51
7.59% GOI 11-JAN-26	Sovereign	4.02
7.27% GOI 08-APR-26	Sovereign	3.98
6.79% GOI 15-MAY-27	Sovereign	3.90
GOI FRB 30-OCT-34	Sovereign	3.88
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.23
Tri - party repo		3.73
Other Current Assets		1.91
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

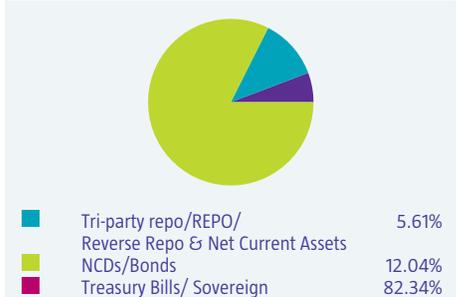
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

**CATEGORY/TYPE:** Dynamic Bond - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.

### SCHEME OBJECTIVE:

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

**Monthend AUM<sup>#</sup>** : ₹ 117.36 Crores

**Monthly AVG AUM** : ₹ 117.89 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 26.6382

Direct Plan - IDCW (payout/reinvestment) ₹ 14.6555

Regular Plan - Growth Option ₹ 24.8404

Regular Plan - IDCW (payout/reinvestment) ₹ 13.5027

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

### ASSET ALLOCATION:

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

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

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

### MINIMUM INVESTMENT :

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 1.75%

Direct Plan : 0.64%

**BENCHMARK:** CRISIL Dynamic Bond Fund BIII Index

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

2) Mr. Avnish Jain

### TOTAL EXPERIENCE:

1) 14 Years

2) 27 Years

### MANAGING THIS FUND:

1) Since 18-July-22

2) Since 01-April-22

## PRODUCT POSITIONING

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

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

Yield to Maturity	6.85%
Modified Duration	4.10 Years
Average Maturity	5.81 Years
Macaulay Duration	4.25 Years

## MATURITY PROFILE

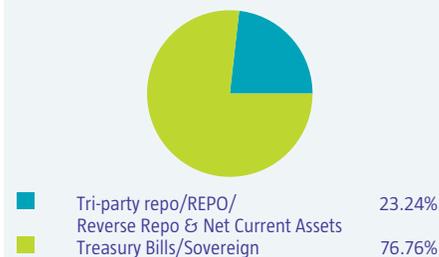
	% Allocation
Net Current Assets	1.60%
0 to 3 Months	21.64%
Greater Than 2 Years	76.76%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>76.77</b>
7.38% GOI 20-JUN-27	Sovereign	21.50
7.54% GOI 23-MAY-36	Sovereign	17.26
7.26% GOI 22-AUG-32	Sovereign	17.01
5.74% GOI 15-NOV-26	Sovereign	8.13
7.59% GOI 11-JAN-26	Sovereign	4.32
7.27% GOI 08-APR-26	Sovereign	4.28
5.63% GOI 12-APR-26	Sovereign	4.08
6.68% GOI 17-SEP-31	Sovereign	0.19
Tri - party repo		21.64
Other Current Assets		1.59
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

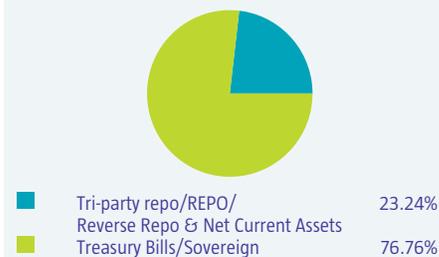
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



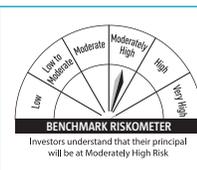
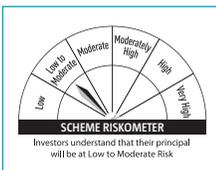
<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers. ● \*\*Please refer notice cum addendum no.41 dated December 05, 2022 for change in riskometer for CRDBF.

# CANARA ROBECO CORPORATE BOND FUND (CRCBF)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 198.74 Crores

**Monthly AVG AUM** : ₹ 200.82 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option	₹ 19.2632
Regular Plan - Growth Option	₹ 18.2792
Regular Plan - IDCW (payout/reinvestment)	₹ 11.3481
Direct Plan - IDCW (payout/reinvestment)	₹ 11.9605

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

### ASSET ALLOCATION :

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

### ENTRY LOAD: Nil

### EXIT LOAD:

If redeemed/switched-out within 90 Days from the date of allotment: 0.50%

If redeemed/switched-out after 90 Days from the date of allotment: Nil

### EXPENSE RATIO^:

Regular Plan	: 1.03%
Direct Plan	: 0.30%

**BENCHMARK** : CRISIL Corporate Bond Fund BIII Index

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

### TOTAL EXPERIENCE:

- 27 Years
- 24 Years

### MANAGING THIS FUND:

- Since 7-Feb-14
- Since 18-July-22

## PRODUCT POSITIONING

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

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

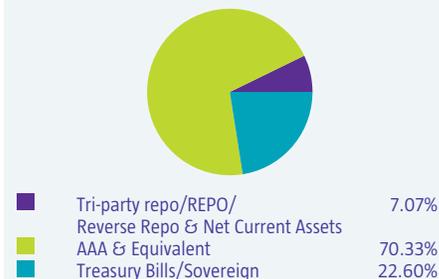
Yield to Maturity	7.12%
Modified Duration	1.61 Years
Average Maturity	1.99 Years
Macaulay Duration	1.71 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	3.63%
0 to 3 Months	10.99%
3 to 6 Months	10.10%
6 to 12 Months	10.04%
1-2 years	35.08%
Greater Than 2 years	30.15%

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>70.34</b>
National Bank For Agriculture & Rural Development	AAA(CRISIL)	7.57
REC Ltd	AAA(CRISIL)	7.55
Small Industries Development Bank Of India	AAA(ICRA)	7.34
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	5.06
NTPC Ltd	AAA(CRISIL)	5.05
LIC Housing Finance Ltd	AAA(CRISIL)	5.01
Power Finance Corporation Ltd	AAA(CRISIL)	5.01
National Housing Bank	AAA(CRISIL)	5.00
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	2.64
Axis Bank Ltd	AAA(CRISIL)	2.57
Power Grid Corporation of India Ltd	AAA(CRISIL)	2.55
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.52
LIC Housing Finance Ltd	AAA(CRISIL)	2.52
Grasim Industries Ltd	AAA(CRISIL)	2.52
Power Finance Corporation Ltd	AAA(CRISIL)	2.50
National Housing Bank	AAA(CRISIL)	2.48
Sundaram Finance Ltd	AAA(CRISIL)	2.45
<b>Government Securities</b>		<b>22.60</b>
9.41% KERALA SDL 30-JAN-24	Sovereign	5.15
7.38% GOI 20-JUN-27	Sovereign	5.08
7.26% GOI 22-AUG-32	Sovereign	5.02
5.63% GOI 12-APR-26	Sovereign	4.82
7.27% GOI 08-APR-26	Sovereign	2.53
Tri - party repo		3.44
Other Current Assets		3.62
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

# CANARA ROBECO GILT FUND (CRGILT)

(as on November 30, 2022)

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

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



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

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

## FUND INFORMATION

**CATEGORY/TYPE:** Gilt Fund - An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

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

**Monthend AUM\*** : ₹ 89.57 Crores

**Monthly AVG AUM** : ₹ 89.18 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 66.2657

Regular Plan - Growth Option ₹ 62.6763

Regular Plan - IDCW (payout/reinvestment) ₹ 14.6569

Direct Plan - IDCW (payout/reinvestment) ₹ 15.6853

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

### ASSET ALLOCATION:

Govt. Securities - 80% to 100% (Risk- Low)

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

### MINIMUM INVESTMENT:

₹ 5000 and in multiples of ₹1 thereafter

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

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

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

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

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

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

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

### PLANS / OPTIONS :

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

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

**Regular Plan** - Growth Option

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

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

**Direct Plan** - Growth Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO^:

Regular Plan : 1.25%

Direct Plan : 0.54%

**BENCHMARK:** CRISIL Dynamic Gilt Index

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

**TOTAL EXPERIENCE:** 1) 14 Years  
2) 27 Years

**MANAGING THIS FUND:** 1) Since 18-July-22  
2) Since 01-April-22

## PRODUCT POSITIONING

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

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

Yield to Maturity 7.07%

Modified Duration 4.22 Years

Average Maturity 6.59 Years

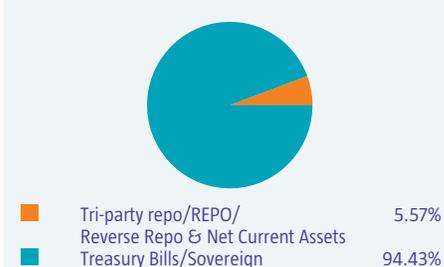
Macaulay Duration 4.37 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	1.44%
0 to 3 Months	15.29%
Greater Than 2 Years	83.27%

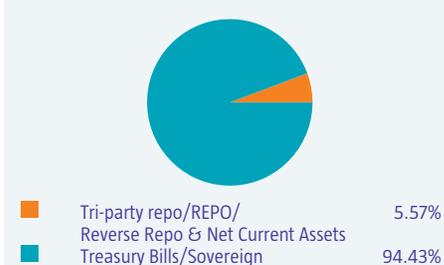
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



## PORTFOLIO

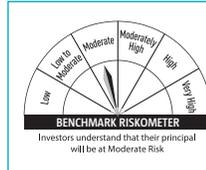
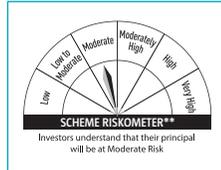
Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>94.43</b>
7.54% GOI 23-MAY-36	Sovereign	16.96
7.26% GOI 22-AUG-32	Sovereign	16.72
6.84% GOI 19-DEC-22	Sovereign	11.17
7.10% GOI 18-APR-29	Sovereign	11.06
5.74% GOI 15-NOV-26	Sovereign	10.65
8.18% ANDHRA PRADESH SDL 27-MAY-25	Sovereign	5.70
7.38% GOI 20-JUN-27	Sovereign	5.63
7.27% GOI 08-APR-26	Sovereign	5.61
GOI FRB 30-OCT-34	Sovereign	5.47
5.63% GOI 12-APR-26	Sovereign	5.34
8.13% GOI 22-JUN-45	Sovereign	0.12
Tri - party repo		4.13
Other Current Assets		1.44
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

# CANARA ROBECO BANKING AND PSU DEBT FUND (CRBPDF)

(as on November 30, 2022)

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

- Income/Capital appreciation over short to medium term
- Investment in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds



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

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

## FUND INFORMATION

**CATEGORY/TYPE:** Banking and PSU Fund - An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.

**SCHEME OBJECTIVE:** To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.

**Monthend AUM\*** : ₹ 391.88 Crores  
**Monthly AVG AUM** : ₹ 406.70 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option	₹ 10.1171
Regular Plan - Growth Option	₹ 10.1079
Regular Plan - IDCW (payout/reinvestment)	₹ 10.1079
Direct Plan - IDCW (payout/reinvestment)	₹ 10.1171

**DATE OF ALLOTMENT:** August 22, 2022

**ASSET ALLOCATION:**  
 Debt and Money Market Instruments issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds - 80% to 100% (Low to Medium)  
 Debt (including securities issued by Central and State Governments) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds - 0% to 20% (Low to Medium)  
 Units issued by REITs and InvITs - 0% to 10% (Medium to High)

**MINIMUM INVESTMENT:**  
**Lump sum:** ₹ 5,000.00 and multiples of ₹ 1.00 thereafter.  
 Subsequent purchases: ₹ 1000.00 and multiples of ₹ 1.00 thereafter  
**SIP:**  
 For Any date/monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter  
**STP:**  
 For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter  
**SWP:**  
 For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter  
 For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter

**PLANS / OPTIONS :**  
**Regular Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option  
**Regular Plan** - Payout of Income Distribution cum Capital Withdrawal Option  
**Regular Plan** - Growth Option  
**Direct Plan** - Reinvestment of Income Distribution cum Capital Withdrawal Option  
**Direct Plan** - Payout of Income Distribution cum Capital Withdrawal Option  
**Direct Plan** - Growth Option

**ENTRY LOAD:** NA

**EXIT LOAD:** Nil

## EXPENSE RATIO^:

Regular Plan : 0.71%  
 Direct Plan : 0.43%

**BENCHMARK:** CRISIL Banking and PSU Debt Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 27 Years

**MANAGING THIS FUND:** Since 22-August-22

## PRODUCT POSITIONING

Canara Robeco Banking and PSU Debt Fund would be an "Actively Managed Fund" that aims to capture opportunities in the interest rate cycle and mispricing on the yield curve.

The fund will endeavour to invest in "High Grade Assets" that are either government-backed entities or systemically important private banks/entities. This potentially provides lower credit risk.

The fund is suitable for investors who have a "Medium-term investment horizon" of 3-4 years & having relatively "low to medium risk appetite" looking to invest in high credit quality bonds with good liquidity.

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

Yield to Maturity	7.37%
Modified Duration	2.06 Years
Average Maturity	3.02 Years
Macaulay Duration	2.20 Years

## MATURITY PROFILE

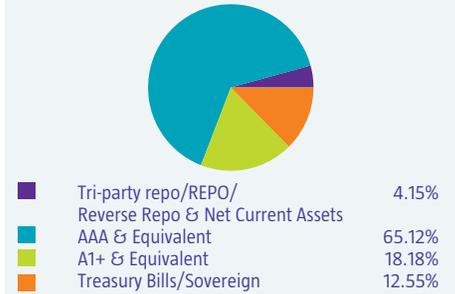
	% Allocation
Net Current Assets	1.45%
0 to 3 Months	2.70%
6 to 12 Months	24.56%
1-2 years	11.29%
Greater Than 2 Years	60.00%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Bank of Baroda	A1+(IND)	6.06
Kotak Mahindra Bank Ltd	A1+(CRISIL)	6.06
Export-Import Bank Of India	A1+(CRISIL)	6.06
<b>Debt Instruments</b>		
HDFC Bank Ltd	AAA(CRISIL)	6.66
Power Finance Corporation Ltd	AAA(CRISIL)	6.52
ICICI Bank Ltd	AAA(CARE)	6.37
National Housing Bank	AAA(CRISIL)	6.34
Small Industries Development Bank Of India	AAA(ICRA)	6.33
Indian Oil Corporation Ltd	AAA(CRISIL)	6.25
Housing Development Finance Corporation Ltd	AAA(CRISIL)	5.11
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.01
National Bank For Agriculture & Rural Development	AAA(ICRA)	3.70
National Bank For Agriculture & Rural Development	AAA(CRISIL)	3.66
National Housing Bank	AAA(CRISIL)	2.55
Small Industries Development Bank Of India	AAA(ICRA)	2.53
LIC Housing Finance Ltd	AAA(CRISIL)	2.48
REC Ltd	AAA(CRISIL)	1.30
REC Ltd	AAA(CRISIL)	1.29
<b>Government Securities</b>		
7.38% GOI 20-JUN-27	Sovereign	3.86
GOI FRB 30-OCT-34	Sovereign	3.75
5.63% GOI 12-APR-26	Sovereign	2.44
6.69% GOI 27-JUN-24	Sovereign	1.27
5.74% GOI 15-NOV-26	Sovereign	1.22
Tri - party repo		2.70
Other Current Assets		1.48
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

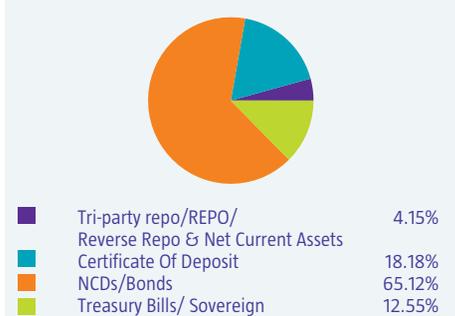
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

(% to net assets)



<sup>§</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers. ● \*\*Please refer notice cum addendum no.31 dated September 12, 2022 for change in riskometer for CRBPDF.

# CANARA ROBECO CONSERVATIVE HYBRID FUND (CRCHF)

(as on November 30, 2022)

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

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



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

### FUND INFORMATION

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

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

**Monthend AUM\*** : ₹ 1,142.46 Crores  
**Monthly AVG AUM** : ₹ 1,143.86 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 86.6068

Regular Plan - Growth Option ₹ 77.8311

Direct Plan -

Monthly IDCW (payout/reinvestment) ₹ 15.7682

Regular Plan -

Monthly IDCW (payout/reinvestment) ₹ 13.4658

Regular Plan -

Quarterly IDCW (payout/reinvestment) ₹ 13.6641

Direct Plan -

Quarterly IDCW (payout/reinvestment) ₹ 15.7640

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

**ASSET ALLOCATION:** Equity and equity related instruments-10%-25% (Risk-High)

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

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

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

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

**PLANS / OPTIONS : Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option**

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

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

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

**Regular Plan - Growth Option**

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

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

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

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

**Direct Plan - Growth Option**

**ENTRY LOAD:** Nil

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

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

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

**EXPENSE RATIO^:** Regular Plan:1.79% Direct Plan:0.56%

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

**FUND MANAGER :**

1) Mr. Avnish Jain (For Debt Portfolio)

2) Mr. Shridatta Bhandwadar (For Equity Portfolio)

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

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

### PRODUCT POSITIONING

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

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

#### Equity Quants

Standard Deviation	4.99
Portfolio Beta	0.97
Portfolio Turnover Ratio	2.2 times
R-Squared	0.76
Sharpe Ratio	0.58

#### Debt Quants

Yield to Maturity	7.21%
Modified Duration	2.42 Years
Average Maturity	3.21 Years
Macaulay Duration	2.52 Years

### MATURITY PROFILE

	% Allocation
0 to 3 Months	6.77%
3 to 6 Months	3.04%
6 to 12 Months	8.67%
1-2 years	16.15%
Greater Than 2 Years	40.72%

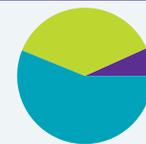
### PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>23.29</b>
<b>Listed</b>	<b>23.29</b>
<b>Banks</b>	<b>7.02</b>
ICICI Bank Ltd	2.36
HDFC Bank Ltd	2.14
State Bank of India	1.45
Axis Bank Ltd	1.07
<b>IT - Software</b>	<b>2.00</b>
Infosys Ltd	1.67
Tata Consultancy Services Ltd	0.33
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.29</b>
J.B. Chemicals & Pharmaceuticals Ltd	0.58
Suven Pharmaceuticals Ltd	0.52
Gland Pharma Ltd	0.19
<b>Petroleum Products</b>	<b>1.22</b>
Reliance Industries Ltd	1.22
<b>Finance</b>	<b>1.19</b>
Bajaj Finance Ltd	0.97
SBI Cards and Payment Services Ltd	0.22
<b>Diversified Fmcc</b>	<b>1.13</b>
ITC Ltd	0.67
Hindustan Unilever Ltd	0.46
<b>Auto Components</b>	<b>1.08</b>
Uno Minda Ltd	0.43
Schaeffler India Ltd	0.39
Sona Blw Precision Forgings Ltd	0.26
<b>Chemicals &amp; Petrochemicals</b>	<b>0.90</b>
Vinati Organics Ltd	0.56
Atul Ltd	0.34
<b>Automobiles</b>	<b>0.82</b>
Maruti Suzuki India Ltd	0.82
<b>Power</b>	<b>0.68</b>
NTPC Ltd	0.68
<b>Capital Markets</b>	<b>0.66</b>
Multi Commodity Exchange Of India Ltd	0.34
Prudent Corporate Advisory Services Ltd	0.32
<b>Electrical Equipment</b>	<b>0.65</b>
CG Power and Industrial Solutions Ltd	0.43
Thermax Ltd	0.22
<b>Healthcare Services</b>	<b>0.60</b>
Apollo Hospitals Enterprise Ltd	0.60

<b>Insurance</b>	<b>0.56</b>
SBI Life Insurance Co Ltd	0.56
<b>Food Products</b>	<b>0.46</b>
Britannia Industries Ltd	0.46
<b>Construction</b>	<b>0.45</b>
Larsen & Toubro Ltd	0.45
<b>Beverages</b>	<b>0.41</b>
United Spirits Ltd	0.41
<b>Telecom - Services</b>	<b>0.37</b>
Bharti Airtel Ltd	0.37
<b>Leisure Services</b>	<b>0.37</b>
Westlife Foodworld Ltd	0.37
<b>Paper, Forest &amp; Jute Products</b>	<b>0.35</b>
Century Textile & Industries Ltd	0.35
<b>Realty</b>	<b>0.33</b>
Brigade Enterprises Ltd	0.33
<b>Transport Services</b>	<b>0.29</b>
TCL Express Ltd	0.29
<b>Retailing</b>	<b>0.28</b>
Avenue Supermarts Ltd	0.28
<b>Industrial Products</b>	<b>0.18</b>
KSB Ltd	0.18
<b>Debt Instruments</b>	<b>28.67</b>
Housing Development Finance Corporation Ltd	3.07
HDB Financial Services Ltd	3.06
National Bank For Agriculture & Rural Development	2.63
Housing Development Finance Corporation Ltd	2.18
Housing Development Finance Corporation Ltd	2.18
Bajaj Finance Ltd	2.17
LC Housing Finance Ltd	2.17
Bajaj Finance Ltd	2.16
LC Housing Finance Ltd	2.14
Sundaram Finance Ltd	2.11
LC Housing Finance Ltd	1.75
LC Housing Finance Ltd	1.74
LC Housing Finance Ltd	0.87
LC Housing Finance Ltd	0.44
<b>Government Securities</b>	<b>42.96</b>
7.38% GOI 20-JUN-27	10.60
5.63% GOI 12-APR-26	6.28
7.26% GOI 22-AUG-32	5.24
5.74% GOI 15-NOV-26	4.17
7.59% GOI 11-JAN-26	3.55
7.35% GOI 22-JUN-24	3.53
7.10% GOI 18-APR-29	2.17
6.79% GOI 15-MAY-27	1.73
6.69% GOI 27-JUN-24	1.31
GOI FRB 30-OCT-34	1.29
7.54% GOI 23-MAY-36	0.89
7.27% GOI 08-APR-26	0.88
6.30% GOI 09-APR-23	0.87
9.25% MAHARASHTRA SDL 09-OCT-23	0.45
7.72% GOI 26-OCT-55	0.00
Tri - party repo	3.71
Other Current Assets	1.37
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

### RATING PROFILE

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	6.58%
AAA & Equivalent	37.41%
Treasury Bills/Sovereign	56.01%

### ASSET ALLOCATION

(% to net assets)



Tri-party repo/REPO/ Reverse Repo & Net Current Assets	5.05%
NCDs/Bonds	28.69%
Treasury Bills/Sovereign	42.96%
Equity	23.31%

# CANARA ROBECO EQUITY HYBRID FUND (CREHF)

(as on November 30, 2022)

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

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



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

## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 8,593.14 Crores

**Monthly AVG AUM :** ₹ 8,493.84 Crores

**NAV:** (as on November 30, 2022)

Direct Plan - Growth Option ₹ 281.1100

Regular Plan - Growth Option ₹ 256.0200

Regular Plan - Monthly IDCW (payout/reinvestment) ₹ 88.2400

Direct Plan - Monthly IDCW (payout/reinvestment) ₹ 108.2500

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

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

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

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

**MINIMUM INVESTMENT:**

₹ 5000 and in multiples of ₹ 1 thereafter

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

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

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

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

**PLANS / OPTIONS :** Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option

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

Regular Plan - Growth Option

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

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

Direct Plan - Growth Option

**ENTRY LOAD:** Nil

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

**EXPENSE RATIO<sup>^</sup>:** Regular Plan : 1.81% Direct Plan : 0.60%

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

**FUND MANAGER :**

For Equity Portfolio 1) Ms. Ennette Fernandes

2) Mr. Shridatta Bhandwadar

For Debt Portfolio 3) Mr. Avnish Jain

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

**MANAGING THIS FUND:**

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

**PRODUCT POSITIONING**

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

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

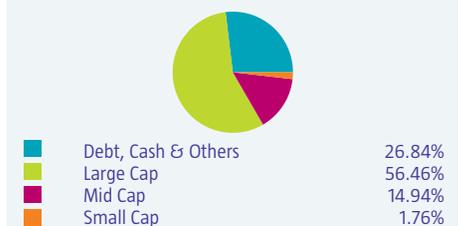
Equity Quants	
Standard Deviation	14.00
Portfolio Beta	0.94
Portfolio Turnover Ratio (Equity)	0.22 times
Portfolio Turnover Ratio (Total)	0.77 times
R-Squared	0.95
Sharpe Ratio	0.67
Debt Quants	
Yield to Maturity	6.87%
Modified Duration	2.02 Years
Average Maturity	2.60 Years
Macaulay Duration	2.10 Years

## PORTFOLIO

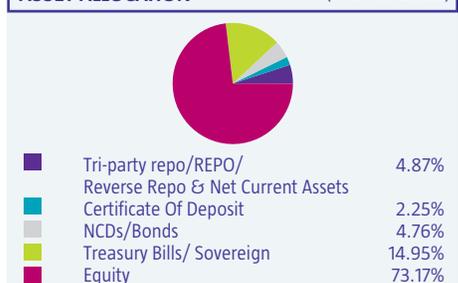
Name of the Instruments	% to NAV
<b>Equities</b>	<b>73.16</b>
<b>Listed</b>	<b>73.16</b>
<b>Banks</b>	<b>20.81</b>
ICICI Bank Ltd	6.76
HDFC Bank Ltd	5.85
State Bank of India	4.07
Axis Bank Ltd	3.48
IndusInd Bank Ltd	0.65
<b>IT - Software</b>	<b>7.69</b>
Infosys Ltd	5.52
Mphasis Ltd	1.26
Tata Consultancy Services Ltd	0.91
<b>Finance</b>	<b>5.07</b>
Bajaj Finance Ltd	1.68
Housing Development Finance Corporation Ltd	1.66
SBI Cards and Payment Services Ltd	0.94
Cholamandalam Investment and Finance Co Ltd	0.79
<b>Petroleum Products</b>	<b>3.59</b>
Reliance Industries Ltd	3.59
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.41</b>
Sun Pharmaceutical Industries Ltd	1.46
Abbott India Ltd	0.76
Gland Pharma Ltd	0.54
IPCA Laboratories Ltd	0.33
Divi's Laboratories Ltd	0.32
<b>Diversified Fmcg</b>	<b>3.08</b>
Hindustan Unilever Ltd	1.56
ITC Ltd	1.52
<b>Chemicals &amp; Petrochemicals</b>	<b>2.64</b>
Atul Ltd	1.07
Navin Organics Ltd	0.91
Navin Fluorine International Ltd	0.66
<b>Cement &amp; Cement Products</b>	<b>2.43</b>
Ultratech Cement Ltd	1.28
J.K. Cement Ltd	1.15
<b>Auto Components</b>	<b>2.35</b>
Uno Minda Ltd	1.04
ZF Commercial Vehicle Control Systems India Ltd	0.80
Sona Blw Precision Forgings Ltd	0.51
<b>Automobiles</b>	<b>2.33</b>
Maruti Suzuki India Ltd	1.46
Tata Motors Ltd	0.87
<b>Telecom - Services</b>	<b>2.12</b>
Bharti Airtel Ltd	2.12
<b>Construction</b>	<b>1.81</b>
Larsen & Toubro Ltd	1.81
<b>Industrial Products</b>	<b>1.71</b>
KEL Industries Ltd	0.96
Bharat Forge Ltd	0.75
<b>Consumer Durables</b>	<b>1.31</b>
Titan Co Ltd	0.74
Voltas Ltd	0.57
<b>Healthcare Services</b>	<b>1.26</b>
Max Healthcare Institute Ltd	1.26
<b>Electrical Equipment</b>	<b>1.24</b>
ABB India Ltd	1.24
<b>Beverages</b>	<b>1.19</b>
United Spirits Ltd	1.19
<b>Leisure Services</b>	<b>1.12</b>
Indian Hotels Co Ltd	1.12
<b>Realty</b>	<b>1.08</b>
Oberoi Realty Ltd	1.08
<b>Power</b>	<b>1.07</b>
NTPC Ltd	1.07
<b>Insurance</b>	<b>1.05</b>
SBI Life Insurance Co Ltd	1.05
<b>Aerospace &amp; Defense</b>	<b>1.05</b>
Bharat Electronics Ltd	1.05
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.98</b>
PI Industries Ltd	0.98
<b>Non - Ferrous Metals</b>	<b>0.71</b>
Hindalco Industries Ltd	0.71
<b>Retailing</b>	<b>0.55</b>
Avenue Supermarts Ltd	0.55
<b>Gas</b>	<b>0.52</b>

Gujarat Gas Ltd	0.52
<b>Industrial Manufacturing</b>	<b>0.50</b>
Honeywell Automation India Ltd	0.50
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.49</b>
Ashok Leyland Ltd	0.49
<b>Debt Instruments</b>	<b>4.79</b>
Housing Development Finance Corporation Ltd	0.58
LIC Housing Finance Ltd	0.57
Housing Development Finance Corporation Ltd	0.53
National Bank For Agriculture & Rural Development	0.47
LIC Housing Finance Ltd	0.34
Housing Development Finance Corporation Ltd	0.29
LIC Housing Finance Ltd	0.29
LIC Housing Finance Ltd	0.29
Housing Development Finance Corporation Ltd	0.29
Larsen & Toubro Ltd	0.29
LIC Housing Finance Ltd	0.12
LIC Housing Finance Ltd	0.12
LIC Housing Finance Ltd	0.12
Small Industries Development Bank Of India	0.12
REC Ltd	0.12
LIC Housing Finance Ltd	0.06
Power Finance Corporation Ltd	0.06
LIC Housing Finance Ltd	0.06
Power Grid Corporation of India Ltd	0.06
National Bank For Agriculture & Rural Development	0.01
<b>Money Market Instruments</b>	<b>7.08</b>
Tri - party repo	4.83
HDFC Bank Ltd	0.86
ICICI Bank Ltd	0.55
State Bank of India	0.55
Axis Bank Ltd	0.29
<b>Government Securities</b>	<b>14.95</b>
5.74% GOI 15-NOV-26	3.00
7.38% GOI 20-JUN-27	2.06
5.63% GOI 12-APR-26	1.95
7.26% GOI 22-AUG-32	1.16
7.27% GOI 08-APR-26	0.99
7.35% GOI 22-JUN-24	0.88
6.69% GOI 27-JUN-24	0.87
7.32% GOI 28-JAN-24	0.76
7.10% GOI 18-APR-29	0.63
7.16% GOI 20-MAY-23	0.58
7.59% GOI 11-JAN-26	0.30
7.54% GOI 23-MAY-36	0.29
GOI FRB 30-OCT-34	0.29
6.18% GOI 04-NOV-24	0.23
6.79% GOI 15-MAY-27	0.23
5.15% GOI 09-NOV-25	0.22
6.84% GUJARAT SDL 08-SEP-31	0.22
5.22% GOI 15-JUN-25	0.17
8.15% GOI 24-NOV-26	0.06
8.24% GOI 15-FEB-27	0.06
Net Current Assets	0.02
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MARKET CAPITALIZATION



## ASSET ALLOCATION



<sup>5</sup>Source ICRA MFI Explorer ● # Monthend AUM as on 30.11.2022 ● ^The expense ratios mentioned for the schemes includes GST on investment management fees. ● Please refer page no. 43 for disclaimers.

## PERFORMANCE AT A GLANCE

(as on November 30, 2022)

### EQUITY SCHEMES

#### CANARA ROBECO FLEXICAP FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	4.72	10.73	12.04	10472	11073	11204
Last 3 Years	18.38	19.24	16.98	16606	16970	16020
Last 5 Years	13.93	13.30	15.07	19206	18677	20184
Since Inception	17.79	16.42	17.54	232680	187425	223133

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003. Different plans have a different expense structure.

#### CANARA ROBECO INFRASTRUCTURE

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE India Infrastructure TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	15.05	20.76	12.04	11505	12076	11204
Last 3 Years	23.46	23.65	16.98	18841	18929	16020
Last 5 Years	9.66	8.02	15.07	15859	14709	20184
Since Inception	13.34	-	14.92	84070	-	106436

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 2, 2005. Different plans have a different expense structure.

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

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	6.44	10.73	12.04	10644	11073	11204
Last 3 Years	21.55	19.24	16.98	17976	16970	16020
Last 5 Years	15.85	13.30	15.07	20876	18677	20184
Since Inception	19.44	17.41	16.56	116699	92013	83293

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception date of Regular Plan Growth Option : 02-February-2009. Inception date of Scheme March 31, 1993. Different plans have a different expense structure.

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

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 Index TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	6.44	10.73	12.04	10644	11073	11204
Last 3 Years	21.55	19.24	16.98	17976	16970	16020
Last 5 Years	15.85	13.30	15.07	20881	18677	20184
Since Inception	15.05	13.25	13.40	641471	401725	418255

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan - IDCW Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure.

#### CANARA ROBECO EMERGING EQUITIES

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	NIFTY Large Midcap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	4.88	9.94	12.04	10488	10994	11204
Last 3 Years	20.52	21.24	16.98	17522	17838	16020
Last 5 Years	12.25	13.31	15.07	17823	18685	20184
Since Inception	17.23	-	16.01	167700	-	139171

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 11, 2005. Different plans have a different expense structure.

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2022)

### EQUITY SCHEMES

#### CANARA ROBECO CONSUMER TRENDS FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	11.02	11.83	12.04	11102	11183	11204
Last 3 Years	19.85	17.80	16.98	17233	16361	16020
Last 5 Years	15.28	13.74	15.07	20363	19040	20184
Since Inception	16.21	12.35	12.34	72860	46626	46555

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 14, 2009. Different plans have a different expense structure.

#### CANARA ROBECO BLUE CHIP EQUITY FUND

**Fund Manager:** (1) Mr. Shridatta Bhandwadar is managing the scheme since 05-July-16 (2) Mr. Vishal Mishra is managing the scheme since 01-June-21.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 100 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	6.52	11.83	12.04	10652	11183	11204
Last 3 Years	17.30	17.80	16.98	16152	16361	16020
Last 5 Years	14.42	13.74	15.07	19620	19040	20184
Since Inception	12.67	11.85	14.33	43320	39608	51834

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 20, 2010. Different plans have a different expense structure.

#### CANARA ROBECO EQUITY HYBRID FUND

**Fund Manager:** (1) Ms. Ennette Fernandes is managing the scheme since 01-October-21 (2) Mr. Shridatta Bhandwadar is managing the scheme since 05-July-16 (3) Mr. Avnish Jain is managing the scheme since 07-October-13.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	6.29	8.29	12.04	10629	10829	11204
Last 3 Years	15.37	14.88	16.98	15369	15171	16020
Last 5 Years	11.96	11.88	15.07	17597	17531	20184
Since Inception	11.48	-	12.78	256020	-	362067

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. Different plans have a different expense structure.

#### CANARA ROBECO SMALL CAP FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	NIFTY Small Cap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	NIFTY Small Cap 250 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	14.02	4.45	12.04	11402	10445	11204
Last 3 Years	38.36	27.15	16.98	26536	20584	16020
Since Inception	27.51	21.92	17.52	25130	21201	18444

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 15, 2019. Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 5 years.

#### CANARA ROBECO FOCUSED EQUITY FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	S&P BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	8.41	10.73	12.04	10841	11073	11204
Since Inception	18.70	17.83	18.57	13020	12874	12998

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: May 17, 2021. Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 3 years.

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2022)

### EQUITY SCHEMES

#### CANARA ROBECO VALUE FUND

Fund Manager: (1) Mr. Vishal Mishra (Fund Manager) is managing the scheme Since 03-September -21 (2) Ms. Silky Jain (Assistant Fund Manager) is managing the scheme Since 01-October -21

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	S&PBSE 500 Index TRI <sup>#</sup>	S&PBSE SENSEX TRI <sup>##</sup>	Scheme	S&PBSE 500 Index TRI <sup>#</sup>	S&PBSE SENSEX TRI <sup>##</sup>
Last 1 Year	18.79	10.73	12.04	11879	11073	11204
Since Inception	14.42	7.97	8.12	11820	10998	11018

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 03, 2021 Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 3 years.

### INCOME / DEBT SCHEMES

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

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 07-October-13 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 02-December-21.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	3.73	3.36	-0.21	10373	10336	9979
Last 3 Years	9.02	8.12	3.47	12963	12645	11079
Last 5 Years	8.08	8.05	5.10	14749	14733	12828
Since Inception	10.20	8.83	6.02	70308	54699	32346

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception date of Regular Plan Growth Option : 05-November-2002. Inception date of Scheme April 24, 1988. Different plans have a different expense structure. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

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

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 07-October-13 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 02-December-21.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	3.73	3.36	-0.21	10373	10336	9979
Last 3 Years	9.02	8.12	3.47	12964	12645	11079
Last 5 Years	8.08	8.05	5.10	14750	14733	12828
Since Inception	9.68	-	-	245023	-	-

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan Monthly IDCW Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past Performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

#### CANARA ROBECO SHORT DURATION FUND

Fund Manager: (1) Ms. Suman Prasad is managing the scheme since 16-September-12. (2) Mr. Avnish Jain is managing the scheme since 18-July-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Short Duration Fund BII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Short Duration Fund BII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	2.59	3.85	-0.21	10259	10385	9979
Last 3 Years	4.75	6.35	3.47	11496	12032	11079
Last 5 Years	5.65	6.82	5.10	13162	13911	12828
Since Inception	6.73	7.97	6.35	21319	24364	20446

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

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2022)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INCOME FUND

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 25-June-14 (2) Mr. Kunal Jain is managing the scheme since 18-July-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Medium to Long Duration Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	CRISIL Medium to Long Duration Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	0.99	2.84	-0.21	10099	10284	9979
Last 3 Years	4.30	7.80	3.47	11350	12534	11079
Last 5 Years	5.58	7.34	5.10	13121	14254	12828
Since Inception	7.95	8.26	6.13	46955	49710	33287

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 19, 2002. Different plans have a different expense structure.

#### CANARA ROBECO LIQUID FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Liquid Fund AI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>	Scheme	CRISIL Liquid Fund AI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>
Last 1 Year	4.57	4.75	3.74	10457	10475	10374
Last 3 Years	3.87	4.20	4.38	11208	11315	11376
Last 5 Years	5.08	5.24	5.52	12810	12914	13085
Since Inception	6.94	6.76	6.21	26270	25634	23783
Last 7 Days	6.69	6.70	5.91	10013	10013	10011
Last 15 Days	6.54	6.59	8.24	10027	10027	10034
Last 30 Days	6.57	6.58	7.79	10054	10055	10064

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

#### CANARA ROBECO ULTRA SHORT TERM FUND

Fund Manager: (1) Ms. Suman Prasad is managing the scheme since 12-April-11 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Ultra Short Duration Fund BI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>	Scheme	CRISIL Ultra Short Duration Fund BI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>**</sup>
Last 1 Year	3.64	5.06	3.74	10364	10506	10374
Last 3 Years	3.63	5.13	4.38	11133	11622	11376
Last 5 Years	4.73	6.17	5.52	12599	13493	13085
Since Inception (CAGR)	6.83	7.49	6.21	32129	28256	23788

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003. The face value was changed to ₹ 1000 w.e.f August 20, 2011. Different plans have a different expense structure.

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Dynamic Bond Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>	Scheme	CRISIL Dynamic Bond Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>**</sup>
Last 1 Year	2.16	2.85	-0.21	10216	10285	9979
Last 3 Years	4.23	7.81	3.47	11326	12537	11079
Last 5 Years	4.96	7.33	5.10	12738	14244	12828
Since Inception (CAGR)	6.96	8.60	5.70	24840	30483	21161

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: May 29, 2009. Different plans have a different expense structure.

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

## PERFORMANCE AT A GLANCE

(as on November 30, 2022)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO CORPORATE BOND FUND

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 07-February-14. (2) Ms. Suman Prasad is managing the scheme since 18-July-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Corporate Bond Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Corporate Bond Fund BIII Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	2.59	3.19	-0.21	10259	10319	9979
Last 3 Years	4.95	7.80	3.47	11562	12531	11079
Last 5 Years	5.83	6.73	5.10	13275	13851	12828
Since Inception	7.08	8.51	6.92	18279	20538	18038

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 07, 2014. Different plans have a different expense structure.

#### CANARA ROBECO SAVINGS FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Low Duration Fund BI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>	Scheme	CRISIL Low Duration Fund BI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>
Last 1 Year	3.79	4.78	3.74	10379	10478	10374
Last 3 Years	4.44	5.32	4.38	11396	11687	11376
Last 5 Years	5.66	6.22	5.52	13170	13523	13085
Since Inception	7.33	7.21	5.98	35104	34420	28064

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 4, 2005. Different plans have a different expense structure.

#### CANARA ROBECO GILT FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Dynamic Gilt Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Dynamic Gilt Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	1.90	1.26	-0.21	10190	10126	9979
Last 3 Years	4.58	5.52	3.47	11440	11753	11079
Last 5 Years	5.50	6.52	5.10	13068	13713	12828
Since Inception	8.33	8.50	-	62676	64947	-

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

#### CANARA ROBECO OVERNIGHT FUND

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Overnight Fund AI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>	Scheme	CRISIL Overnight Fund AI Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>
Last 1 Year	4.43	4.54	3.74	10443	10454	10374
Last 3 Years	3.71	3.78	4.38	11158	11180	11376
Since Inception	3.87	3.93	4.74	11359	11383	11683
Last 7 Days	5.85	5.98	5.91	10011	10011	10011
Last 15 Days	5.83	5.94	8.24	10024	10024	10034
Last 30 Days	5.74	5.84	7.79	10047	10048	10064

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and simple annualized basis for a period less than a year. Inception Date: July 24, 2019. Different plans have a different expense structure. The scheme has been in existence for more than 1 year but less than 5 years.

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

## Scheme Performance - Fund Manager wise

(as on November 30, 2022)

### Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SMALL CAP FUND	14.02	4.45	38.36	27.15	N.A	-	27.51	21.92
CANARA ROBECO INFRASTRUCTURE	15.05	20.76	23.46	23.65	9.66	8.02	13.34	-
CANARA ROBECO CONSUMER TRENDS FUND	11.02	11.83	19.85	17.80	15.28	13.74	16.21	12.35
CANARA ROBECO FOCUSED EQUITY FUND	8.41	10.73	N.A	-	N.A	-	18.70	17.83
CANARA ROBECO EMERGING EQUITIES	4.88	9.94	20.52	21.24	12.25	13.31	17.23	-
CANARA ROBECO FLEXICAP FUND	4.72	10.73	18.38	19.24	13.93	13.30	17.79	16.42
CANARA ROBECO EQUITY TAX SAVER FUND	6.44	10.73	21.55	19.24	15.85	13.30	19.44	17.41
CANARA ROBECO EQUITY HYBRID FUND	6.29	8.29	15.37	14.88	11.96	11.88	11.48	-
CANARA ROBECO BLUE CHIP EQUITY FUND	6.52	11.83	17.30	17.80	14.42	13.74	12.67	11.85
CANARA ROBECO CONSERVATIVE HYBRID FUND	3.73	3.36	9.02	8.12	8.08	8.05	10.20	8.83

**Note:**

- Mr. Shridatta Bhandwaldar manages 10 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available
- N.A.- Not Applicable because scheme is in existence for less than 3 years or 5 years respectively.

### Fund Manager: Mr. Vishal Mishra

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY TAX SAVER FUND	6.44	10.73	21.55	19.24	15.85	13.30	19.44	17.41
CANARA ROBECO INFRASTRUCTURE	15.05	20.76	23.46	23.65	9.66	8.02	13.34	-
CANARA ROBECO BLUE CHIP EQUITY FUND	6.52	11.83	17.30	17.80	14.42	13.74	12.67	11.85
CANARA ROBECO VALUE FUND	18.79	10.73	N.A	-	N.A	-	14.42	7.97

**Note:**

- Mr. Vishal Mishra manages 4 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option
- Past performance may or may not be sustained in the future.
- : Corresponding values not available
- N.A.- Not Applicable because scheme is in existence for less than 3 year.

### Assistant Fund Manager: Mr. Amit Kadam

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO FOCUSED EQUITY FUND	8.41	10.73	N.A	-	N.A	-	18.70	17.83

**Note:**

- Mr. Amit Kadam manage 1 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available
- N.A.- Not Applicable because scheme is in existence for less than 3 year.

### Fund Manager: Mr. Ajay Khandelwal

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SMALL CAP FUND	14.02	4.45	38.36	27.15	N.A	-	27.51	21.92

**Note:**

- Mr. Ajay Khandelwal manage 1 open-ended schemes of Canara Robeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available
- N.A.- Not Applicable because scheme is in existence for less than 5 years.

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

## Scheme Performance - Fund Manager wise

(as on November 30, 2022)

### Fund Manager: Ms. Ennette Fernandes

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO CONSUMER TRENDS FUND	11.02	11.83	19.85	17.80	15.28	13.74	16.21	12.35
CANARA ROBECO EQUITY HYBRID FUND	6.29	8.29	15.37	14.88	11.96	11.88	11.48	-

**Note:**

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

### Assistant Fund Manager: Ms. Silky Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO VALUE FUND	18.79	10.73	N.A	-	N.A	-	14.42	7.97

**Note:**

- Ms. Silky Jain manage 1 open-ended schemes of Canara Robeco Mutual Fund .
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option
- Past performance may or may not be sustained in the future.
- : Corresponding Benchmark values not available
- N.A.- Not Applicable because scheme is in existence for less than 3 year.

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

## Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY HYBRID FUND*	6.29	8.29	15.37	14.88	11.96	11.88	11.48	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	3.73	3.36	9.02	8.12	8.08	8.05	10.20	8.83
CANARA ROBECO LIQUID FUND	4.57	4.75	3.87	4.20	5.08	5.24	6.94	6.76
CANARA ROBECO SAVINGS FUND	3.79	4.78	4.44	5.32	5.66	6.22	7.33	7.21
CANARA ROBECO ULTRA SHORT TERM FUND	3.64	5.06	3.63	5.13	4.73	6.17	6.83	7.49
CANARA ROBECO CORPORATE BOND FUND	2.59	3.19	4.95	7.80	5.83	6.73	7.08	8.51
CANARA ROBECO GILT FUND	1.90	1.26	4.58	5.52	5.50	6.52	8.33	8.50
CANARA ROBECO DYNAMIC BOND FUND	2.16	2.85	4.23	7.81	4.96	7.33	6.96	8.60
CANARA ROBECO INCOME FUND	0.99	2.84	4.30	7.80	5.58	7.34	7.95	8.26
CANARA ROBECO SHORT DURATION FUND^	2.59	3.85	4.75	6.35	5.65	6.82	6.73	7.97

- Note:
- Mr. Avnish Jain manages 11 open-ended schemes of Canara Robeco Mutual Fund.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
  - Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
  - \*Managing the portfolio only for debt allocation
  - ^As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
  - Past performance may or may not be sustained in the future.
  - : Corresponding Benchmark values not available

## Fund Manager: Ms. Suman Prasad

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO OVERNIGHT FUND	4.43	4.54	3.71	3.78	N.A	-	3.87	3.93
CANARA ROBECO ULTRA SHORT TERM FUND	3.64	5.06	3.63	5.13	4.73	6.17	6.83	7.49
CANARA ROBECO SHORT DURATION FUND^	2.59	3.85	4.75	6.35	5.65	6.82	6.73	7.97
CANARA ROBECO CORPORATE BOND FUND	2.59	3.19	4.95	7.80	5.83	6.73	7.08	8.51

- Note:
- Ms. Suman Prasad manages 4 open-ended schemes of Canara Robeco Mutual Fund.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
  - Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
  - ^As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.
  - Past performance may or may not be sustained in the future.
  - N.A.- Not Applicable because scheme is in existence for less than 5 years.
  - : Corresponding Benchmark values not available

## Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO LIQUID FUND	4.57	4.75	3.87	4.20	5.08	5.24	6.94	6.76
CANARA ROBECO SAVINGS FUND	3.79	4.78	4.44	5.32	5.66	6.22	7.33	7.21
CANARA ROBECO DYNAMIC BOND FUND	2.16	2.85	4.23	7.81	4.96	7.33	6.96	8.60
CANARA ROBECO INCOME FUND	0.99	2.84	4.30	7.80	5.58	7.34	7.95	8.26
CANARA ROBECO GILT FUND	1.90	1.26	4.58	5.52	5.50	6.52	8.33	8.50

- Note:
- Mr. Kunal Jain manages 5 open-ended schemes of Canara Robeco Mutual Fund.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
  - Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
  - Past performance may or may not be sustained in the future.

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

## SIP RETURNS

(as on November 30, 2022)

### EQUITY SCHEMES

#### CANARA ROBECO FLEXICAP FUND

Fund Manager: Mr. Shridatta Bhandwadar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2310000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	12096357	5885330	2604550	1481546	915329	478939	127313
Scheme Returns	15.16%	14.46%	14.82%	15.93%	16.92%	19.47%	11.52%
S&P BSE 500 TRI <sup>#</sup>	14.19%	14.03%	15.31%	16.39%	18.20%	23.88%	17.89%
S&P BSE SENSEX TRI <sup>##</sup>	14.13%	13.64%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	16-Sep-03						

#### CANARA ROBECO EQUITY TAX SAVER FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1660000	1200000	840000	600000	360000	120000
Market Value (INR)	5371975	2800235	1566341	966757	497590	128604
Scheme Returns	15.64%	16.16%	17.49%	19.16%	22.22%	13.59%
S&P BSE 500 TRI <sup>#</sup>	14.40%	15.31%	16.39%	18.20%	23.88%	17.89%
S&P BSE SENSEX TRI <sup>##</sup>	14.04%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date (Canara Robeco Equity Tax saver – Reg Growth Plan)	02-Feb-09					

#### CANARA ROBECO EQUITY HYBRID FUND

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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	3580000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	42744629	13428447	5536963	2443543	1355869	858309	454751	127337
Scheme Returns	13.75%	15.09%	13.76%	13.63%	13.44%	14.30%	15.80%	11.56%
CRISIL Hybrid 35+65 - Aggressive Index <sup>#</sup>	NA	NA	12.21%	12.95%	13.46%	14.39%	16.64%	13.75%
S&P BSE SENSEX TRI <sup>##</sup>	14.35%	14.83%	13.64%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	01-Feb-93							

#### CANARA ROBECO CONSUMER TRENDS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1590000	1200000	840000	600000	360000	120000
Market Value	5254742	2984901	1583148	966278	502657	131753
Scheme Returns	16.66%	17.35%	17.79%	19.14%	22.96%	18.69%
S&P BSE 100 TRI <sup>#</sup>	13.77%	14.78%	16.09%	17.64%	22.90%	19.28%
S&P BSE SENSEX TRI <sup>##</sup>	13.82%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	14-Sep-09					

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Shridatta Bhandwadar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2130000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	13226747	9193644	3238886	1506148	931256	493680	127010
Scheme Returns	18.12%	19.56%	18.87%	16.39%	17.63%	21.65%	11.03%
Nifty Large Midcap 250 TRI <sup>#</sup>	N.A	15.44%	16.64%	17.17%	19.17%	25.33%	17.09%
S&P BSE Sensex TRI <sup>##</sup>	13.41%	13.64%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	11-Mar-05						

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2022 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on November 30, 2022)

### EQUITY SCHEMES

#### CANARA ROBECO BLUE CHIP EQUITY FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1480000	1200000	840000	600000	360000	120000
Market Value	3750360	2577063	1468589	910458	472889	128838
Scheme Returns	14.14%	14.62%	15.68%	16.71%	18.56%	13.97%
S&P BSE 100 TRI <sup>#</sup>	14.11%	14.78%	16.09%	17.64%	22.90%	19.28%
S&P BSE SENSEX TRI <sup>##</sup>	14.17%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	20-Aug-10					

#### CANARA ROBECO INFRASTRUCTURE

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	2040000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	6867499	5360089	2648744	1490637	998731	555037	131689
Scheme Returns	12.96%	13.38%	15.13%	16.10%	20.50%	30.28%	18.59%
S&P BSE India Infrastructure TRI <sup>#</sup>	N.A.	N.A.	13.30%	15.63%	20.38%	34.77%	23.68%
S&P BSE SENSEX TRI <sup>##</sup>	13.14%	13.64%	14.89%	16.53%	17.72%	22.14%	20.35%
Inception Date	02-Dec-05						

#### CANARA ROBECO SMALL CAP FUND

Fund Manager: Mr. Ajay Khandelwal / Mr. Shridatta Bhandwalder

	Since Inception	3 yr	1 yr
Total Amt invested	460000	360000	120000
Market Value	879933	621167	128188
Scheme Returns	35.44%	38.90%	12.92%
Nifty Small Cap 250 <sup>#</sup>	26.95%	30.69%	10.41%
S&P BSE SENSEX TRI <sup>##</sup>	20.06%	22.14%	20.35%
Inception Date	15-Feb-19		

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

#### CANARA ROBECO FOCUSED EQUITY FUND

Fund Manager: Mr. Shridatta Bhandwalder / Amit Kadam

	Since Inception	1 yr
Total Amt invested	190000	120000
Market Value	213087	130821
Scheme Returns	14.59%	17.18%
S&P BSE 500 TRI <sup>#</sup>	14.48%	17.89%
S&P BSE SENSEX TRI <sup>##</sup>	15.92%	20.35%
Inception Date	17-May-21	

#### CANARA ROBECO VALUE FUND

Fund Manager: Mr. Vishal Mishra (Fund Manager) / Ms. Silky Jain (Assistant Fund Manager)

	Since Inception	1 yr
Total Amt invested	150000	120000
Market Value	170688	135797
Scheme Returns	21.09%	25.35%
S&P BSE 500 TRI <sup>#</sup>	14.48%	17.89%
S&P BSE SENSEX TRI <sup>##</sup>	15.92%	20.35%
Inception Date	03-Sept-21	

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2022 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on November 30, 2022)

### DEBT SCHEMES

#### CANARA ROBECO GILT FUND

Fund Manager: Mr. Kunal Jain / Mr. Avnish Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2760000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	7467839	5586733	3419600	1689147	1022568	680782	377702	122250
Scheme Returns	7.85%	7.78%	8.08%	6.65%	5.54%	5.00%	3.15%	3.51%
CRISIL Dynamic Gilt Index <sup>#</sup>	7.58%	7.30%	7.43%	7.05%	6.26%	5.93%	3.88%	4.70%
CRISIL 10 Year Gilt Index <sup>##</sup>	NA	NA	6.00%	5.68%	4.74%	4.32%	3.88%	3.51%
Inception Date	29-Dec-99							

#### CANARA ROBECO CONSERVATIVE HYBRID FUND

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

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2410000	1800000	1200000	840000	600000	360000	120000
Market Value	6806927	3613686	1855424	1131595	748055	406357	123992
Scheme Returns	9.40%	8.74%	8.44%	8.38%	8.76%	8.04%	6.25%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.64%	8.79%	8.77%	8.29%	8.19%	7.00%	6.45%
CRISIL 10 Year Gilt Index <sup>##</sup>	13.99%	6.00%	5.68%	4.74%	4.32%	1.95%	3.51%
Inception Date	24-April-88						

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

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain / Mr. Kunal Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2430000	1800000	1200000	840000	600000	360000	120000
Market Value	5636978	3137992	1645624	1014843	677139	375916	121968
Scheme Returns	7.65%	7.03%	6.15%	5.32%	4.79%	2.83%	3.07%
CRISIL Medium to Long Duration Fund BIII Index <sup>#</sup>	8.45%	8.58%	8.13%	7.51%	7.37%	5.87%	4.36%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.98%	6.00%	5.68%	4.74%	4.32%	1.95%	3.51%
Inception Date	19-Sep-02						

#### CANARA ROBECO SAVINGS FUND

Fund Manager: Mr. Kunal Jain / Mr. Avnish Jain

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2130000	1800000	1200000	840000	600000	360000	120000
Market Value	4172987	3107866	1647081	1019208	678686.1811	382093	122719
Scheme Returns	7.10%	6.92%	6.17%	5.44%	4.88%	3.91%	4.24%
CRISIL Low Duration Fund BI Index <sup>#</sup>	7.22%	7.18%	6.74%	6.07%	5.61%	4.86%	5.24%
CRISIL 1yr T Bill Index <sup>##</sup>	6.09%	6.11%	5.81%	5.24%	4.78%	3.89%	4.21%
Inception Date	04-Mar-05						

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Kunal Jain / Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1630000	1200000	840000	600000	360000	120000
Market Value	2618954	1631728	1002879	672510	376502.0991	122356
Scheme Returns	6.68%	5.99%	4.99%	4.51%	2.94%	3.67%
CRISIL Dynamic Bond Fund BIII Index <sup>#</sup>	8.45%	8.12%	7.50%	7.37%	5.89%	4.40%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.97%	5.68%	4.74%	4.32%	1.95%	3.51%
Inception Date	29-May-09					

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2022 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## SIP RETURNS

(as on November 30, 2022)

### DEBT SCHEMES

#### CANARA ROBECO ULTRA SHORT TERM FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1730000	1200000	840000	600000	360000	120000
Market Value	2759067	1575673	986709	664969	379255.2361	122639
Scheme Returns	6.19%	5.32%	4.53%	4.07%	3.42%	4.12%
CRISIL Ultra Short Duration Fund BI Index <sup>#</sup>	7.13%	6.55%	5.96%	5.53%	4.87%	5.48%
CRISIL 1yr T Bill Index <sup>##</sup>	6.10%	5.81%	5.24%	4.78%	3.89%	4.21%
Inception Date	16-Sept-03					

#### CANARA ROBECO SHORT DURATION FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1400000	1200000	840000	600000	360000	120000
Market Value	2039324	1636696	1022415	680340	380306.2594	122144
Scheme Returns	6.24%	6.05%	5.53%	4.97%	3.60%	3.34%
CRISIL Short Duration Fund BII Index <sup>#</sup>	7.48%	7.25%	6.68%	6.31%	5.12%	4.64%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.93%	5.68%	4.74%	4.32%	1.95%	3.51%
Inception Date	25-Apr-11					

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

#### CANARA ROBECO CORPORATE BOND FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1060000	840000	600000	360000	120000
Market Value	1394301	1026533	684470	380858	122124
Scheme Returns	6.07%	5.65%	5.21%	3.70%	3.31%
CRISIL Corporate Bond Fund BIII Index <sup>#</sup>	7.39%	6.89%	6.52%	5.68%	3.77%
CRISIL 10 Year Gilt Index <sup>##</sup>	5.46%	4.74%	4.32%	1.95%	3.51%
Inception Date	07-Feb-14				

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-November-2022 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

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

### Canara Robeco Flexicap Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
23.10.2020	2.95	36.74
29.10.2021	4.30	47.18
28.10.2022	0.45	45.72
<b>Direct IDCW - Payout/Reinvestment</b>		
29.10.2021	6.20	68.52
28.10.2022	0.66	67.32

### Canara Robeco Equity Hybrid Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
24.06.2022	0.60	79.82
29.07.2022	0.60	85.36
26.08.2022	0.64	86.61
30.09.2022	0.64	84.9
28.10.2022	0.62	86.26
25.11.2022	0.64	87.52
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
24.06.2022	0.60	96.63
29.07.2022	0.60	103.59
26.08.2022	0.60	105.38
30.09.2022	0.60	103.6
28.10.2022	0.60	105.53
25.11.2022	0.60	107.34

### Canara Robeco Consumer Trends Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
26.07.2019	1.40	21.96
31.07.2020	1.30	20.97
30.07.2021	1.90	29.54
29.07.2022	0.31	32.61
<b>Direct IDCW - Payout/Reinvestment</b>		
30.07.2021	3.25	51.16
29.07.2022	0.55	57.36

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
30.08.2019	1.35	22.42
31.08.2020	1.25	19.81
27.08.2021	2.00	31.07
26.08.2022	0.37	37.28
<b>Direct IDCW - Payout/Reinvestment</b>		
31.08.2020	1.65	26.17
27.08.2021	2.60	41.48
26.08.2022	0.49	50.33

### Canara Robeco Equity Tax Saver Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
26.02.2021	1.55	31.15
26.11.2021	1.80	35.96
25.02.2022	0.20	34.87
25.11.2022	0.19	37.57
<b>Direct IDCW - Payout/Reinvestment</b>		
26.11.2021	2.80	55.68
25.02.2022	0.30	54.19
25.11.2022	0.29	59.01

### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
30.11.2018	2.60	44.15
29.11.2019	2.70	45.03
27.11.2020	2.90	47.51
26.11.2021	5.65	60.83
25.11.2022	0.63	62.64
<b>Direct IDCW - Payout/Reinvestment</b>		
27.11.2020	2.00	68.63
26.11.2021	8.25	88.94
25.11.2022	0.93	92.69

### Canara Robeco Income Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
26.06.2020	0.25	15.3275
25.09.2020	0.25	15.1644
24.12.2020	0.22	15.2842
26.03.2021	0.20	14.9986
25.06.2021	0.20	14.9957
24.09.2021	0.20	15.0242
31.12.2021	0.20	14.8035
25.03.2022	0.15	14.6469
24.06.2022	0.14	14.3314
30.09.2022	0.15	14.3664
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
26.06.2020	0.25	16.4124
25.09.2020	0.25	16.3009
24.12.2020	0.25	16.4616
26.03.2021	0.20	16.2155
25.06.2021	0.20	16.2732
24.09.2021	0.20	16.366
31.12.2021	0.20	16.1916
25.03.2022	0.15	16.0757
24.06.2022	0.16	15.7666
30.09.2022	0.16	15.8589

### Canara Robeco Conservative Hybrid Fund

(Monthly IDCW Option)

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.10	14.1495
30.07.2021	0.10	14.2011
27.08.2021	0.10	14.2417
24.09.2021	0.10	14.3991
29.10.2021	0.10	14.262
26.11.2021	0.10	14.1545
31.12.2021	0.10	14.1634
28.01.2022	0.10	13.9797
25.02.2022	0.10	13.8155
25.03.2022	0.10	13.7955
29.04.2022	0.10	13.6772
27.05.2022	0.10	13.3287
24.06.2022	0.10	13.1755
29.07.2022	0.10	13.4512
26.08.2022	0.10	13.4878
30.09.2022	0.10	13.3407
28.10.2022	0.10	13.3559
25.11.2022	0.10	13.4266
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.10	16.0127
30.07.2021	0.10	16.1038
27.08.2021	0.10	16.1782
24.09.2021	0.10	16.386
29.10.2021	0.10	16.2638
26.11.2021	0.10	16.1705
31.12.2021	0.10	16.2153
28.01.2022	0.10	16.036
25.02.2022	0.10	15.8784
25.03.2022	0.10	15.8863
29.04.2022	0.10	15.7832
27.05.2022	0.10	15.4112
24.06.2022	0.10	15.2633
29.07.2022	0.10	15.6178
26.08.2022	0.10	15.6916
30.09.2022	0.10	15.5555
28.10.2022	0.10	15.6049
25.11.2022	0.10	15.7197
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.25	13.7569
24.09.2021	0.25	14.0455
31.12.2021	0.25	13.8599
25.03.2022	0.20	13.5945
24.06.2022	0.20	13.0756
30.09.2022	0.20	13.3374
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.30	15.5072
24.09.2021	0.25	15.9159
31.12.2021	0.25	15.7934
25.03.2022	0.20	15.5617
24.06.2022	0.23	15.0126
30.09.2022	0.24	15.355

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

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

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

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

### Canara Robeco Short Duration Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
31.12.2021	0.06	15.1888
28.01.2022	0.06	15.1478
25.02.2022	0.06	15.1381
25.03.2022	0.06	15.1113
29.04.2022	0.06	15.0446
27.05.2022	0.06	14.9062
24.06.2022	0.06	14.8723
29.07.2022	0.06	14.917
26.08.2022	0.06	14.9264
30.09.2022	0.06	14.8541
28.10.2022	0.06	14.8438
25.11.2022	0.06	14.881
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
31.12.2021	0.06	16.8363
28.01.2022	0.06	16.8049
25.02.2022	0.06	16.8084
25.03.2022	0.06	16.7931
29.04.2022	0.06	16.7333
27.05.2022	0.06	16.5938
24.06.2022	0.06	16.5705
29.07.2022	0.06	16.6367
26.08.2022	0.06	16.6618
30.09.2022	0.06	16.5979
28.10.2022	0.06	16.6017
25.11.2022	0.06	16.6586
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.20	15.0451
24.09.2021	0.20	15.0152
31.12.2021	0.20	14.8845
25.03.2022	0.15	14.8351
24.06.2022	0.15	14.6262
30.09.2022	0.15	14.6354
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
25.06.2021	0.20	16.2721
24.09.2021	0.20	16.283
31.12.2021	0.20	16.1846
25.03.2022	0.15	16.1666
24.06.2022	0.16	15.9656
30.09.2022	0.16	16.0057

### Canara Robeco Small Cap Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
27.08.2021	1.25	18.79
26.08.2022	0.23	22.9
<b>Direct IDCW - Payout/Reinvestment</b>		
27.08.2021	1.25	19.69

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
23.06.2017	0.45	14.5633
29.12.2017	0.40	13.9791
22.06.2018	0.40	13.6557
28.12.2018	0.40	13.7272
28.06.2019	0.45	14.1036
27.12.2019	0.45	13.6044
26.06.2020	0.45	14.0712
24.12.2020	0.42	14.0022
25.06.2021	0.35	13.6606
31.12.2021	0.35	13.4939
24.06.2022	0.27	13.1468
<b>Direct IDCW - Payout/Reinvestment</b>		
23.06.2017	0.45	14.9225
29.12.2017	0.40	14.3862
22.06.2018	0.40	14.1043
28.12.2018	0.40	14.2548
28.06.2019	0.45	14.7197
27.12.2019	0.45	14.2958
26.06.2020	0.45	14.8653
24.12.2020	0.45	14.8495
25.06.2021	0.35	14.5799
31.12.2021	0.35	14.506
24.06.2022	0.29	14.2043

### Canara Robeco Corporate Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
30.11.2018	0.35	11.3015
31.05.2019	0.35	11.5389
29.11.2019	0.30	11.7088
27.05.2020	0.35	11.5992
27.11.2020	0.35	11.7678
28.05.2021	0.30	11.6304
26.11.2021	0.30	11.5087
27.05.2022	0.23	11.3125
25.11.2022	0.23	11.3367
<b>Direct IDCW - Payout/Reinvestment</b>		
30.11.2018	0.35	11.6246
31.05.2019	0.35	11.9207
29.11.2019	0.40	12.1524
27.05.2020	0.35	11.9903
27.11.2020	0.35	12.2184
28.05.2021	0.30	12.1238
26.11.2021	0.30	12.0484
27.05.2022	0.24	11.8809
25.11.2022	0.24	11.9473

### Canara Robeco Gilt Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
26.06.2015	0.40	13.5912
23.12.2015	0.40	13.7057
24.06.2016	0.40	13.9683
23.12.2016	0.45	15.1684
23.06.2017	0.45	15.4644
29.12.2017	0.45	14.7729
22.06.2018	0.45	14.3774
28.12.2018	0.40	14.5640
28.06.2019	0.45	15.0791
27.12.2019	0.45	14.6599
26.06.2020	0.50	15.2096
24.12.2020	0.45	15.1544
25.06.2021	0.40	14.8103
31.12.2021	0.40	14.6682
24.06.2022	0.29	14.2586
<b>Direct IDCW - Payout/Reinvestment</b>		
26.06.2015	0.40	13.7047
23.12.2015	0.40	13.8634
24.06.2016	0.40	14.1721
23.12.2016	0.45	15.4471
23.06.2017	0.45	15.7997
29.12.2017	0.45	15.1532
22.06.2018	0.45	14.8012
28.12.2018	0.40	15.0561
28.06.2019	0.45	15.6535
27.12.2019	0.45	15.3047
26.06.2020	0.50	15.951
24.12.2020	0.47	15.9554
25.06.2021	0.40	15.6738
31.12.2021	0.40	15.604
24.06.2022	0.31	15.2119

### Canara Robeco Blue Chip Equity Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
25.11.2016	1.32	14.90
24.11.2017	1.35	17.42
30.11.2018	1.30	16.87
29.11.2019	1.40	17.86
27.11.2020	1.50	17.53
26.11.2021	2.00	21.03
25.11.2022	0.22	21.86
<b>Direct IDCW - Payout/Reinvestment</b>		
29.11.2019	1.94	26.23
26.11.2021	1.40	36.55
25.11.2022	0.39	38.6

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

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

## HOW TO READ A FACTSHEET

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### Fund Manager

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

### Minimum Application Amount for Fresh Subscription

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

### Application Amount for Fresh Subscription

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

### Minimum Additional Amount

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

### Yield to Maturity

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

### SIP

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

### NAV

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

### Benchmark

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

### Entry Load

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

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

### Exit Load

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

### Modified Duration

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

### Standard Deviation

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

### Sharpe Ratio

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

### Beta

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

### AUM

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

### Holdings

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

### Nature of Scheme

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

### Rating Profile

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

## DEFINITIONS

(as on November 30, 2022)

### 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.

### TRI:

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

## DISCLAIMERS

(as on November 30, 2022)

### Disclaimer :

The information used towards formulating the outlook have been obtained from sources published by third parties. While such publications are believed to be reliable, the opinions expressed in this document are of personal nature and does not constitute the views of Canara Robeco Asset Management. It is hereby expressly stated that, neither the AMC, its officers, the trustees, the Fund or any of their affiliates or representatives assume any responsibility for the accuracy of such information or the views thereof. Further, CRMF, its Sponsors, its Trustees, CRAMC, its employees, officer, Directors, etc. assume no financial liability whatsoever to the user of this document. This document is for general information purposes only and should not be construed as solicitation to invest in the Mutual Fund schemes.

### Note :

Risk ratios calculated for schemes having minimum three year performance

Risk Free Rate of Return : 5.86% (MIBOR as of November 30, 2022)

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

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

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

**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 30.11.2022. The disclosures of average maturity period relates to the debt component of the portfolio as on 30.11.2022.

**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.**

# A FLEXIBLE INVESTMENT APPROACH TO HELP YOU MOVE TOWARDS YOUR GOAL.

Invest now in **Canara Robeco Flexi Cap Fund.**



## CANARA ROBECO FLEXI CAP FUND

(Flexi Cap Fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

Focuses on investing in companies that present growth opportunities across diverse industries. Provides flexibility to investor's portfolio and creates an opportunity for growth and wealth creation across a wider base of investments.

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

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

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



**CANARA ROBECO**  
Mutual Fund

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