

MONTHLY  
CONNECT

## FACTSHEET

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

## You get a dual advantage.

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

## CANARA ROBECO Equity Tax Saver

(An Open Ended Equity Linked Tax Saving Scheme)

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

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

HIGH RISK  
(BROWN)

Note: Risk is represented as:

- (Blue) Investors understand that their principal will be at low risk.
- (Yellow) Investors understand that their principal will be at medium risk.
- (Brown) Investors understand that their principal will be at high risk.

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

smar**T**omorrow'svisit: [www.canararobeco.com](http://www.canararobeco.com)

Call: 1800 209 2726

CANARA ROBECO  
Mutual Fund

\*Under Section 80C of Income Tax Act 1961, Tax benefit upto INR 46350\*\* per annum (assuming highest tax bracket) for an investment upto Rs 1.5 lac.  
 \*\*Assuming tax rate of 30% which includes education cess of 2% and secondary and higher education cess @ 1%. Information on tax benefits are based on prevailing taxation laws. Kindly Consult your tax advisor for actual tax implication before investment.

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

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# Economic Update

The month of February 2015 witnessed several key announcements. Market sentiments were driven by two major events viz. the Railway Budget and Union Budget. This month saw WPI entering the negative zone, while there was moderate uptick in CPI. Overall the month saw several positive as well as negative news flow influencing market movement.

## Market Performance\*

Throughout the month markets were on a roller coaster ride, taking cues from quarterly corporate earnings and budget expectations. Post the Union Budget, the domestic equity markets represented by the benchmarks CNX Nifty and S&P BSE Sensex closed on a positive note. CNX Nifty gained 1.06% & S&P BSE Sensex rose by 0.61% during the month.

## IIP^:

The index of industrial production (IIP) slowed to 1.7% in December'14 from 3.9% in November 2014 owing to contraction in consumer durable goods and mining output.

## Inflation^^:

The Wholesale Price Index (WPI) slumped into negative territory; coming at -0.39% in January 2015 compared to 0.11% in December 2014. The decline in fuel and power were the main reason for the decline in WPI. However, increase in food inflation is a cause for concern. The base for Consumer Price Index (CPI) inflation series was changed from 2010 to 2012. CPI for January 2015 stood at 5.11% (new series), a marginal uptick from previous month's 5% (old series). At 5.11% CPI is well below RBI's target of 6% by Jan'16, building a case for rate cuts in the coming months.

## Trade Deficit: #

India's trade deficit narrowed to 11 month low of \$8.3 billion as compared to last month's \$9.4 billion deficit, driven by lower oil prices. The April-January, 14-15 period trade deficit increased from \$ 118.37 billion as compared to previous year's \$116.53 billion. As a sign of weak economic scenario in Eurozone, the exports fell in January, contracting by 11.19% to \$23.8 billion over the same month a year ago. Compared to January 2014, non oil imports rose by 3.45% but overall there was a contraction in imports of 11.39% led by low crude oil prices.

## Budget:

Both Railway Budget and Union Budget announced recently were forward looking and long term reform oriented. One key point worth highlighting is the Railway minister's usage of the term "customers" instead of "passengers", indicating that focus has moved towards providing better service to travellers. In this regard capital investment in railways has been proposed.

In the Union Budget, the Finance Minister tried to maintain a balance between fiscal consolidation and need to increase capital expenditure to facilitate economic growth, promoting him to defer the fiscal target of 3% by another year. The targeted ratios are now at 3.9%, 3.5%, 3.0% in FY 16, FY17 and FY18 respectively. On the growth front, the FM proposed to increase the public infrastructure spending over the next year to 0.9% of GDP.

Tackling the issue of subsidies, the government has slashed the total major subsidies by 10% to Rs. 2.27 lakh crores. In a move welcomed by FII's, GAAR implementation has been deferred by 2 years and further the FM announced that it will only be implemented on a prospective basis. Overall the Budget had several positive steps, however certain unexpected news like hike in excise duty and service tax were considered unfavourable by market participants.

## Other key highlights of budget are as follows:

- ▶ Reduced Custom Duty on 22 Items
- ▶ GST to be put in place by April 1, 2016
- ▶ GAAR to be resolved in 2 Years- Implementation of GAAR deferred by 2 Years. To be applied from April 2017
- ▶ FM to Reduce Corporate tax rate from 30 to 25% over next 4 years.

## Triggers

On the domestic front the RBI Monetary Policy Review in April 2015 will be an eagerly awaited event. We believe that RBI is likely to follow a slow & steady approach while decreasing interest rates.

On global front the start of Quantitative Easing by ECB in March will inject liquidity in the market, India is likely to be a beneficiary of these increased foreign flows.

The resolution to Greece Debt deal will be actively tracked by the international markets. Any negative news flows is likely to impact market adversely.

There has been some uptick in crude oil prices. If this trend continues raising the crude oil prices above US\$ 70, it could raise concern for India's current account deficit, inflation expectations and fiscal deficit.

## Source:

\*Bloomberg

^[http://mospi.nic.in/Mospi\\_New/site/PressRelease.aspx](http://mospi.nic.in/Mospi_New/site/PressRelease.aspx); Bloomberg

^^Bloomberg

#<http://commerce.nic.in/tradestats/filedisplay.aspx?id=1>, <http://in.reuters.com/article/2015/02/13/india-economy-trade-idINKBNOLH1H720150213>

# Equity Market Review



**Mr. Ravi  
Gopalakrishnan**  
Head - Equities

Markets remained nearly flat during February 2015. The apprehensions over Delhi election's outcome, cautious tone of S&P dampened market enthusiasm a bit. However optimism about Greece debt deal, dovish tone of US Fed regarding interest rate hike & a pragmatic budget which spelled out the Government's long term plan helped recoup the losses.

## Market Performance\*

In the month gone by India's benchmark indices S&P BSE Sensex & CNX Nifty rose by 0.61% & 1.06% respectively. Mid- and small-cap indices marginally underperformed their larger peers. The S&P BSE Mid-cap index gained 0.67% and the S&P BSE Small-cap index fell by 0.55%.

S&P BSE IT, S&P BSE Consumer Goods & S&P BSE Metals were the top performing sectoral indices during the month rising by 7.07%, 4% & 3.72% respectively.

## Growth`

India's manufacturing sector represented by HSBC Manufacturing PMI came at 52.9 for January 2015. Despite falling from the high of 54.5 in December 2014 it continued to reflect a strong growth in business in the manufacturing sector. Sectoral data indicated that consumer goods was the best performing among three namely consumer goods, intermediate goods & capital goods.

HSBC India Services PMI Business Activity Index which tracks the changes in activity at Indian services companies on a month-by-month basis - was indicative of a strong expansion in business activity in January 2015. The index came at 52.4 in January's rising from 51.1 in December'14, as activity and new business expanded at fast pace.

## Expansion in IIP^

The Index of Industrial Production (IIP) expanded by 1.7% (y-o-y) in December'14 falling from 3.9% (y-o-y) (revised) growth in the previous month.

Sector-wise manufacturing & electricity recorded a rise of 2.1% & 4.8% respectively while mining contracted by 3.2%. On the use-based side basic goods, capital goods & intermediate goods recorded a growth of 2.4%, 4.1% & 0.1% respectively. The consumption basket on the whole grew marginally by 0.7% dragged by 9.0% contraction in Consumer Durables, Consumer non-durables on the other hand grew by 5.7%.

## Robust FII Inflows#

The month saw some sell off by FPIs in the equity markets. However on the whole FPI's invested to the tune of INR 11,476 Crs. in the domestic equity markets during February 2015. We also saw huge FPI inflows of INR 102486 Crs. (YTD) during the current financial year.

## Outlook

The recently concluded Railway Budget & Union Budget saw the Railway Minister putting forth a broad roadmap for transformation of railways. The Union Budget too was equally forward looking, focusing more on structural improvement rather than big bang reform announcements. The government highlighted (1) a credible fiscal consolidation plan with implementation of GST and Direct Benefit Transfers schemes over the next 1-2 years and (2) increased allocation towards capital expenditure. This signals the government's intent to support the investment -cycle recovery. Further the Finance Minister also announced intention to systematically reduce Corporate Tax to 25% over the next 4 years. This move is likely to be positive for Small & Medium Sized Enterprises. The clarification on GAAR, was another positive from Foreign investor's perspective. However, the increase in Service Tax was an unexpected negative move for the companies in the service sector.

The 3Q corporate earnings were slightly below market expectations. We expect the impact of operating & financial leverage on the company may come into play only in the next financial year & overall corporate earnings for FY15 are likely to be muted.

On a long term horizon we believe India is heading towards a period of sustainable growth & conducive macroeconomic scenario. We feel India is in a structural bull run & is likely to be amongst the best performers in the emerging markets. The likely rating upgrade for India in future & relatively less investment opportunities in other Emerging Market economies will keep India on radar of foreign investors.

## Source:

\*ICRA MFI Explorer

#NSDL

^[http://mospi.nic.in/Mospi\\_New/site/PressRelease.aspx](http://mospi.nic.in/Mospi_New/site/PressRelease.aspx); ICRA

`HSBC Emerging markets PMI

# Debt Market Review



Mr. Avnish Jain  
Head - Fixed Income

## The Union Budget for FY16E provided a big public investment push, but slowed the pace of fiscal consolidation

The government has budgeted FY2016 Gross Fiscal Deficit-to-GDP ratio at 3.9% (central government only), modestly lower than 4.1% in FY2015, but higher than previous fiscal roadmap target of 3.6% of GDP. The Government, however, reaffirmed its commitment to fiscal consolidation over the future and set the FY17E target at 3.5% of GDP and FY18E target at 3% of GDP. Finance Minister indicated that total increase in public infrastructure spend over the next year will be Rs1.25 trillion or 0.9% of GDP.

## Government Borrowing: Lower Gsec supply than expected despite a higher deficit

The government has announced gross borrowing of INR 6tn for FY16 to finance 3.9% fiscal deficit. Though the fiscal deficit target has been set higher than most people expected the Gsec supply is surprisingly lower. The government is looking to finance just 82% of the fiscal deficit with Gsecs vs. 87% last year. This is despite a lower plan for short term borrowing in FY16 INR300bn vs. INR512bn this year. However, a draw down of cash balances of INR120bn, other capital receipts of INR 136bn and a buyback/switch of INR 320bn is aiding a lower supply.

## Monetary policy framework

The RBI and the government finalized the monetary policy framework, which incorporates the Urjit Patel Committee recommendations. The CPI inflation target has been set at 4% (+/-) 2% for FY2017 and beyond after aiming to bring inflation below 6% by January 2016. Once every six months, the RBI shall publish documents explaining (1) sources of inflation and (2) inflation forecasts for a period of 6-18 months from publication of the document. The RBI will have failed to meet the inflation target either (1) if inflation is more than 6%, or (2) if inflation is less than 2% for three consecutive quarters in FY2016 and subsequent years. If the RBI fails to meet the target, it shall set out in a report to the central government the (1) reasons for failure to achieve target, (2) remedial action proposed to be taken by the RBI and (3) estimate of time period within which the target would be achieved pursuant to timely implementation of the proposed remedial actions. However, the agreement did not outline any features of the proposed Monetary Policy Committee

## New base CPI inflation rose less than expected in Jan-15:

CPI inflation as measured by the new series accelerated to 5.1% YoY in Jan-15. According the CSO, the comparable reading for Dec-14 is 4.28% YoY, lower than the reported inflation of 5% under the old series for December.

The unwinding of favorable base effect was expected to lead to a pick up in YoY levels, but the rise has been much lower than expected, mainly because of lower inflation in non-food non-fuel categories.

## Liquidity eased remained easy on RBI's variable rate repos

The liquidity deficit as measured by LAF, MSF and the Standing Liquidity Facility availed from RBI added together was at Rs.51,543 as on 28th February, 2015 compared to 67,409 crores as on 31st January, 2015, Liquidity situation remained easy on RBI's regular injection of liquidity through variable rate repo auctions

## Outlook

The relaxation of the fiscal deficit target - from 3.6% of GDP under the old roadmap to 3.9% of GDP - is most likely to push out monetary easing in the scheduled April 2015 review. We expect a 25 bps of easing at the April 7th review, barring an unanticipated upside surprise to the February 2015 CPI.

Bond markets were expecting a gross borrowing program of Rs 6 trillion, which the government delivered. Net government borrowing would cover 82.1% of fiscal deficit of Rs 5.56 trillion, which works out to Rs 4.56 trillion bonds worth Rs 1.44 tn are to be redeemed this year. Bond market will view the borrowing as easily absorbable and given expectations of rate cuts, yields will trend down

# Gold Update

## Overview:

The yellow metal lost most of the previous month gains to close at \$1213.22 per troy ounce, down 5.50% on a month on month basis. The approval of the four month extension of a financial rescue from the Eurozone led to dampening in the demand for Gold towards the end of the month as prices moved back near to the \$1200 per troy ounce region. The US Dollar index continued its climb to close at 95.29 in spite of most economic data points in the region coming in below expectations. The domestic price of gold tracked the global prices as it closed at 26559 per 10 grams as rupee remained flat for the month.

On the global front, there was much confusion during most part of the month surrounding the immediate fate of Greece as the newly elected Syriza party worked to renegotiate the terms of the 2010 bailout with the Troika which were factored in the higher gold prices. However, the approval of a four month extension after the submission of proposed economic reforms lowered the possibility of Greek leaving the euro which impacted gold prices negatively.

Economic data in the US pertaining to employment and housing came out mixed with the unemployment rate for January 2015 recorded at 5.70% which is higher than it was in December 2014. Though the PMI numbers indicated expansion in the world's largest economy, housing and inflation statistics continued to come in below expectations during the month of February 2015. Eurozone also demonstrated similar trends during the month with the PMI numbers within the region coming in better than last month except France which reported contraction. The region however continued to struggle on the inflation and labor conditions front, as the consumer price inflation in the Eurozone dropped further into the negative territory at 1.60% during the month.

## Gold Demand/Supply Update-

The precious metal ended 2014 on a strong note on the demand and supply front with gold demand in Q4 2014 up 6% on a year on year basis to 987 tonnes, driven largely by jewellery and central bank demand. According to the latest Gold Demand Trends full year report from the World Gold Council, the annual gold demand was 3,924 tonnes, 4% lower than 2013. Despite import restrictions were imposed in India during the year, the jewellery demand touched a record high of 662 tonnes in 2014. However, the overall jewellery demand was down by 10% at 2152.9 tonnes for the full year. The US jewellery demand recorded its seventh consecutive quarter of year-on-year growth. The Investment demand was up 2.2% in 2014 at 905 tonnes largely on account of slowdown in ETF outflows. The ETF outflows slowed from 880 tonnes in 2013 to 159 tonnes in 2014. Central Banks added 477 tonnes in 2014 as they diversified away from the US dollar.

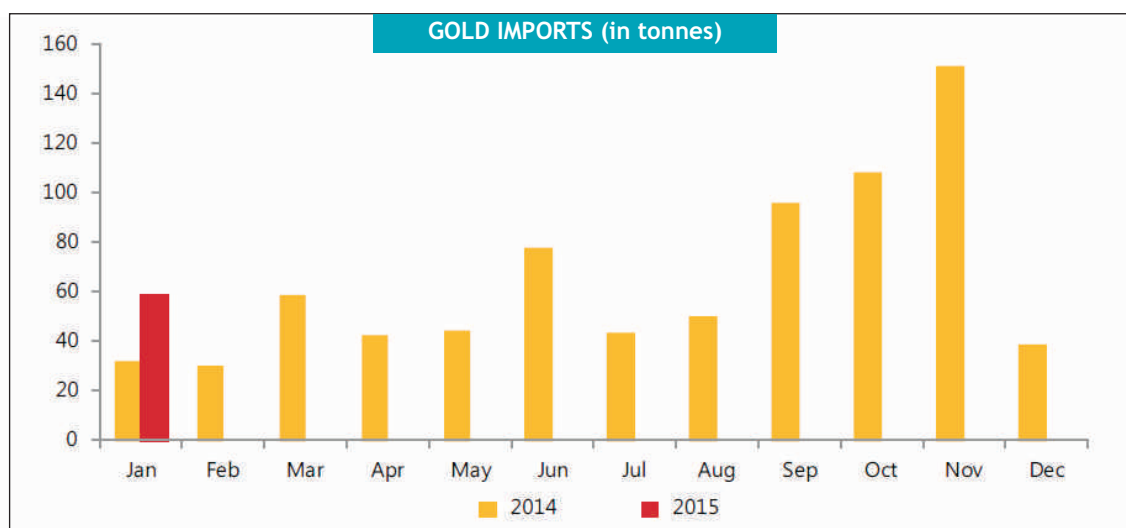
## Outlook:

The Finance Minister, Arun Jaitley, presented the full-year budget on 28th February 2015 in Parliament where he proposed to introduce a scheme to monetize gold and introduce a sovereign gold bond which would have a fixed rate of interest. He also proposed to introduce a Gold Monetization Scheme in an effort to reduce demand for overseas gold. He also announced the introduction of gold coins with Ashok Chakra with the objective of recycling local gold holdings and cut overseas gold demand. While there have been gold monetization schemes before in the market, none have been able to have an impact due to low interest rates. The wide expectation of Ministry of Commerce demands pertaining to significant cut in duty on gold and silver imports led to gold prices trading at a discount of around 2% during second half of the month. However, no duty cut was announced. We could see some improvement in the import premium levels in the near term.

The competitive monetary easing by central banks is expected to stoke a new phase of currency wars in the global economy. As many as 19 central banks have engaged in to loose monetary policy since the start of 2015. China cut its one-year lending rate by 25 basis points to 5.35% on February 28th with the objective of warding off deflationary pressure and tackling low growth and declining property prices within the region. Now with most central banks engaging in to competitive monetary easing except United States, currency devaluation is expected to be a prevalent theme which is positive for Gold. Gold prices however are expected to remain restrained for some time due to the strengthening dollar and possible interest rate hike in US which may commence in the second half of 2015. While the Greek crisis has been postponed for another four months which can be seen as 'kicking the can down the road', whether the government would be able to actuate the reforms on ground is something which the market participants would be tracking closely. In upcoming data releases, the employment report in United States and the FOMC meeting scheduled to conclude on 18th March would drive Gold prices during the month.

Source: Bloomberg, Zero Hedge, World Gold Council

## Chart of the Month:



Source: Metals Focus

## 'AU'some Fact of the Month:

China produced 451.8 tons of gold in 2014, up 5.52% year on year. It had been the eighth consecutive year for China to become the biggest gold producer globally.

(Source: China Gold Association)

# CANARA ROBECO EQUITY DIVERSIFIED (CRED)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

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

**Avg AUM<sup>#</sup>:** ₹ 767.92 Crores

**NAV:** (as on February 27, 2015)

|                                |   |       |
|--------------------------------|---|-------|
| Direct Plan - Dividend Option  | ₹ | 43.25 |
| Regular Plan - Dividend Option | ₹ | 36.56 |
| Direct Plan - Growth Option    | ₹ | 99.90 |
| Regular Plan - Growth Option   | ₹ | 98.84 |

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

### ASSET ALLOCATION:

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

Money Market instruments : 0% - 15%

### MINIMUM INVESTMENT:

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

**BENCHMARK:** S&P BSE 200

**FUND MANAGER:** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE:** 22 Years

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

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

|   |            |
|---|------------|
| Standard Deviation  | 4.26       |
| Portfolio Beta  | 0.97       |
| Portfolio Turnover Ratio  | 0.67 times |
| R-Squared   | 0.96       |
| Sharpe Ratio  | 0.92       |
| Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015) |            |

## PORTFOLIO

**Name of the Instruments** **% to NAV**

### Listed

|   |      |
|---|------|
| HDFC Bank Ltd                               | 7.45 |
| ICICI Bank Ltd                              | 5.26 |
| State Bank of India                         | 3.46 |
| Axis Bank Ltd                               | 3.38 |
| Larsen & Toubro Ltd                         | 3.10 |
| Infosys Ltd                                 | 2.98 |
| Hindustan Petroleum Corporation Ltd         | 2.93 |
| Lupin Ltd                                   | 2.83 |
| ING Vysya Bank Ltd                          | 2.42 |
| VA Tech Wabag Ltd                           | 2.33 |
| Tata Consultancy Services Ltd               | 2.28 |
| Bharat Forge Ltd                            | 2.25 |
| Reliance Industries Ltd                     | 2.20 |
| Tech Mahindra Ltd                           | 2.19 |
| Oil & Natural Gas Corporation Ltd           | 2.00 |
| Maruti Suzuki India Ltd                     | 1.88 |
| Housing Development Finance Corporation Ltd | 1.88 |
| Blue Dart Express Ltd                       | 1.81 |
| Ultratech Cement Ltd                        | 1.79 |
| Ashok Leyland Ltd                           | 1.75 |
| Sun Pharmaceutical Industries Ltd           | 1.60 |
| WABCO India Ltd                             | 1.58 |
| IDFC Ltd                                    | 1.53 |
| Century Plyboards (India) Ltd               | 1.50 |
| Texmaco Rail & Engineering Ltd              | 1.49 |
| I T C Ltd                                   | 1.46 |
| Bank of Baroda                              | 1.46 |
| LIC Housing Finance Ltd                     | 1.43 |
| AIA Engineering Ltd                         | 1.41 |
| Bosch Ltd                                   | 1.40 |
| Siemens Ltd                                 | 1.39 |
| Yes Bank Ltd                                | 1.34 |
| Dish TV India Ltd                           | 1.22 |
| Tvs Motor Company Ltd                       | 1.19 |
| Divi's Laboratories Ltd                     | 1.19 |
| Take Solutions Ltd                          | 1.15 |

|                                   |              |
|-----------------------------------|--------------|
| Aditya Birla Nuvo Ltd             | 1.10         |
| HSIL Ltd                          | 1.04         |
| Ahluwalia Contracts (India) Ltd   | 1.03         |
| Dredging Corporation of India Ltd | 1.03         |
| Info Edge (India) Ltd             | 1.02         |
| Arvind Ltd                        | 1.02         |
| Exide Industries Ltd              | 1.01         |
| Timken India Ltd                  | 1.01         |
| IndusInd Bank Ltd                 | 1.01         |
| Tata Communications Ltd           | 0.98         |
| Ashoka Buildcon Ltd               | 0.96         |
| Century Textiles & Industries Ltd | 0.94         |
| Biocon Ltd                        | 0.92         |
| Sharda Cropchem Ltd               | 0.91         |
| Redington (India) Ltd             | 0.90         |
| CMC Ltd                           | 0.88         |
| Crompton Greaves Ltd              | 0.87         |
| The Indian Hotels Co Ltd          | 0.85         |
| IL&FS Transportation Networks Ltd | 0.84         |
| Bank of India                     | 0.75         |
| Jindal Saw Ltd                    | 0.68         |
| Orient Cement Ltd                 | 0.46         |
| <b>Sub Total</b>                  | <b>98.72</b> |

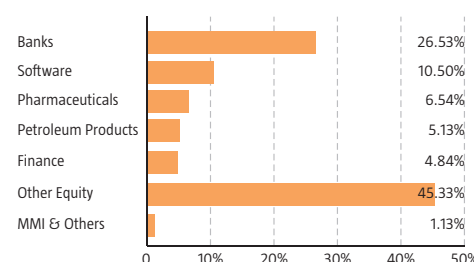
### Unlisted

|                           |             |
|---------------------------|-------------|
| Kudremukh Iron Ore Co Ltd | 0.15        |
| <b>Sub Total</b>          | <b>0.15</b> |

### Money Market Instruments

|                                 |               |
|---------------------------------|---------------|
| CBLO                            | 1.49          |
| <b>Sub Total</b>                | <b>1.49</b>   |
| Net Current Assets              | -0.36         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION (% to net assets)



## PRODUCT POSITIONING

Canara Robeco Equity Diversified follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which are likely to deliver superior capital appreciation over the medium-term. The fund has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.

## INVESTMENT STYLE

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

<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER (CRETS)

(as on February 27, 2015)

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

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

**HIGH RISK  
(BROWN)**

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

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

**Avg AUM<sup>§</sup>:** ₹ 850.24 Crores

**NAV:** (as on February 27, 2015)  
Direct Plan - Dividend Option ₹ 32.36  
Regular Plan - Dividend Option ₹ 27.22  
Direct Plan - Growth Option ₹ 48.44  
Regular Plan - Growth Option ₹ 48.03

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

### ASSET ALLOCATION:

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

Money Market instruments : 0% - 20%.

### MINIMUM INVESTMENT:

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Krishna Sanghavi

**TOTAL EXPERIENCE:** 19 Years

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

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

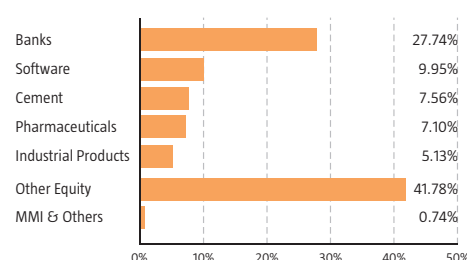
|   |            |
|---|------------|
| Standard Deviation  | 4.19       |
| Portfolio Beta  | 0.95       |
| Portfolio Turnover Ratio  | 0.91 times |
| R-Squared   | 0.95       |
| Sharpe Ratio  | 1.04       |
| Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015) |            |

## PORTFOLIO

| Name of the Instruments                 | % to NAV     |
|---|--------------|
| <b>Listed</b>                           |              |
| HDFC Bank Ltd                           | 7.03         |
| Infosys Ltd                             | 5.85         |
| ICICI Bank Ltd                          | 5.58         |
| State Bank of India                     | 3.50         |
| Axis Bank Ltd                           | 3.17         |
| Larsen & Toubro Ltd                     | 3.03         |
| Indusind Bank Ltd                       | 2.92         |
| Tata Motors Ltd A (DVR)                 | 2.49         |
| Lupin Ltd                               | 2.40         |
| Ultratech Cement Ltd                    | 2.33         |
| Yes Bank Ltd                            | 2.27         |
| Aditya Birla Nuvo Ltd                   | 2.23         |
| Reliance Industries Ltd                 | 2.12         |
| Bharat Forge Ltd                        | 1.90         |
| Blue Dart Express Ltd                   | 1.86         |
| Oil & Natural Gas Corporation Ltd       | 1.81         |
| Tech Mahindra Ltd                       | 1.79         |
| Shree Cement Ltd                        | 1.74         |
| Solar Industries India Ltd              | 1.71         |
| Tata Communications Ltd                 | 1.67         |
| Century Plyboards (India) Ltd           | 1.66         |
| I T C Ltd                               | 1.63         |
| Timken India Ltd                        | 1.60         |
| Cipla Ltd                               | 1.57         |
| Hindustan Petroleum Corporation Ltd     | 1.57         |
| WABCO India Ltd                         | 1.49         |
| Bosch Ltd                               | 1.45         |
| VA Tech Wabag Ltd                       | 1.44         |
| The Ramco Cements Ltd                   | 1.42         |
| Texmaco Rail & Engineering Ltd          | 1.42         |
| NTPC Ltd                                | 1.38         |
| Kotak Mahindra Bank Ltd                 | 1.37         |
| IL&FS Transportation Networks Ltd       | 1.33         |
| Britannia Industries Ltd                | 1.29         |
| CMC Ltd                                 | 1.28         |
| Dish TV India Ltd                       | 1.24         |
| Raymond Ltd                             | 1.23         |
| United Spirits Ltd                      | 1.20         |
| HSIL Ltd                                | 1.20         |
| Sun Pharmaceutical Industries Ltd       | 1.12         |
| Divi's Laboratories Ltd                 | 1.09         |
| Ahluwalia Contracts (India) Ltd         | 1.09         |
| Supreme Industries Ltd                  | 1.09         |
| Kpit Technologies Ltd                   | 1.03         |
| The Indian Hotels Co Ltd                | 0.99         |
| Century Textiles & Industries Ltd       | 0.98         |
| The Federal Bank Ltd                    | 0.98         |
| Biocon Ltd                              | 0.92         |
| Redington (India) Ltd                   | 0.89         |
| Jindal Saw Ltd                          | 0.86         |
| Cesc Ltd                                | 0.75         |
| TV18 Broadcast Ltd                      | 0.65         |
| Gulf Oil Lubricants India Ltd           | 0.64         |
| Bank of Baroda                          | 0.59         |
| Greaves Cotton Ltd                      | 0.54         |
| CCL Products (India) Ltd                | 0.38         |
| ING Vysya Bank Ltd                      | 0.33         |
| <b>Sub Total</b>                        | <b>99.09</b> |
| <b>Compulsory Convertible Debenture</b> |              |
| The Indian Hotels Co Ltd                | 0.17         |
| <b>Sub Total</b>                        | <b>0.17</b>  |

|                                 |               |
|---------------------------------|---------------|
| <b>Money Market Instruments</b> |               |
| CBLO                            | 0.43          |
| <b>Sub Total</b>                | <b>0.43</b>   |
| Net Current Assets              | 0.31          |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION (% to net assets)



## INVESTMENT STYLE

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

## PRODUCT POSITIONING

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

\*\*The said option has been discontinued w.e.f 9 February, 2015. For further details please refer the notice cum addendum dated 31 January, 2015.

# CANARA ROBECO LARGE CAP+ FUND (CRLCF)

(as on February 27, 2015)

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

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY :** Open Ended Equity Scheme

### SCHEME OBJECTIVE :

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

**Avg AUM\* :** ₹ 124.66 Crores

**NAV:** (as on February 27, 2015)

|                                |   |       |
|--------------------------------|---|-------|
| Direct Plan - Dividend Option  | ₹ | 18.40 |
| Regular Plan - Dividend Option | ₹ | 16.91 |
| Direct Plan - Growth Option    | ₹ | 18.39 |
| Regular Plan - Growth Option   | ₹ | 18.14 |

**DATE OF ALLOTMENT :** August 21, 2010

### ASSET ALLOCATION :

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

### MINIMUM INVESTMENT:

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

**BENCHMARK :** S&P BSE 100

**FUND MANAGER :** Mr. Ravi Gopalakrishnan

**TOTAL EXPERIENCE :** 22 Years

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

## PRODUCT POSITIONING

Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. The fund aims to benefit from the growing Indian economy by investing in large cap stocks as they have a potential to grow in tandem with Indian economy. The fund will also utilize the inputs from the internal quant model which will act as an idea generator

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

|   |            |
|---|------------|
| Standard Deviation  | 3.95       |
| Portfolio Beta  | 0.90       |
| Portfolio Turnover Ratio  | 0.54 times |
| R-Squared   | 0.96       |
| Sharpe Ratio  | 0.88       |
| Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015) |            |

## PORTFOLIO

**Name of the Instruments** **% to NAV**

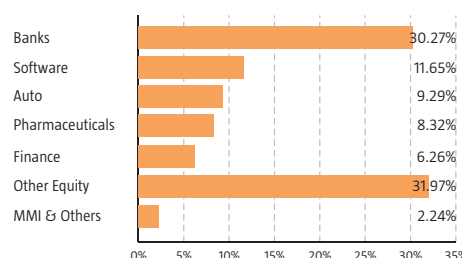
### Listed

|   |              |
|---|--------------|
| HDFC Bank Ltd                               | 8.70         |
| ICICI Bank Ltd                              | 6.72         |
| Infosys Ltd                                 | 5.65         |
| Larsen & Toubro Ltd                         | 4.82         |
| Axis Bank Ltd                               | 4.04         |
| Lupin Ltd                                   | 4.01         |
| Tata Consultancy Services Ltd               | 3.76         |
| State Bank of India                         | 3.39         |
| Hindustan Petroleum Corporation Ltd         | 3.26         |
| Maruti Suzuki India Ltd                     | 3.21         |
| Sun Pharmaceutical Industries Ltd           | 3.18         |
| Housing Development Finance Corporation Ltd | 3.08         |
| Ultratech Cement Ltd                        | 2.73         |
| Reliance Industries Ltd                     | 2.69         |
| ING Vysya Bank Ltd                          | 2.45         |
| Oil & Natural Gas Corporation Ltd           | 2.30         |
| Tech Mahindra Ltd                           | 2.24         |
| Aditya Birla Nuvo Ltd                       | 2.22         |
| Ashok Leyland Ltd                           | 2.18         |
| Bharat Forge Ltd                            | 2.02         |
| ACC Ltd                                     | 1.95         |
| I T C Ltd                                   | 1.82         |
| Yes Bank Ltd                                | 1.74         |
| IDFC Ltd                                    | 1.63         |
| Siemens Ltd                                 | 1.60         |
| Asian Paints Ltd                            | 1.59         |
| LIC Housing Finance Ltd                     | 1.55         |
| Tata Motors Ltd A (DVR)                     | 1.43         |
| Tvs Motor Company Ltd                       | 1.38         |
| Bosch Ltd                                   | 1.28         |
| Bank of Baroda                              | 1.23         |
| IndusInd Bank Ltd                           | 1.18         |
| Exide Industries Ltd                        | 1.16         |
| Divi's Laboratories Ltd                     | 1.13         |
| United Spirits Ltd                          | 1.11         |
| Hero MotoCorp Ltd                           | 1.09         |
| Tata Communications Ltd                     | 0.96         |
| Bank of India                               | 0.82         |
| Shree Cement Ltd                            | 0.46         |
| <b>Sub Total</b>                            | <b>97.76</b> |

## Money Market Instruments

|                                 |               |
|---------------------------------|---------------|
| CBLO                            | 3.02          |
| <b>Sub Total</b>                | <b>3.02</b>   |
| Net Current Assets              | -0.78         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION (% to net assets)



<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

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

(as on February 27, 2015)

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

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

**HIGH RISK  
(BROWN)**

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

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

**Avg AUM<sup>#</sup> : ₹ 102.85 Crores**

**NAV:** (as on February 27, 2015)

|                                      |         |
|--------------------------------------|---------|
| Direct Plan - Dividend Option        | ₹ 24.45 |
| Direct Plan - Growth Option          | ₹ 26.23 |
| Institutional Plan - Growth Option** | ₹ 25.90 |
| Regular Plan - Dividend Option       | ₹ 21.39 |
| Regular Plan - Growth Option         | ₹ 25.87 |

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

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

**MINIMUM INVESTMENT :**

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

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

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

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

**PLANS / OPTIONS :**

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

**ENTRY LOAD:** Nil

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

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

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

**BENCHMARK:** CNX Nifty

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

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

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

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

|   |            |
|---|------------|
| Standard Deviation  | 5.46       |
| Portfolio Beta  | 1.20       |
| Portfolio Turnover Ratio  | 0.92 times |
| R-Squared   | 0.83       |
| Sharpe Ratio  | 0.95       |
| Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015) |            |

## PORTFOLIO

| Name of the Instruments                     | % to NAV |
|---|----------|
| <b>Listed</b>                               |          |
| HDFC Bank Ltd                               | 9.55     |
| ICICI Bank Ltd                              | 7.01     |
| IndusInd Bank Ltd                           | 4.73     |
| Axis Bank Ltd                               | 4.58     |
| Yes Bank Ltd                                | 4.05     |
| State Bank of India                         | 3.95     |
| Housing Development Finance Corporation Ltd | 3.95     |
| The Federal Bank Ltd                        | 3.88     |
| Zee Entertainment Enterprises Ltd           | 3.69     |
| Dish TV India Ltd                           | 3.18     |
| ING Vysya Bank Ltd                          | 2.89     |
| D B Corp Ltd                                | 2.55     |
| I T C Ltd                                   | 2.39     |
| Jubilant Foodworks Ltd                      | 2.33     |
| Page Industries Ltd                         | 2.18     |
| Century Plyboards (India) Ltd               | 2.10     |
| Aditya Birla Nuvo Ltd                       | 1.99     |
| Colgate Palmolive (India) Ltd               | 1.99     |
| Whirlpool Of India Ltd                      | 1.97     |
| Kansai Nerolac Paints Ltd                   | 1.96     |
| Jagran Prakashan Ltd                        | 1.94     |
| Raymond Ltd                                 | 1.92     |
| CCL Products (India) Ltd                    | 1.92     |
| Britannia Industries Ltd                    | 1.89     |
| Credit Analysis and Research Ltd            | 1.79     |
| Arvind Ltd                                  | 1.78     |
| HT Media Ltd                                | 1.75     |
| Century Textiles & Industries Ltd           | 1.43     |
| Kotak Mahindra Bank Ltd                     | 1.35     |
| The Indian Hotels Co Ltd                    | 1.21     |
| Eveready Industries India Ltd               | 1.16     |

|                             |              |
|-----------------------------|--------------|
| Sundaram Finance Ltd        | 1.15         |
| Bank of Baroda              | 1.13         |
| United Spirits Ltd          | 1.11         |
| TV18 Broadcast Ltd          | 1.10         |
| PVR Ltd                     | 1.00         |
| Trent Ltd                   | 0.97         |
| Hero MotoCorp Ltd           | 0.91         |
| Redington (India) Ltd       | 0.91         |
| Hathway Cable & Datacom Ltd | 0.72         |
| Siyaram Silk Mills Ltd      | 0.59         |
| <b>Sub Total</b>            | <b>98.65</b> |

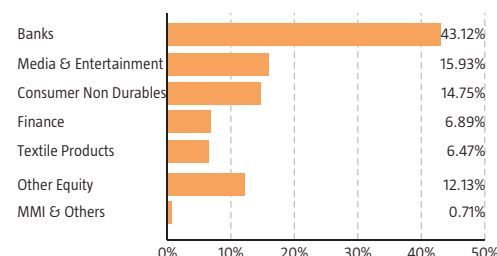
## Compulsory Convertible Debenture

|                          |             |
|--------------------------|-------------|
| The Indian Hotels Co Ltd | 0.64        |
| <b>Sub Total</b>         | <b>0.64</b> |

## Money Market Instruments

|                                 |               |
|---------------------------------|---------------|
| CBLO                            | 1.81          |
| <b>Sub Total</b>                | <b>1.81</b>   |
| Net Current Assets              | -1.10         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION (% to net assets)



## PRODUCT POSITIONING

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

## INVESTMENT STYLE

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

# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on February 27, 2015)

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

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

HIGH RISK  
(BROWN)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme.

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

**Avg AUM<sup>5</sup>:** ₹ 169.29 Crores

**NAV:** (as on February 27, 2015)

|                                |   |       |
|--------------------------------|---|-------|
| Direct Plan - Dividend Option  | ₹ | 40.74 |
| Regular Plan - Dividend Option | ₹ | 35.06 |
| Direct Plan - Growth Option    | ₹ | 59.46 |
| Regular Plan - Growth Option   | ₹ | 58.40 |

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

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

### MINIMUM INVESTMENT:

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

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

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

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

**BENCHMARK:** CNX Mid Cap

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

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

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

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

|   |           |
|---|-----------|
| Standard Deviation  | 5.81      |
| Portfolio Beta  | 0.93      |
| Portfolio Turnover Ratio  | 0.9 times |
| R-Squared   | 0.87      |
| Sharpe Ratio  | 1.41      |
| Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015) |           |

## PORTFOLIO

| Name of the Instruments                   | % to NAV |
|---|----------|
| <b>Listed</b>                             |          |
| IndusInd Bank Ltd                         | 3.04     |
| Yes Bank Ltd                              | 3.00     |
| Timken India Ltd                          | 2.41     |
| Whirlpool Of India Ltd                    | 2.37     |
| WABCO India Ltd                           | 2.28     |
| Persistent Systems Ltd                    | 2.19     |
| Ashoka Buildcon Ltd                       | 2.16     |
| Aditya Birla Nuvo Ltd                     | 2.10     |
| Dish TV India Ltd                         | 2.09     |
| Century Plyboards (India) Ltd             | 2.08     |
| The Federal Bank Ltd                      | 2.07     |
| VA Tech Wabag Ltd                         | 2.01     |
| Gulf Oil Lubricants India Ltd             | 2.01     |
| Texmaco Rail & Engineering Ltd            | 1.99     |
| Britannia Industries Ltd                  | 1.91     |
| Cesc Ltd                                  | 1.90     |
| Kpit Technologies Ltd                     | 1.86     |
| Akzo Nobel India Ltd                      | 1.85     |
| Cholamandalam Investment & Finance Co Ltd | 1.82     |
| Tata Communications Ltd                   | 1.79     |
| Techno Electric & Engineering Co Ltd      | 1.74     |
| Ahluwalia Contracts (India) Ltd           | 1.68     |
| CCL Products (India) Ltd                  | 1.63     |
| Arvind Ltd                                | 1.57     |
| The Ramco Cements Ltd                     | 1.55     |
| Solar Industries India Ltd                | 1.53     |
| Raymond Ltd                               | 1.52     |
| Blue Dart Express Ltd                     | 1.52     |
| Force Motors Ltd                          | 1.51     |
| Orient Cement Ltd                         | 1.50     |
| The Indian Hotels Co Ltd                  | 1.46     |
| Jubilant Foodworks Ltd                    | 1.43     |
| City Union Bank Ltd                       | 1.40     |
| Eveready Industries India Ltd             | 1.37     |
| HSIL Ltd                                  | 1.37     |

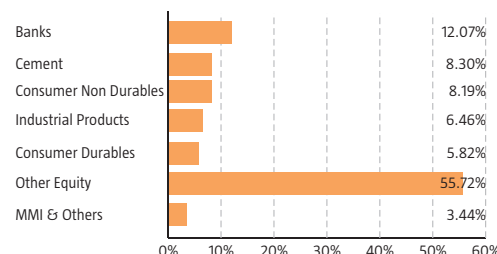
|                                    |              |
|------------------------------------|--------------|
| Credit Analysis and Research Ltd   | 1.34         |
| Transport Corporation of India Ltd | 1.33         |
| IL&FS Transportation Networks Ltd  | 1.32         |
| JK Lakshmi Cement Ltd              | 1.31         |
| Karur Vysya Bank Ltd               | 1.30         |
| Greaves Cotton Ltd                 | 1.30         |
| State Bank Of Bikaner & Jaipur     | 1.26         |
| Redington (India) Ltd              | 1.23         |
| TIL Ltd                            | 1.21         |
| Century Textiles & Industries Ltd  | 1.19         |
| Divi's Laboratories Ltd            | 1.18         |
| Hero MotoCorp Ltd                  | 1.17         |
| Honeywell Automation India Ltd     | 1.16         |
| Ricoh India Ltd                    | 1.12         |
| TV18 Broadcast Ltd                 | 1.09         |
| Sanghi Industries Ltd              | 1.07         |
| Sanghvi Movers Ltd                 | 1.06         |
| Bharat Forge Ltd                   | 1.02         |
| Biocon Ltd                         | 1.01         |
| Z.F. Steering Gear (India) Ltd     | 0.98         |
| Time Technoplast Ltd               | 0.88         |
| Mold Tek Packaging Ltd             | 0.85         |
| LG Balakrishnan & Bros Ltd         | 0.82         |
| Sharda Cropchem Ltd                | 0.81         |
| Siyaram Silk Mills Ltd             | 0.81         |
| Jindal Saw Ltd                     | 0.77         |
| Puravankara Projects Ltd           | 0.66         |
| Sarla Performance Fibers Ltd       | 0.61         |
| PVR Ltd                            | 0.37         |
| Banco Products (I) Ltd             | 0.35         |
| Navin Fluorine International Ltd   | 0.27         |
| <b>Sub Total</b>                   | <b>96.56</b> |

## Money Market Instruments

|                                 |               |
|---------------------------------|---------------|
| CBLO                            | 4.61          |
| <b>Sub Total</b>                | <b>4.61</b>   |
| Net Current Assets              | -1.17         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION

(% to net assets)



## PRODUCT POSITIONING

Canara Robeco Emerging Equities provides a portfolio of well diversified growth oriented companies within small & mid cap universe. The fund endeavors to identify the stars of tomorrow within the segment.

## INVESTMENT STYLE

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

<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) • # Quarterly Average AUM as on Quarter Ending 31-December-2014

• Please refer last cover page for disclaimers.

# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

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

**Avg AUM #** : ₹ 98.45 Crores

**NAV:** (as on February 27, 2015)

|                                |   |       |
|--------------------------------|---|-------|
| Direct Plan - Dividend Option  | ₹ | 28.30 |
| Regular Plan - Dividend Option | ₹ | 27.46 |
| Direct Plan - Growth Option    | ₹ | 39.26 |
| Regular Plan - Growth Option   | ₹ | 38.82 |

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

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

### MINIMUM INVESTMENT:

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

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

For Quarterly Frequency - ₹ 2,000 and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

**BENCHMARK:** S&P BSE 100

**Fund Manager:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Yogesh Patil

**Total Experience:** 1) 22 Years  
2) 13 Years

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

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

|                          |            |
|--------------------------|------------|
| Standard Deviation       | 6.29       |
| Portfolio Beta           | 1.26       |
| Portfolio Turnover Ratio | 0.29 times |
| R-Squared                | 0.74       |
| Sharpe Ratio             | 0.67       |

Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015)

## PORTFOLIO

Name of the Instruments % to NAV

### Listed

|   |      |
|---|------|
| Ultratech Cement Ltd                        | 8.87 |
| Power Grid Corporation Of India Ltd         | 6.90 |
| Sadbhav Engineering Ltd                     | 5.97 |
| Blue Dart Express Ltd                       | 5.46 |
| Texmaco Rail & Engineering Ltd              | 5.38 |
| HDFC Bank Ltd                               | 5.36 |
| Container Corporation Of India Ltd          | 4.93 |
| VA Tech Wabag Ltd                           | 4.82 |
| Grasim Industries Ltd                       | 4.35 |
| Orient Cement Ltd                           | 4.20 |
| Yes Bank Ltd                                | 4.03 |
| Ashoka Buildcon Ltd                         | 3.83 |
| Housing Development Finance Corporation Ltd | 3.73 |
| Oil India Ltd                               | 3.43 |
| Kotak Mahindra Bank Ltd                     | 2.87 |
| Larsen & Toubro Ltd                         | 2.62 |
| Hindustan Petroleum Corporation Ltd         | 2.38 |
| Exide Industries Ltd                        | 2.32 |
| IL&FS Transportation Networks Ltd           | 2.13 |
| Indian Oil Corporation Ltd                  | 1.58 |
| Oil & Natural Gas Corporation Ltd           | 1.57 |
| Bharat Petroleum Corporation Ltd            | 1.53 |
| Ahluwalia Contracts (India) Ltd             | 1.40 |
| Timken India Ltd                            | 0.97 |
| Bharti Airtel Ltd                           | 0.97 |
| Maruti Suzuki India Ltd                     | 0.81 |
| Tata Communications Ltd                     | 0.75 |
| TIL Ltd                                     | 0.60 |
| Dalmia Bharat Ltd                           | 0.58 |
| Z.F. Steering Gear (India) Ltd              | 0.56 |
| Mahindra & Mahindra Ltd                     | 0.51 |

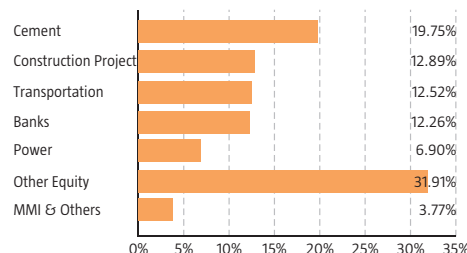
|                                      |              |
|--------------------------------------|--------------|
| Techno Electric & Engineering Co Ltd | 0.47         |
| HeidelbergCement India Ltd           | 0.35         |
| <b>Sub Total</b>                     | <b>96.23</b> |

### Money Market Instruments

|                                 |               |
|---------------------------------|---------------|
| CBLO                            | 4.00          |
| <b>Sub Total</b>                | <b>4.00</b>   |
| Net Current Assets              | -0.23         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## SECTOR ALLOCATION

(% to net assets)



## PRODUCT POSITIONING

Canara Robeco Infrastructure captures the opportunity created by huge growth in capital formation in the economy, through a predominantly large-cap oriented portfolio. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund has a bias towards concentrated holdings on high conviction ideas.

## INVESTMENT STYLE

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

# CANARA ROBECO BALANCE (CRB)

(as on February 27, 2015)

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

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

HIGH RISK  
(BROWN)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Balance Scheme

**SCHEME OBJECTIVE:** To seek to generate long term capital appreciation and / or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities).

**Avg AUM<sup>5</sup>:** ₹ 268.60 Crores

**NAV:** (as on February 27, 2015)

|  |   |        |
|--|---|--------|
| Direct Plan - Quarterly Dividend Option  | ₹ | 82.66  |
| Regular Plan - Quarterly Dividend Option | ₹ | 82.27  |
| Direct Plan - Growth Option              | ₹ | 112.71 |
| Regular Plan - Growth Option             | ₹ | 112.26 |

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT:

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

**BENCHMARK:** Crisil Balanced Fund Index

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

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

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

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

|                          |            |
|--------------------------|------------|
| Standard Deviation       | 3.65       |
| Portfolio Beta           | 1.26       |
| Portfolio Turnover Ratio | 1.29 times |
| R-Squared                | 0.78       |
| Sharpe Ratio             | 3.08       |

Risk Free Rate of Return : 8.04% (364D T-Bill yield as of Feb 27, 2015)

## PORTFOLIO

| Name of the Instruments              | % to NAV |
|--------------------------------------|----------|
| <b>Listed</b>                        |          |
| HDFC Bank Ltd                        | 3.11     |
| ICICI Bank Ltd                       | 2.64     |
| Yes Bank Ltd                         | 2.30     |
| Infosys Ltd                          | 2.28     |
| Axis Bank Ltd                        | 2.24     |
| IndusInd Bank Ltd                    | 2.18     |
| VA Tech Wabag Ltd                    | 1.77     |
| Gulf Oil Lubricants India Ltd        | 1.70     |
| Ahluwalia Contracts (India) Ltd      | 1.65     |
| Britannia Industries Ltd             | 1.64     |
| HSIL Ltd                             | 1.59     |
| Orient Cement Ltd                    | 1.57     |
| Texmaco Rail & Engineering Ltd       | 1.57     |
| Hindustan Petroleum Corporation Ltd  | 1.54     |
| Tata Motors Ltd A (DVR)              | 1.52     |
| Credit Analysis and Research Ltd     | 1.50     |
| Cesc Ltd                             | 1.43     |
| The Federal Bank Ltd                 | 1.34     |
| ING Vysya Bank Ltd                   | 1.34     |
| JK Lakshmi Cement Ltd                | 1.33     |
| Larsen & Toubro Ltd                  | 1.32     |
| Blue Dart Express Ltd                | 1.30     |
| Tech Mahindra Ltd                    | 1.30     |
| Ashoka Buildcon Ltd                  | 1.28     |
| Divi's Laboratories Ltd              | 1.28     |
| Dish TV India Ltd                    | 1.27     |
| Aditya Birla Nuvo Ltd                | 1.24     |
| Techno Electric & Engineering Co Ltd | 1.22     |
| CCL Products (India) Ltd             | 1.22     |
| Persistent Systems Ltd               | 1.22     |
| Tata Communications Ltd              | 1.21     |
| Force Motors Ltd                     | 1.18     |
| Timken India Ltd                     | 1.16     |
| Lupin Ltd                            | 1.13     |
| Ultratech Cement Ltd                 | 1.12     |
| State Bank of India                  | 1.08     |
| Oil & Natural Gas Corporation Ltd    | 1.07     |
| Bharat Forge Ltd                     | 1.02     |
| United Spirits Ltd                   | 0.98     |
| Jubilant Foodworks Ltd               | 0.97     |
| Karur Vysya Bank Ltd                 | 0.97     |
| Cipla Ltd                            | 0.95     |

|                                    |              |
|------------------------------------|--------------|
| Colgate Palmolive (India) Ltd      | 0.94         |
| The Indian Hotels Co Ltd           | 0.93         |
| Eveready Industries India Ltd      | 0.92         |
| Sharda Cropchem Ltd                | 0.92         |
| IL&FS Transportation Networks Ltd  | 0.91         |
| Raymond Ltd                        | 0.91         |
| Sarla Performance Fibers Ltd       | 0.90         |
| Century Textiles & Industries Ltd  | 0.90         |
| TIL Ltd                            | 0.83         |
| Dalmia Bharat Ltd                  | 0.83         |
| Z.F. Steering Gear (India) Ltd     | 0.83         |
| Mold Tek Packaging Ltd             | 0.77         |
| Transport Corporation of India Ltd | 0.68         |
| Sanghi Industries Ltd              | 0.60         |
| Banco Products (I) Ltd             | 0.59         |
| Jindal Saw Ltd                     | 0.59         |
| <b>Sub Total</b>                   | <b>74.78</b> |

## Debt Instruments

|  |              |
|--|--------------|
| Rural Electrification Corporation Ltd  | 4.38         |
| Power Grid Corporation of India Ltd    | 3.39         |
| Nuclear Power Corporation of India Ltd | 3.36         |
| Tata Sons Ltd                          | 3.31         |
| ICICI Bank Ltd                         | 1.67         |
| LIC Housing Finance Ltd                | 1.66         |
| Blue Dart Express Ltd                  | 0.31         |
| <b>Sub Total</b>                       | <b>18.08</b> |

## Money Market Instruments

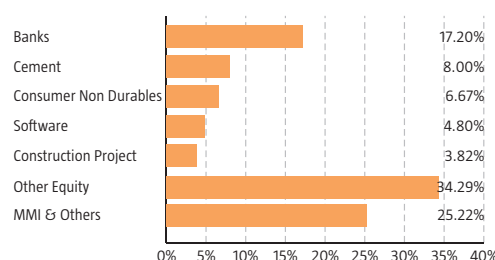
|                  |             |
|------------------|-------------|
| CBLO             | 0.84        |
| <b>Sub Total</b> | <b>0.84</b> |

## Government Securities

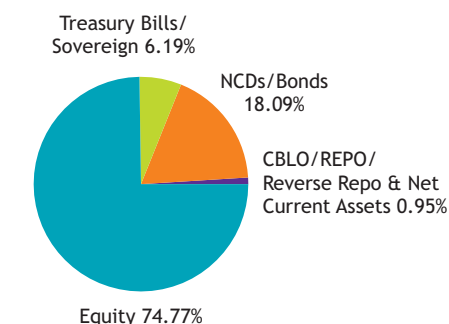
|                     |             |
|---------------------|-------------|
| 9.20% GOI 30-SEP-30 | 3.68        |
| 8.24% GOI 10-NOV-33 | 1.72        |
| 9.23% GOI 23-DEC-43 | 0.80        |
| <b>Sub Total</b>    | <b>6.20</b> |
| Net Current Assets  | 0.10        |

**Grand Total ( Net Asset ) 100.00**

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## PRODUCT POSITIONING

Canara Robeco Balance aims to generating long-term capital appreciation through a prudent mix of equity and debt portfolio, making 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.

## INVESTMENT STYLE

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

<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO MONTHLY INCOME PLAN (CRMIP)

(as on February 27, 2015)

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

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

**MEDIUM RISK (YELLOW)**

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

**Avg AUM #:** ₹ 251.57 Crores

**NAV:** (as on February 27, 2015)

|                                       |           |
|---------------------------------------|-----------|
| Direct Plan - Growth Option           | ₹ 45.5703 |
| Regular Plan - Growth Option          | ₹ 44.7412 |
| Direct Plan - Monthly Divi. Option    | ₹ 15.6685 |
| Regular Plan - Monthly Divi. Option   | ₹ 15.3610 |
| Regular Plan - Quarterly Divi. Option | ₹ 15.6856 |
| Direct Plan - Quarterly Divi. Option  | ₹ 16.0195 |

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT:

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

### SIP/STP/SWP:

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

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

### PLANS / OPTIONS:

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

**BENCHMARK:** Crisil MIP Blended Index

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

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

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

## PRODUCT POSITIONING

Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate consistent income and stable performance with a small participation to equity investments.

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.23%      |
| Modified Duration | 4.83 Years |
| Average Maturity  | 9.10 Years |

## MATURITY PROFILE

|                      | % Allocation |
|----------------------|--------------|
| 0 to 3 Months        | 7.47%        |
| 3 to 6 Months        | 1.93%        |
| 1 -2 years           | 12.93%       |
| Greater than 2 years | 48.31%       |

## PORTFOLIO

| Name of the Instruments                     | % to NAV |
|---|----------|
| <b>Listed</b>                               |          |
| ICICI Bank Ltd                              | 1.42     |
| HDFC Bank Ltd                               | 1.40     |
| Infosys Ltd                                 | 1.27     |
| Larsen & Toubro Ltd                         | 0.79     |
| Lupin Ltd                                   | 0.75     |
| State Bank of India                         | 0.70     |
| Hindustan Petroleum Corporation Ltd         | 0.68     |
| Ultratech Cement Ltd                        | 0.67     |
| Ashoka Buildcon Ltd                         | 0.64     |
| Century Plyboards (India) Ltd               | 0.61     |
| Tata Consultancy Services Ltd               | 0.61     |
| VA Tech Wabag Ltd                           | 0.60     |
| Oil & Natural Gas Corporation Ltd           | 0.58     |
| Maruti Suzuki India Ltd                     | 0.57     |
| I T C Ltd                                   | 0.54     |
| Tech Mahindra Ltd                           | 0.54     |
| Karur Vysya Bank Ltd                        | 0.47     |
| Force Motors Ltd                            | 0.47     |
| Axis Bank Ltd                               | 0.45     |
| Reliance Industries Ltd                     | 0.45     |
| Bharat Forge Ltd                            | 0.44     |
| IndusInd Bank Ltd                           | 0.42     |
| Arvind Ltd                                  | 0.42     |
| Housing Development Finance Corporation Ltd | 0.40     |
| Ricoh India Ltd                             | 0.38     |
| ING Vysya Bank Ltd                          | 0.37     |
| Siemens Ltd                                 | 0.35     |
| Sun Pharmaceutical Industries Ltd           | 0.34     |
| HSIL Ltd                                    | 0.33     |
| Alstom India Ltd                            | 0.31     |
| Sharda Cropchem Ltd                         | 0.30     |
| Tata Communications Ltd                     | 0.29     |
| Tvs Motor Company Ltd                       | 0.28     |
| Take Solutions Ltd                          | 0.28     |
| Orient Cement Ltd                           | 0.28     |
| Eveready Industries India Ltd               | 0.28     |
| Century Textiles & Industries Ltd           | 0.27     |
| AIA Engineering Ltd                         | 0.27     |
| Dish TV India Ltd                           | 0.27     |
| Divi's Laboratories Ltd                     | 0.26     |
| Mold Tek Packaging Ltd                      | 0.26     |
| Dredging Corporation of India Ltd           | 0.26     |
| The Ramco Cements Ltd                       | 0.26     |
| Z.F. Steering Gear (India) Ltd              | 0.25     |
| Timken India Ltd                            | 0.25     |
| Jindal Saw Ltd                              | 0.25     |
| Aditya Birla Nuvo Ltd                       | 0.25     |

|                                 |      |
|---------------------------------|------|
| Texmaco Rail & Engineering Ltd  | 0.24 |
| Glenmark Pharmaceuticals Ltd    | 0.24 |
| Prestige Estates Projects Ltd   | 0.24 |
| CCL Products (India) Ltd        | 0.24 |
| Gulf Oil Lubricants India Ltd   | 0.23 |
| The Indian Hotels Co Ltd        | 0.22 |
| Ahluwalia Contracts (India) Ltd | 0.22 |
| Redington (India) Ltd           | 0.22 |
| IDFC Ltd                        | 0.20 |
| Bank of Baroda                  | 0.11 |
| Sarla Performance Fibers Ltd    | 0.03 |

### Debt Instruments

|   |       |
|---|-------|
| Rural Electrification Corporation Ltd       | 10.84 |
| Nuclear Power Corporation of India Ltd      | 5.99  |
| Tata Sons Ltd                               | 5.89  |
| Housing Development Finance Corporation Ltd | 5.08  |
| Power Finance Corporation Ltd               | 4.28  |
| LIC Housing Finance Ltd                     | 3.94  |
| Power Grid Corporation of India Ltd         | 2.01  |
| Sterlite Industries (India) Ltd             | 1.93  |
| HDB Financial Services Ltd                  | 1.92  |

### Money Market Instruments

|                              |      |
|------------------------------|------|
| State Bank Of Travancore     | 5.79 |
| Canara Robeco Floating - STP | 0.37 |

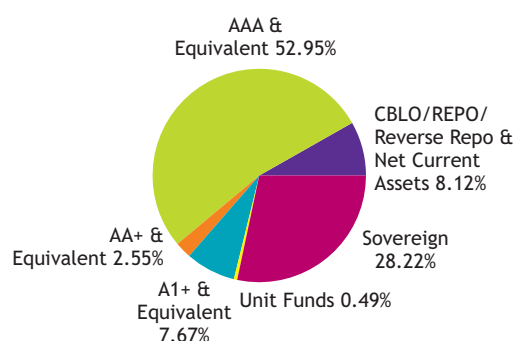
### Government Securities

|                      |      |
|----------------------|------|
| 8.24% GOI 10-NOV-33  | 6.92 |
| 9.20% GOI 30-SEP-30  | 6.53 |
| 9.23% GOI 23-DEC-43  | 4.97 |
| 8.17% GOI 01-DEC-44  | 2.04 |
| 8.60% GOI 02-JUN-28  | 0.83 |
| CBLO                 | 1.69 |
| Other Current Assets | 4.26 |

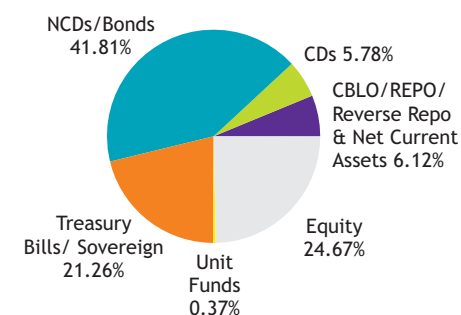
**Grand Total ( Net Asset)** 100.00

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



# CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

**Avg AUM<sup>5</sup>:** ₹ 97.53 Crores

**NAV:** (as on February 27, 2015)

|                                       |           |
|---------------------------------------|-----------|
| Direct Plan - Growth Option           | ₹ 13.7207 |
| Regular Plan - Growth Option          | ₹ 13.5332 |
| Regular Plan - Quarterly Divi. Option | ₹ 10.6747 |
| Direct Plan - Quarterly Divi. Option  | ₹ 11.1337 |

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT:

**Lumpsum :**

₹ 5,000 in multiples of ₹ 1 thereafter.

**SIP/STP/SWP:**

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

**BENCHMARK:** Canara Robeco Blended Gold Index<sup>5</sup>

### FUND MANAGER:

- 1) Mr. Avnish Jain
- 2) Mr. Kiran Shetty

### TOTAL EXPERIENCE:

- 1) 21 Years
- 2) 7 Years

### In Managing this Fund:

- 1) 1 Year 5 Months
- 2) 1 Year 5 Months

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.40%      |
| Modified Duration | 2.60 Years |
| Average Maturity  | 3.45 Years |

## MATURITY PROFILE

|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 6.44%        |
| 0 to 3 Months        | 10.11%       |
| 6 to 12 Months       | 6.07%        |
| 1 -2 years           | 19.62%       |
| Greater than 2 years | 37.43%       |

## PORTFOLIO

**Name of the Instruments** **% to NAV**

### Debt Instruments

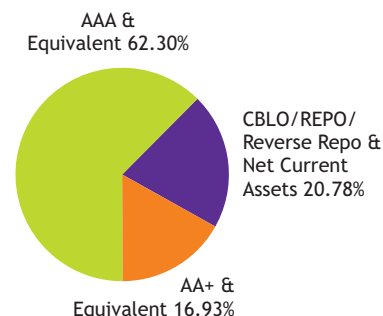
|   |       |
|---|-------|
| Tata Global Beverages Ltd                   | 13.49 |
| Power Finance Corporation Ltd               | 12.58 |
| LIC Housing Finance Ltd                     | 12.45 |
| Rural Electrification Corporation Ltd       | 12.23 |
| Power Grid Corporation of India Ltd         | 6.31  |
| Housing Development Finance Corporation Ltd | 6.07  |

### Investment In Mutual Fund Units

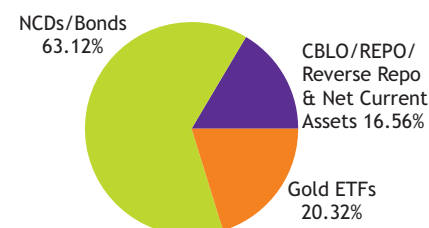
|                                 |               |
|---------------------------------|---------------|
| Canara Robeco Gold ETF          | 11.24         |
| Goldman Sachs Gold ETS          | 6.69          |
| Kotak Gold ETF                  | 2.38          |
| CBLO                            | 10.11         |
| Other Current Assets            | 6.45          |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PRODUCT POSITIONING

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

<sup>5</sup> Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use.

<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO INCOME FUND (CRIF)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

**Avg AUM<sup>§</sup>:** ₹ 160.58 Crores

**NAV:** (as on February 27, 2015)

Direct Plan - Quarterly Divi. Option ₹ 14.4498

Regular Plan - Quarterly Divi. Option ₹ 14.2704

Direct Plan - Growth Option ₹ 30.0831

Regular Plan - Growth Option ₹ 29.7329

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT:

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

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

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

### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 8 Months

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

Yield to Maturity 8.01%

Modified Duration 8.13 Years

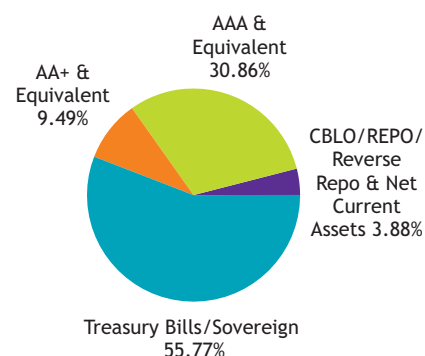
Average Maturity 16.67 Years

## MATURITY PROFILE

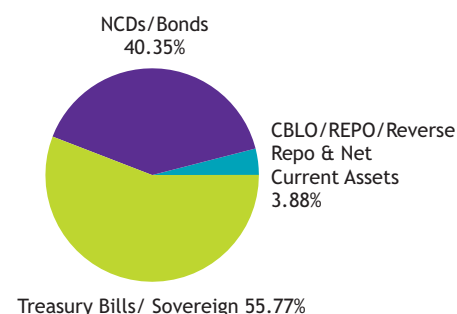
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 2.45%        |
| 0 to 3 Months        | 1.43%        |
| 1 -2 years           | 3.38%        |
| Greater than 2 years | 92.74%       |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PORTFOLIO

| Name of the Instruments                | Rating      | % to NAV      |
|--|-------------|---------------|
| <b>Debt Instruments</b>                |             |               |
| Rural Electrification Corporation Ltd  | AAA(CRISIL) | 12.17         |
| Nuclear Power Corporation of India Ltd | AAA(CRISIL) | 9.43          |
| NHPC Ltd                               | AAA(CARE)   | 6.22          |
| Sesa Sterlite Ltd                      | AA+(CRISIL) | 6.10          |
| Tata Global Beverages Ltd              | AA+(ICRA)   | 3.38          |
| Power Grid Corporation of India Ltd    | AAA(CRISIL) | 3.05          |
| <b>Government Securities</b>           |             |               |
| 8.24% GOI 10-NOV-33                    | Sovereign   | 17.29         |
| 9.23% GOI 23-DEC-43                    | Sovereign   | 12.10         |
| 8.17% GOI 01-DEC-44                    | Sovereign   | 9.65          |
| 8.30% GOI 02-JUL-40                    | Sovereign   | 6.48          |
| 8.15% GOI 24-NOV-26                    | Sovereign   | 5.06          |
| 9.20% GOI 30-SEP-30                    | Sovereign   | 3.43          |
| 7.16% GOI 20-MAY-23                    | Sovereign   | 1.76          |
| CBLO                                   |             | 1.43          |
| Other Current Assets                   |             | 2.45          |
| <b>Grand Total ( Net Asset)</b>        |             | <b>100.00</b> |

## PRODUCT POSITIONING

Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements by keeping a close watch on various parameters of the Indian economy as well as the developments in the global markets. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds.

# CANARA ROBECO GILT PGS (CRGP)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

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

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

**Avg AUM #:** ₹ 40.33 Crores

**NAV:** (as on February 27, 2015)  
 Direct Plan - Dividend Option ₹ 13.8164  
 Regular Plan - Dividend Option ₹ 13.7165  
 Direct Plan - Growth Option ₹ 38.2425  
 Regular Plan - Growth Option ₹ 37.9801

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

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

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

**PLANS / OPTIONS :**  
 Regular Plan- Growth Option  
 Regular Plan- Dividend Reinvestment Option/  
 Payout Option

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

**ENTRY LOAD:** Nil

**EXIT LOAD :** Nil

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

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 12 Years

**In Managing this Fund:** 6 Months

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

|                   |             |
|-------------------|-------------|
| Yield to Maturity | 7.70%       |
| Modified Duration | 7.69 Years  |
| Average Maturity  | 17.00 Years |

## MATURITY PROFILE

|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | -13.87%      |
| 0 to 3 Months        | 19.76%       |
| Greater than 2 years | 94.12%       |

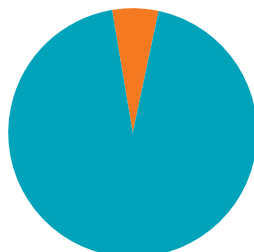
## PORTFOLIO

| Name of the Instruments         | Rating    | % to NAV      |
|---------------------------------|-----------|---------------|
| <b>Government Securities</b>    |           |               |
| 8.15% GOI 24-NOV-26             | Sovereign | 29.73         |
| 9.23% GOI 23-DEC-43             | Sovereign | 25.72         |
| 8.24% GOI 10-NOV-33             | Sovereign | 23.15         |
| 8.17% GOI 01-DEC-44             | Sovereign | 15.51         |
| CBLO                            |           | 19.75         |
| Other Current Assets            |           | -13.86        |
| <b>Grand Total ( Net Asset)</b> |           | <b>100.00</b> |

## RATING PROFILE

(% to net assets)

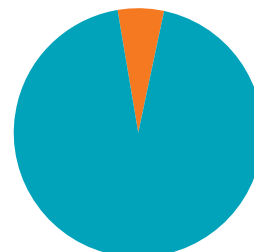
CBLO/REPO/Reverse Repo & Net  
Current Assets 5.88%



Treasury Bills/Sovereign  
94.12%

## ASSET ALLOCATION

CBLO/REPO/Reverse Repo & Net  
Current Assets 5.88%



Treasury Bills/Sovereign  
94.12%

## PRODUCT POSITIONING

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

<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on February 27, 2015)

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

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

LOW RISK  
(BLUE)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

**Avg AUM<sup>#</sup> : ₹ 155.92 Crores**

**NAV:** (as on February 27, 2015)

|                                |           |
|--------------------------------|-----------|
| Direct Plan - Dividend Option  | ₹ 13.4374 |
| Direct Plan - Growth Option    | ₹ 15.9623 |
| Regular Plan - Dividend Option | ₹ 13.3253 |
| Regular Plan - Growth Option   | ₹ 15.8389 |

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT :

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

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

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

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

### PLANS / OPTIONS :

Regular Plan - Growth  
Regular Plan - Dividend Reinvestment  
Regular Plan - Dividend Payout

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

**Entry Load:** Nil

### Exit Load:

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

**Benchmark:** CRISIL Composite Bond Fund Index

**Fund Manager:** Mr. Girish Hisaria

**Total Experience:** 12 Years

**In Managing this Fund:** 6 Months

## PRODUCT POSITIONING

Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management, allowing the fund to position the modified duration of the fund from 6 months to 10 years depending on interest rate view.

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

|                   |             |
|-------------------|-------------|
| Yield to Maturity | 8.13%       |
| Modified Duration | 7.57 Years  |
| Average Maturity  | 14.15 Years |

## MATURITY PROFILE

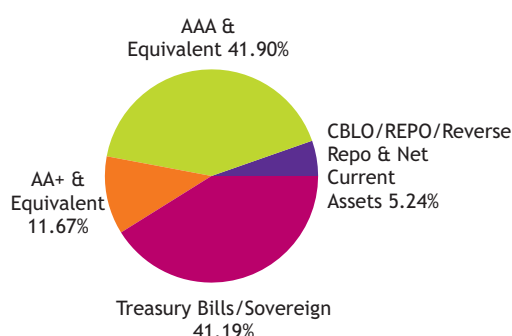
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 2.45%        |
| 0 to 3 Months        | 2.79%        |
| Greater than 2 years | 94.76%       |

## PORTFOLIO

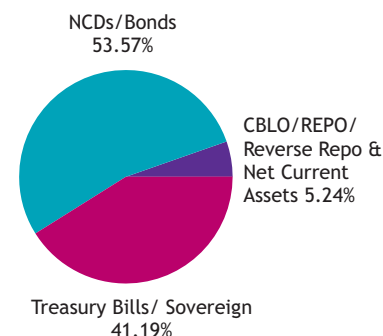
| Name of the Instruments                | Rating      | % to NAV      |
|--|-------------|---------------|
| <b>Debt Instruments</b>                |             |               |
| Rural Electrification Corporation Ltd  | AAA(CRISIL) | 11.85         |
| Power Grid Corporation of India Ltd    | AAA(CRISIL) | 11.74         |
| Sterlite Industries (India) Ltd        | AA+(CRISIL) | 11.67         |
| Steel Authority of India Ltd           | AAA(CARE)   | 9.24          |
| Nuclear Power Corporation of India Ltd | AAA(CRISIL) | 9.07          |
| <b>Government Securities</b>           |             |               |
| 8.24% GOI 10-NOV-33                    | Sovereign   | 19.12         |
| 8.15% GOI 24-NOV-26                    | Sovereign   | 7.01          |
| 9.23% GOI 23-DEC-43                    | Sovereign   | 6.78          |
| 9.20% GOI 30-SEP-30                    | Sovereign   | 3.30          |
| 8.17% GOI 01-DEC-44                    | Sovereign   | 3.10          |
| 8.60% GOI 02-JUN-28                    | Sovereign   | 1.88          |
| CBLO                                   |             | 2.79          |
| Other Current Assets                   |             | 2.45          |
| <b>Grand Total ( Net Asset)</b>        |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



# CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTOF)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

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

**Avg AUM<sup>§</sup> : ₹ 305.24 Crores**

**NAV :** (as on February 27, 2015)

|                                |           |
|--------------------------------|-----------|
| Direct Plan - Dividend Option  | ₹ 10.9529 |
| Regular Plan - Dividend Option | ₹ 10.9374 |
| Direct Plan - Growth Option    | ₹ 11.2808 |
| Regular Plan - Growth Option   | ₹ 11.2657 |

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

### ASSET ALLOCATION :

Gol & Debt Securities: 60%-100%

Money Market Instruments : 0% - 40%.

### MINIMUM INVESTMENT:

#### I. Lump sum Investment

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

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

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

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

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

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 21 Years

**In Managing this Fund:** 1 Year 1 Month

## PRODUCT POSITIONING

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

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.65%      |
| Modified Duration | 3.36 Years |
| Average Maturity  | 4.82 Years |

## MATURITY PROFILE

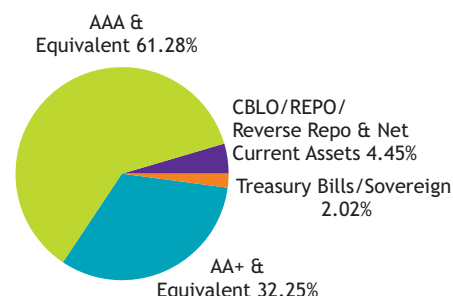
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 3.68%        |
| 0 to 3 Months        | 0.78%        |
| 3 to 6 Months        | 1.59%        |
| 6 to 12 Months       | 3.18%        |
| 1 -2 years           | 26.90%       |
| Greater than 2 years | 63.88%       |

## PORTFOLIO

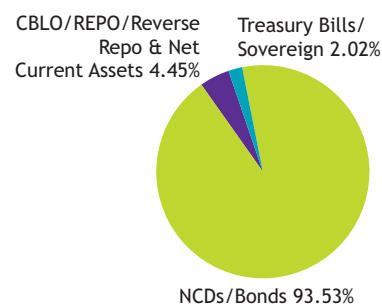
| Name of the Instruments                           | Rating      | % to NAV      |
|---|-------------|---------------|
| <b>Debt Instruments</b>                           |             |               |
| Rural Electrification Corporation Ltd             | AAA(CRISIL) | 11.46         |
| Power Finance Corporation Ltd                     | AAA(CRISIL) | 9.83          |
| LIC Housing Finance Ltd                           | AAA(CRISIL) | 9.65          |
| Steel Authority of India Ltd                      | AAA(CARE)   | 8.32          |
| HDB Financial Services Ltd                        | AAA(CRISIL) | 7.35          |
| Power Grid Corporation of India Ltd               | AAA(CRISIL) | 6.64          |
| Sundaram Finance Ltd                              | AA+(CRISIL) | 6.39          |
| Sesa Sterlite Ltd                                 | AA+(CRISIL) | 6.38          |
| Sterlite Industries (India) Ltd                   | AA+(CRISIL) | 6.32          |
| Tata Global Beverages Ltd                         | AA+(ICRA)   | 3.53          |
| Kotak Mahindra Prime Ltd                          | AA+(CRISIL) | 3.24          |
| L & T Finance Ltd                                 | AA+(ICRA)   | 3.20          |
| L & T Finance Ltd                                 | AA+(CARE)   | 3.19          |
| Housing Development Finance Corporation Ltd       | AAA(CRISIL) | 3.18          |
| Nuclear Power Corporation of India Ltd            | AAA(CRISIL) | 1.64          |
| NHPC Ltd  | AAA(CARE)   | 1.62          |
| National Bank For Agriculture & Rural Development | AAA(CRISIL) | 1.59          |
| <b>Government Securities</b>                      |             |               |
| 8.83% GOI 25-NOV-23                               | Sovereign   | 1.69          |
| 8.15% GOI 24-NOV-26                               | Sovereign   | 0.33          |
| CBLO  |             | 0.78          |
| Other Current Assets                              |             | 3.67          |
| <b>Grand Total ( Net Asset)</b>                   |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>§</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO SHORT TERM FUND (CRSTF)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

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

**Avg AUM<sup>§</sup> : ₹ 197.98 Crores**

**NAV:** (as on February 27, 2015)

|                                       |           |
|---------------------------------------|-----------|
| Direct Plan - Growth Option           | ₹ 15.9067 |
| Institutional Plan - Growth Option**  | ₹ 16.0339 |
| Institutional Plan -                  |           |
| Monthly Dividend Option**             | ₹ 10.1678 |
| Direct Plan - Monthly Dividend Option | ₹ 10.1700 |
| Regular Plan - Growth Option          | ₹ 15.7776 |
| Regular Plan -                        |           |
| Monthly Dividend Option               | ₹ 10.1677 |
| Regular Plan - Weekly Dividend Option | ₹ 10.1248 |
| Direct Plan - Weekly Dividend Option  | ₹ 10.1250 |

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

**ASSET ALLOCATION:**

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

**MINIMUM INVESTMENT :**

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

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

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

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

**PLANS / OPTIONS :**

Regular Plan - Growth  
Regular Plan - Weekly Dividend Reinvestment  
Regular Plan - Monthly Dividend Reinvestment  
Regular Plan - Monthly Dividend Payout

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

**ENTRY LOAD:** Nil

**EXIT LOAD :** 0.50% - If redeemed/switched out within 6 months from the date of allotment.

Nil - if redeemed/switched out after 6 months from the date of allotment.

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

**FUND MANAGER:** Ms. Suman Prasad

**TOTAL EXPERIENCE:** 16 Years

**In Managing this Fund:** 4 Years 3 Months

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

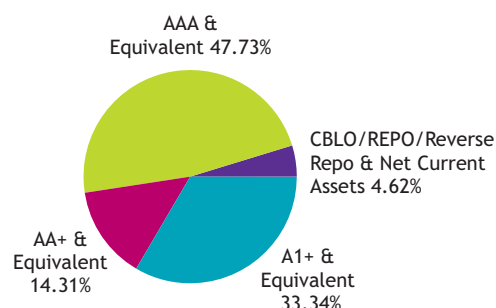
|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.65%      |
| Modified Duration | 1.53 Years |
| Average Maturity  | 1.90 Years |

## MATURITY PROFILE

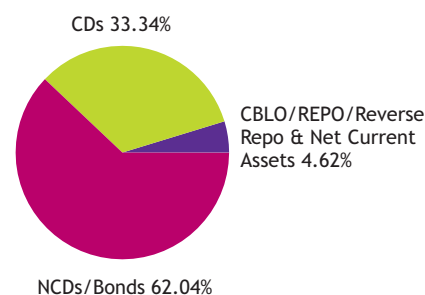
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 1.68%        |
| 0 to 3 Months        | 8.25%        |
| 3 to 6 Months        | 14.04%       |
| 6 to 12 Months       | 19.47%       |
| 1 -2 years           | 24.18%       |
| Greater than 2 years | 32.38%       |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PORTFOLIO

| Name of the Instruments                     | Rating           | % to NAV      |
|---|------------------|---------------|
| <b>Debt Instruments</b>                     |                  |               |
| L&T Infrastructure Finance Ltd              | AA+(CARE)        | 14.37         |
| Power Finance Corporation Ltd               | AAA(CRISIL)      | 11.74         |
| Rural Electrification Corporation Ltd       | AAA(CRISIL)      | 8.88          |
| LIC Housing Finance Ltd                     | AAA(CRISIL)      | 8.69          |
| HDB Financial Services Ltd                  | AAA(CRISIL)      | 6.92          |
| Power Grid Corporation of India Ltd         | AAA(CRISIL)      | 5.94          |
| Steel Authority of India Ltd                | AAA(CARE)        | 2.89          |
| Housing Development Finance Corporation Ltd | AAA(CRISIL)      | 2.88          |
| <b>Money Market Instruments</b>             |                  |               |
| Indian Bank                                 | A1+ (ind)(FITCH) | 14.04         |
| ICICI Bank Ltd                              | A1+(ICRA)        | 13.70         |
| Union Bank of India                         | A1+(CRISIL)      | 5.75          |
| CBLO  |                  | 2.50          |
| Other Current Assets                        |                  | 1.70          |
| <b>Grand Total ( Net Asset)</b>             |                  | <b>100.00</b> |

## PRODUCT POSITIONING

Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon and wishes to avoid high volatility but expects superior returns than liquid funds. The fund predominantly has accrual yields on high quality Money Market Instruments along with an active trading strategy for generating Alpha.

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

# CANARA ROBECO SAVINGS PLUS FUND (CRSPF) (w.e.f October 13, 2014)

(as on February 27, 2015)

Earlier known as Canara Robeco Floating Rate

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

- Income / capital appreciation over short term
- Investing in short term debt instruments and money market instruments with weighted average portfolio duration of equal to or less than 1 year
- Low risk



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

### SCHEME OBJECTIVE :

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

**Avg AUM<sup>5</sup> :** ₹ 225.17 Crores

**NAV :** (as on February 27, 2015)

|                                      |           |
|--------------------------------------|-----------|
| Regular Plan -                       |           |
| Daily Dividend Reinvestment Option   | ₹ 10.2600 |
| Direct Plan -                        |           |
| Daily Dividend Reinvestment Option   | ₹ 10.2600 |
| Direct Plan - Dividend Option        | ₹ 19.3833 |
| Regular Plan - Dividend Option       | ₹ 19.3285 |
| Direct Plan - Growth Option          | ₹ 21.6435 |
| Regular Plan - Growth Option         | ₹ 21.5819 |
| Direct Plan -                        |           |
| Monthly Dividend Option              | ₹ 10.2651 |
| Regular Plan -                       |           |
| Monthly Dividend Option              | ₹ 10.2651 |
| Regular Plan -                       |           |
| Weekly Dividend Option               | ₹ 10.2651 |
| Direct Plan - Weekly Dividend Option | ₹ 10.2652 |

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

### ASSET ALLOCATION :

Indian Money Market Instruments : 70% - 100%  
Indian Debt Securities (including Securitised Debt): 0-30%

### MINIMUM INVESTMENT :

**Lumpsum :** ₹ 5000 in multiples of ₹ 1 thereafter.  
**SIP/STP/SWP:** For Monthly Frequency - ₹ 1000 and in multiples of ₹ 1 thereafter  
For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

### PLANS / OPTIONS :

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

0.25% - If redeemed/switched out within 60 Days from the date of allotment. Nil - if redeemed/switched out after 60 Days from the date of allotment

**BENCHMARK:** Crisil Liquid Fund Index

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

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

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

## PRODUCT POSITIONING

"In Canara Robeco Floating Rate, the scheme takes an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. The portfolio aims at primarily generating accrual income from investments in money market and debt securities. The Scheme is ideally suited for invested looking at a comparatively lower risk strategy short term debt fund."

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.53%      |
| Modified Duration | 0.53 Years |
| Average Maturity  | 0.61 Years |

## MATURITY PROFILE

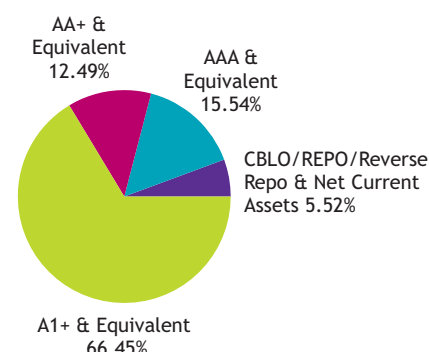
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 1.26%        |
| 0 to 3 Months        | 46.63%       |
| 3 to 6 Months        | 12.21%       |
| 6 to 12 Months       | 14.36%       |
| 1 -2 years           | 17.51%       |
| Greater than 2 years | 8.02%        |

## PORTFOLIO

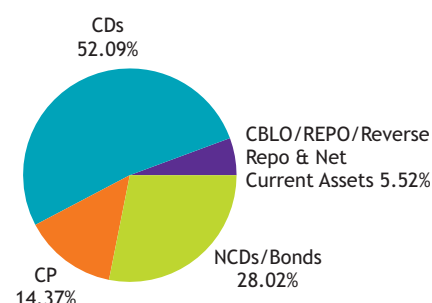
| Name of the Instruments                     | Rating      | % to NAV      |
|---|-------------|---------------|
| <b>Debt Instruments</b>                     |             |               |
| L & T Finance Ltd                           | AA+(ICRA)   | 12.49         |
| Small Industries Development Bank Of India  | AAA(CARE)   | 6.49          |
| ICICI Home Finance Company Ltd              | AAA(ICRA)   | 5.03          |
| Export Import Bank Of India                 | AAA(CRISIL) | 2.49          |
| LIC Housing Finance Ltd                     | AAA(CRISIL) | 1.52          |
| <b>Money Market Instruments</b>             |             |               |
| Union Bank of India                         | A1+(CRISIL) | 19.69         |
| Punjab National Bank                        | A1+(ICRA)   | 12.48         |
| Corporation Bank                            | A1+(CRISIL) | 12.46         |
| STCI Finance Ltd                            | A1+(CRISIL) | 11.87         |
| IDBI Bank Ltd                               | A1+(CRISIL) | 4.98          |
| Housing Development Finance Corporation Ltd | A1+(ICRA)   | 2.50          |
| Oriental Bank of Commerce                   | A1+(CRISIL) | 2.48          |
| CBLO  |             | 4.25          |
| Other Current Assets                        |             | 1.27          |
| <b>Grand Total ( Net Asset)</b>             |             | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

# CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF)

(as on February 27, 2015)

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

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

**LOW RISK  
(BLUE)**

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

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

**Avg AUM # : ₹ 132.26 Crores**

**NAV:** (as on February 27, 2015)

|                                       |              |
|---------------------------------------|--------------|
| Direct Plan - Daily Dividend          |              |
| Reinvestment Option                   | ₹ 1,240.7100 |
| Direct Plan - Dividend Option         | ₹ 1,211.6056 |
| Direct Plan - Growth Option           | ₹ 2,115.5866 |
| Institutional Plan -                  |              |
| Daily Dividend Option**               | ₹ 1,240.7100 |
| Institutional Plan - Growth Option**  | ₹ 2,255.9480 |
| Direct Plan -                         |              |
| Monthly Dividend Option               | ₹ 1,000.4900 |
| Retail Plan - Daily Dividend Option** | ₹ 1,240.7100 |
| Retail Plan - Dividend Option**       | ₹ 1,516.5960 |
| Retail Plan - Growth Option**         | ₹ 2,203.5965 |
| Retail Plan - Monthly Divi. Option**  | ₹ 1,241.2767 |
| Retail Plan - Weekly Divi. Option**   | ₹ 1,241.2767 |
| Regular Plan - Daily Dividend         |              |
| Reinvestment Option**                 | ₹ 1,240.7100 |
| Regular Plan - Growth Option          | ₹ 2,110.8410 |
| Regular Plan -                        |              |
| Monthly Dividend Option               | ₹ 1,001.0949 |
| Regular Plan -                        |              |
| Weekly Dividend Option                | ₹ 1,241.2998 |
| Direct Plan -                         |              |
| Weekly Dividend Option                | ₹ 1,241.3046 |

## DATE OF ALLOTMENT:

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

## ASSET ALLOCATION:

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

## MINIMUM INVESTMENT :

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

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

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

## PLANS / OPTIONS :

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**BENCHMARK:** Crisil Liquid Fund Index

|                               |  |
|-------------------------------|--|
| <b>FUND MANAGER:</b>          | 1) Mr. Girish Hisaria<br>2) Ms. Suman Prasad |
| <b>TOTAL EXPERIENCE:</b>      | 1) 12 Years<br>2) 16 Years                   |
| <b>In Managing this Fund:</b> | 1) 6 Months<br>2) 3 Years 10 Months          |

## PRODUCT POSITIONING

Canara Robeco Treasury Advantage Fund seeks to provide consistent income and liquidity through investments made primarily in money market and debt securities following a low risk strategy. The portfolio duration of the fund tends to be slightly higher than a liquid fund.

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.60%      |
| Modified Duration | 0.40 Years |
| Average Maturity  | 0.45 Years |

## MATURITY PROFILE

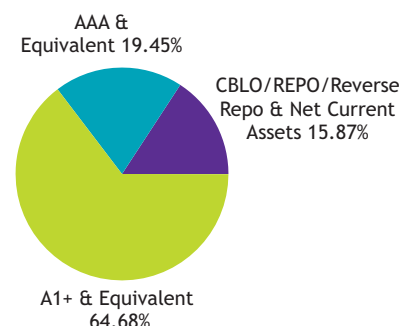
|                      | % Allocation |
|----------------------|--------------|
| Net Current Assets   | 1.31%        |
| 0 to 3 Months        | 36.65%       |
| 3 to 6 Months        | 21.57%       |
| 6 to 12 Months       | 29.86%       |
| Greater than 2 years | 10.61%       |

## PORTFOLIO

| Name of the Instruments                     | Rating      | % to NAV      |
|---|-------------|---------------|
| <b>Debt Instruments</b>                     |             |               |
| Small Industries Development Bank Of India  | AAA(CARE)   | 10.61         |
| Housing Development Finance Corporation Ltd | AAA(CRISIL) | 8.84          |
| <b>Money Market Instruments</b>             |             |               |
| Punjab National Bank                        | A1+(ICRA)   | 22.10         |
| State Bank Of Mysore                        | A1+(ICRA)   | 21.57         |
| STCI Finance Ltd                            | A1+(CRISIL) | 21.02         |
| CBLO  |             | 14.55         |
| Other Current Assets                        |             | 1.31          |
| <b>Grand Total ( Net Asset)</b>             |             | <b>100.00</b> |

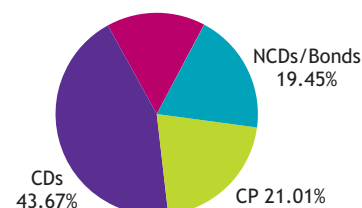
## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

CBLO/REPO/Reverse Repo & Net Current Assets 15.87%



# CANARA ROBECO LIQUID (CRL)

(as on February 27, 2015)

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

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

LOW RISK  
(BLUE)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Cash Management Scheme

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

**Avg AUM<sup>#</sup>:** ₹ 2549.08 Crores

**NAV:** (as on February 27, 2015)

|                                     |              |
|-------------------------------------|--------------|
| Direct Plan -                       |              |
| Daily Divi. Reinvestment Option     | ₹ 1,005.5000 |
| Direct Plan - Dividend Option       | ₹ 1,208.3100 |
| Direct Plan - Growth Option         | ₹ 1,687.7382 |
| Institutional Plan-Growth Option**  | ₹ 2,473.6456 |
| Insti. Plan-Daily Divi. Option**    | ₹ 1,005.5000 |
| Direct Plan-Monthly Divi. Option    | ₹ 1,000.4775 |
| Retail Plan-Monthly Divi. Option**  | ₹ 1,005.9477 |
| Retail Plan - Daily Divi. Option**  | ₹ 1,007.0000 |
| Retail Plan - Growth Option**       | ₹ 2,411.2597 |
| Retail Plan - Weekly Divi. Option** | ₹ 1,005.9476 |
| Regular Plan -                      |              |
| Daily Divi. Reinvestment Option     | ₹ 1,005.5000 |
| Regular Plan - Growth Option        | ₹ 1,685.7583 |
| Regular Plan - Monthly Divi. Option | ₹ 1,000.4612 |
| Regular Plan - Weekly Divi. Option  | ₹ 1,000.4612 |
| Direct Plan - Weekly Divi. Option   | ₹ 1,000.4629 |

### DATE OF ALLOTMENT:

Retail Plan : January 15, 2002  
Institutional Plan : May 31, 2004  
Regular Plan : July 15, 2008

### ASSET ALLOCATION:

Money Market Instruments/call money: 65%-100%  
Debt (including securitized debt) : 0% - 35%.

### MINIMUM INVESTMENT :

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

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

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

### PLANS / OPTIONS :

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**BENCHMARK:** Crisil Liquid Fund Index

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

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

**In Managing this Fund:** 1) 6 Months  
2) 3 Years 10 Months

## PRODUCT POSITIONING

Canara Robeco Liquid invests in only short-term money market instruments with an aim to generate higher return than the risk free rate of return and ensuring liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus moneys.

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

|                   |            |
|-------------------|------------|
| Yield to Maturity | 8.49%      |
| Modified Duration | 0.07 Years |
| Average Maturity  | 0.07 Years |

## MATURITY PROFILE

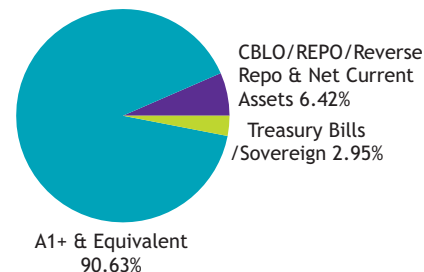
|                    | % Allocation |
|--------------------|--------------|
| Net Current Assets | 0.08%        |
| 0 to 3 Months      | 99.92%       |

## PORTFOLIO

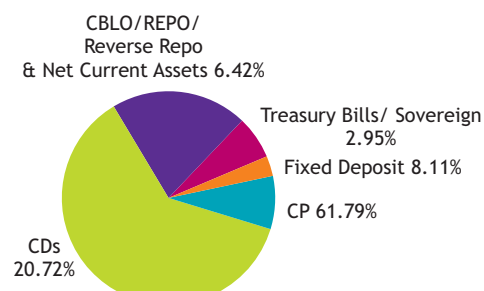
| Name of the Instruments                     | Rating           | % to NAV      |
|---|------------------|---------------|
| <b>Money Market Instruments</b>             |                  |               |
| Edelweiss Financial Services Ltd            | A1+(CRISIL)      | 8.71          |
| ECL Finance Ltd                             | A1+(CRISIL)      | 6.91          |
| SREI Equipment Finance Ltd                  | A1+(ICRA)        | 6.72          |
| Alkem Laboratories Ltd                      | A1+(CRISIL)      | 5.78          |
| Indiabulls Housing Finance Ltd              | A1+(CRISIL)      | 4.62          |
| STCI Finance Ltd                            | A1+(CRISIL)      | 4.61          |
| IDBI Bank Ltd                               | A1+(CRISIL)      | 4.59          |
| The South Indian Bank Ltd                   |                  | 3.48          |
| Corporation Bank                            | A1+(CRISIL)      | 3.21          |
| Shriram City Union Finance Ltd              | A1+(CARE)        | 2.55          |
| Karur Vysya Bank Ltd                        |                  | 2.32          |
| Kotak Mahindra Bank Ltd                     |                  | 2.32          |
| India Infoline Finance Ltd                  | A1+(ICRA)        | 2.32          |
| Oriental Bank of Commerce                   | A1+(CRISIL)      | 2.32          |
| Bank of India                               | A1+(CRISIL)      | 2.32          |
| Reliance Capital Ltd                        | A1+(CRISIL)      | 2.31          |
| Sesa Sterlite Ltd                           | A1+(CRISIL)      | 2.31          |
| Chambal Fertilizers & Chemicals Ltd         | A1+(CRISIL)      | 2.30          |
| Housing Development Finance Corporation Ltd | A1+(ICRA)        | 2.30          |
| Nirma Ltd                                   | A1+(CRISIL)      | 2.30          |
| IndusInd Bank Ltd                           | A1+(CRISIL)      | 2.30          |
| The South Indian Bank Ltd                   | A1+(CARE)        | 2.29          |
| Edelweiss Finance & Investments Ltd         | A1+(CRISIL)      | 2.28          |
| Steel Authority of India Ltd                | A1+(CARE)        | 1.85          |
| Navneet Education Ltd                       | A1+(CRISIL)      | 1.61          |
| Bank of Baroda                              | A1+(ICRA)        | 1.16          |
| Indian Bank                                 | A1+ (ind)(FITCH) | 1.16          |
| Union Bank of India                         | A1+(CRISIL)      | 1.16          |
| Gruh Finance Ltd                            | A1+(CRISIL)      | 1.15          |
| Tata Motors Finance Ltd                     | A1+(ICRA)        | 1.15          |
| ICICI Bank Ltd                              | A1+(ICRA)        | 0.23          |
| CBLO  |                  | 6.33          |
| Treasury Bills                              |                  | 2.94          |
| Other Current Assets                        |                  | 0.09          |
| <b>Grand Total ( Net Asset)</b>             |                  | <b>100.00</b> |

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



<sup>5</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) • \*\* Plan / Option close for subscription w.e.f 1st October 2012

• # Quarterly Average AUM as on Quarter Ending 31-December-2014 • Please refer last cover page for disclaimers.

# CANARA ROBECO GILT ADVANTAGE FUND (CRGAF)

(as on February 27, 2015)

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

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

**LOW RISK  
(BLUE)**

**Note:** Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY :** Open Ended Gilt Scheme

### SCHEME OBJECTIVE :

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

**AvgAUM<sup>§</sup> : ₹ 1.00 Crores**

**NAV :** (as on February 27, 2015)

|                                |           |
|--------------------------------|-----------|
| Direct Plan - Dividend Option  | ₹ 12.8334 |
| Regular Plan - Dividend Option | ₹ 12.7184 |
| Direct Plan - Growth Option    | ₹ 13.6316 |
| Regular Plan - Growth Option   | ₹ 13.5136 |

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

### ASSET ALLOCATION :

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

### MINIMUM INVESTMENT :

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/  
Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

**FUND MANAGER :** Ms. Suman Prasad

**TOTAL EXPERIENCE :** 16 Years

**In Managing this Fund:** 4 Years

## PRODUCT POSITIONING

Canara Robeco Gilt Advantage 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 | 7.72%      |
| Modified Duration | 0.01 Years |
| Average Maturity  | 0.01 Years |

## MATURITY PROFILE

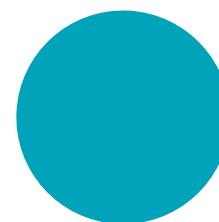
|                    | % Allocation |
|--------------------|--------------|
| Net Current Assets | 1.07%        |
| 0 to 3 Months      | 98.93%       |

## PORTFOLIO

| Name of the Instruments         | % to NAV      |
|---------------------------------|---------------|
| CBLO                            | 98.91         |
| Other Current Assets            | 1.09          |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

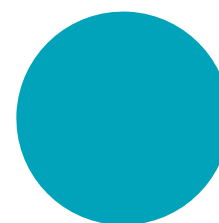
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



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

# CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF)

(as on February 27, 2015)

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

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



Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

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

**AUM<sup>§</sup> : ₹ 1.15 Crores**

**NAV :** (as on February 27, 2015)

Direct Plan - Growth Option ₹ 13.5096

Regular Plan - Growth Option ₹ 13.2635

Direct Plan -

Monthly Dividend Option ₹ 13.5103

Regular Plan -

Monthly Dividend Option ₹ 13.2635

Regular Plan -

Quarterly Dividend Option ₹ 13.2633

Direct Plan -

Quarterly Dividend Option ₹ 13.5110

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

**ASSET ALLOCATION :**

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

Equity and Equity related Instruments: 0% - 10%

**MINIMUM INVESTMENT :**

Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter

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

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

**PLANS/OPTIONS :**

Regular Plan- Growth Option

Regular Plan- Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** 1% if redeemed/ switched out within 1 year from date of allotment.

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

**BENCHMARK:** Crisil MIP Blended Index

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

2) Ms. Suman Prasad

**TOTAL EXPERIENCE :** 1) 22 Years

2) 16 Years

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

2) 2 Years 6 Months

## PRODUCT POSITIONING

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

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

Yield to Maturity 7.72%

Modified Duration 0.01 Years

Average Maturity 0.01 Years

## MATURITY PROFILE

% Allocation

Net Current Assets -2.74%

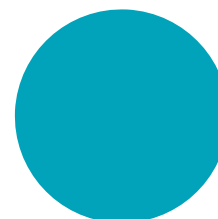
0 to 3 Months 95.78%

## PORTFOLIO

| Name of the Instruments             | % to NAV      |
|-------------------------------------|---------------|
| <b>Listed</b>                       |               |
| Hindustan Petroleum Corporation Ltd | 0.95          |
| State Bank of India                 | 0.89          |
| ICICI Bank Ltd                      | 0.86          |
| Divi's Laboratories Ltd             | 0.83          |
| Hero MotoCorp Ltd                   | 0.82          |
| Bank of Baroda                      | 0.81          |
| Tata Motors Ltd                     | 0.62          |
| Crompton Greaves Ltd                | 0.46          |
| Oil & Natural Gas Corporation Ltd   | 0.36          |
| Sesa Sterlite Ltd                   | 0.36          |
| CBLO                                | 95.76         |
| Other Current Assets                | -2.72         |
| <b>Grand Total ( Net Asset)</b>     | <b>100.00</b> |

## RATING PROFILE

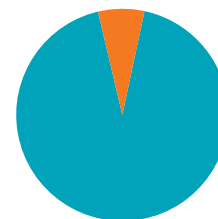
(% to net assets)



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

## ASSET ALLOCATION

Equity 6.95%



CBLO/REPO/Reverse Repo & Net Current Assets 93.05%

<sup>§</sup>Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2014

● Please refer last cover page for disclaimers.

## CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on February 27, 2015)

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

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

HIGH RISK  
(BROWN)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

### FUND INFORMATION

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

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

**AvgAUM<sup>§</sup> :** ₹ 123.97 Crores

**NAV :** (as on February 27, 2015)

|                                |          |
|--------------------------------|----------|
| Direct Plan - Dividend Option  | ₹ 8.3892 |
| Regular Plan - Dividend Option | ₹ 8.3628 |
| Direct Plan - Growth Option    | ₹ 8.3824 |
| Regular Plan - Growth Option   | ₹ 8.3582 |

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

#### ASSET ALLOCATION :

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

#### MINIMUM INVESTMENT:

**Lumpsum :** ₹ 5000 and multiples of ₹ 1 thereafter  
**SIP/STP/SWP :** For Monthly Frequency - ₹ 500 and in multiples of ₹ 1 thereafter.

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

#### PLANS / OPTIONS :

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

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

**ENTRY LOAD:** Nil

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

**BENCHMARK :** Price of Physical Gold

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

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

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

### PRODUCT POSITIONING

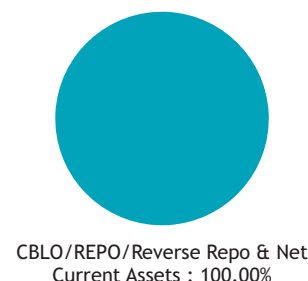
Canara Robeco Gold Savings Fund is aimed at investors who either want to benefit from movements in gold prices without holding physical gold. It follows a passive investment strategy and seeks to provide returns that closely correspond to the returns provided by Canara Robeco Gold ETF.

### PORTFOLIO

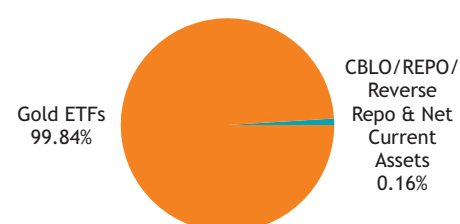
| Name of the Instruments         | % to NAV      |
|---------------------------------|---------------|
| <b>Money Market Instruments</b> |               |
| Canara Robeco Gold ETF          | 99.84         |
| CBLO                            | 0.21          |
| Other Current Assets            | -0.05         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION



### MATURITY PROFILE

% Allocation

|                    |        |
|--------------------|--------|
| Net Current Assets | -0.05% |
|--------------------|--------|

## CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on February 27, 2015)

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

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

HIGH RISK  
(BROWN)

Note: Risk is represented as -

- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

### FUND INFORMATION

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

**SCHEME OBJECTIVE :** The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors.

**AvgAUM<sup>§</sup> :** ₹ 135.41 Crores

**NAV :** (as on February 27, 2015) : ₹ 2,543.7825

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

#### ASSET ALLOCATION :

Physical Gold : 95%-100%  
Debt & Money Market Instruments (including Cash & Cash equivalents): 0%-5%  
The Scheme will invest in physical gold of the prescribed quality and standard.

#### MINIMUM INVESTMENT:

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

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

#### PLANS / OPTIONS :

Exchange Listed : National Stock Exchange / BSE

**ENTRY LOAD:** Nil -

**EXIT LOAD:** Nil - for redemption of the units through Stock Exchange.

**BENCHMARK :** Domestic Price of gold

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

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

**In Managing this Fund:** 1) 8 Months  
2) 3 Years 11 Months

### PRODUCT POSITIONING

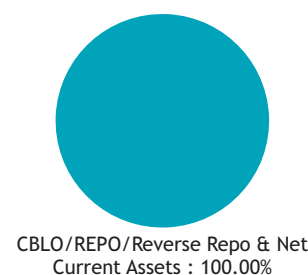
Canara Robeco Gold Exchange Traded Fund is for investors who want to benefit from movement in gold prices without holding physical gold. It follows passive investment strategy and is benchmarked to price of physical gold. It endeavors to track and provide returns similar to its benchmark ie. prices of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

### PORTFOLIO

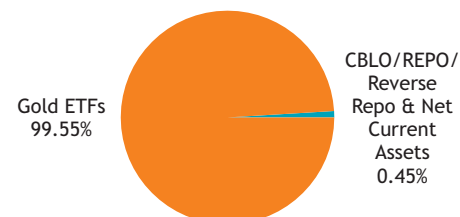
| Name of the Instruments         | % to NAV      |
|---------------------------------|---------------|
| <b>GOLD</b>                     |               |
| GOLD 995 1KG BAR                | 99.55         |
| CBLO                            | 0.57          |
| Other Current Assets            | -0.12         |
| <b>Grand Total ( Net Asset)</b> | <b>100.00</b> |

### RATING PROFILE

(% to net assets)



### ASSET ALLOCATION



### MATURITY PROFILE

% Allocation

|                    |        |
|--------------------|--------|
| Net Current Assets | -0.12% |
|--------------------|--------|

## PERFORMANCE AT A GLANCE

(as on December 31, 2014)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 in the |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|--|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 200 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | S&P BSE 200 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 92.39              | 21.75  | 17.53                    | 17.91                    | 92390  | 62021                    | 64330                    |
| 31 Dec'2013 to 31 Dec'2014 | 66.13              | 39.71  | 35.47                    | 29.89                    | NOT APPLICABLE   |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 63.40              | 4.31   | 4.38                     | 8.98                     |  |                          |                          |
| 31 Dec'2011 to 31 Dec'2012 | 48.28              | 31.32  | 30.98                    | 25.70                    |  |                          |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 16, 2003

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Yogesh Patil

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 in the |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|--|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 35.16              | 14.84  | 13.03                    | 13.14                    | 35160  | 30429                    | 30686                    |
| 31 Dec'2013 to 31 Dec'2014 | 20.70              | 69.86  | 32.28                    | 29.89                    | NOT APPLICABLE   |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 22.78              | -9.13  | 5.87                     | 8.98                     |  |                          |                          |
| 31 Dec'2011 to 31 Dec'2012 | 18.54              | 22.87  | 29.96                    | 25.70                    |  |                          |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 2, 2005

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Krishna Sanghavi

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 in the |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|--|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 25.67              | 15.20  | 12.94                    | 12.12                    | 217770   | 141275                   | 120584                   |
| 31 Dec'2013 to 31 Dec'2014 | 18.43              | 44.71  | 32.28                    | 29.89                    | NOT APPLICABLE   |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 19.73              | 4.82   | 5.87                     | 8.98                     |  |                          |                          |
| 31 Dec'2011 to 31 Dec'2012 | 16.06              | 29.08  | 29.96                    | 25.70                    |  |                          |                          |

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

#### CANARA ROBECO EMERGING EQUITIES

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

| Period                     | Returns (%)        |        |                          |                          | Current Value of Standard Investment of ₹ 10000 in the |                          |                          |
|----------------------------|--------------------|--------|--------------------------|--------------------------|--|--------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | CNX Mid Cap <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | CNX Mid Cap <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 55.67              | 19.12  | 15.32                    | 15.21                    | 55670  | 40519                    | 40123                    |
| 31 Dec'2013 to 31 Dec'2014 | 28.40              | 96.02  | 55.91                    | 29.89                    | NOT APPLICABLE   |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 27.53              | 3.16   | -5.10                    | 8.98                     |  |                          |                          |
| 31 Dec'2011 to 31 Dec'2012 | 18.49              | 48.89  | 39.16                    | 25.70                    |  |                          |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 11, 2005.

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

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

| Period                     | Returns (%)        |              |             |                        |                          | Current Value of Standard Investment of ₹ 10000 in the |             |                        |                          |
|----------------------------|--------------------|--------------|-------------|------------------------|--------------------------|--|-------------|------------------------|--------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Instt. Plan | CNX Nifty <sup>#</sup> | S&P Sensex <sup>##</sup> | Regular Plan   | Instt. Plan | CNX Nifty <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 24.87              | 18.76        | 18.78       | 10.81                  | 10.48                    | 24870  | 24890       | 17225                  | 16960                    |
| 31 Dec'2013 to 31 Dec'2014 | 15.91              | 56.32        | 56.34       | 31.39                  | 29.89                    | NOT APPLICABLE   |             |                        |                          |
| 31 Dec'2012 to 31 Dec'2013 | 16.29              | -2.33        | -2.63       | 6.76                   | 8.98                     |  |             |                        |                          |
| 31 Dec'2011 to 31 Dec'2012 | 11.04              | 47.55        | 47.70       | 27.70                  | 25.70                    |  |             |                        |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 14, 2009

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • <sup>§</sup> NAV per unit for since inception is as of 31-December-2014 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2014)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

| Period                     | Returns (%)      |        |                          |                          | Current Value of Standard Investment of ₹ 10000 in the |                          |                          |
|----------------------------|------------------|--------|--------------------------|--------------------------|--|--------------------------|--------------------------|
|                            | NAV Per Unit (₹) | Scheme | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | S&P BSE 100 <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 17.04            | 12.98  | 9.13                     | 9.63                     | 17040  | 14648                    | 14944                    |
| 31 Dec'2013 to 31 Dec'2014 | 12.54            | 35.89  | 32.28                    | 29.89                    | NOT APPLICABLE   |                          |                          |
| 31 Dec'2012 to 31 Dec'2013 | 11.94            | 5.03   | 5.87                     | 8.98                     |  |                          |                          |
| 31 Dec'2011 to 31 Dec'2012 | 9.30             | 28.39  | 29.96                    | 25.70                    |  |                          |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 21, 2010

#### CANARA ROBECO BALANCE

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

| Period                     | Returns (%)      |        |  |                          | Current Value of Standard Investment of ₹ 10000 in the |  |                          |
|----------------------------|------------------|--------|--|--------------------------|--|--|--------------------------|
|                            | NAV Per Unit (₹) | Scheme | Crisil Balance Fund Index <sup>#</sup> | S&P Sensex <sup>##</sup> | Scheme   | Crisil Balance Fund Index <sup>#</sup> | S&P Sensex <sup>##</sup> |
| Since Inception (CAGR)     | 108.01           | 11.46  | -                                      | 11.29                    | 108010   | -                                      | 104385                   |
| 31 Dec'2013 to 31 Dec'2014 | 74.15            | 45.66  | 25.34                                  | 29.89                    | NOT APPLICABLE   |  |                          |
| 31 Dec'2012 to 31 Dec'2013 | 71.25            | 4.07   | 6.05                                   | 8.98                     |  |  |                          |
| 31 Dec'2011 to 31 Dec'2012 | 56.38            | 26.37  | 21.28                                  | 25.70                    |  |  |                          |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: February 1, 1993. \* Benchmark Index not available at the time of launch.

### INCOME / DEBT SCHEMES

#### CANARA ROBECO MONTHLY INCOME PLAN

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

| Period                     | Returns (%)      |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 in the |                                       |                              |
|----------------------------|------------------|--------|---------------------------------------|------------------------------|--|---------------------------------------|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 14.93            | 10.27  | -                                     | -                            | 136046   | -                                     | -                            |
| 31 Dec'2013 to 31 Dec'2014 | 13.57            | 18.87  | 16.83                                 | 14.14                        | NOT APPLICABLE   |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 13.96            | 5.85   | 4.41                                  | -0.68                        |  |                                       |                              |
| 31 Dec'2011 to 31 Dec'2012 | 13.66            | 10.97  | 12.12                                 | 10.67                        |  |                                       |                              |

The past performance may or may not be sustained in the future. Returns are based on dividend NAV of Regular plan assuming reinvestment of dividend and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 4, 1988. \* Benchmark Index not available at the time of launch.

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

| Period                     | Returns (%)      |        |                           |                              | Current Value of Standard Investment of ₹ 10000 in the |                           |                              |
|----------------------------|------------------|--------|---------------------------|------------------------------|--|---------------------------|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | I-Sec-Li-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | I-Sec-Li-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 36.72            | 9.05   | -                         | -                            | 36724  | -                         | -                            |
| 31 Dec'2013 to 31 Dec'2014 | 31.47            | 16.69  | 19.74                     | 14.14                        | NOT APPLICABLE   |                           |                              |
| 31 Dec'2012 to 31 Dec'2013 | 30.29            | 3.88   | 1.38                      | -0.68                        |  |                           |                              |
| 31 Dec'2011 to 31 Dec'2012 | 27.34            | 10.81  | 12.85                     | 10.67                        |  |                           |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: December 29, 1999. \* Benchmark Index not available at the time of launch.

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain

| Period                     | Returns (%)      |        |   |                              | Current Value of Standard Investment of ₹ 10000 in the |   |                              |
|----------------------------|------------------|--------|---|------------------------------|--|---|------------------------------|
|                            | NAV Per Unit (₹) | Scheme | CRISIL Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | CRISIL Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 28.88            | 9.01   | 6.50                                    | 6.13                         | 28885  | 21690                                   | 20766                        |
| 31 Dec'2013 to 31 Dec'2014 | 25.35            | 13.93  | 14.31                                   | 14.14                        | NOT APPLICABLE   |   |                              |
| 31 Dec'2012 to 31 Dec'2013 | 24.08            | 5.26   | 3.79                                    | -0.68                        |  |   |                              |
| 31 Dec'2011 to 31 Dec'2012 | 21.91            | 9.93   | 9.38                                    | 10.67                        |  |   |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: September 19, 2002

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • NAV per unit for since inception is as of 31-December-2014 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2014)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO INDIGO FUND

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

| Period                     | Returns (%)        |        |   |                              | Current Value of Standard Investment of ₹ 10000 in the |   |                              |
|----------------------------|--------------------|--------|---|------------------------------|--|---|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Canara Robeco Blended Gold Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | Canara Robeco Blended Gold Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 13.41              | 6.77   | 8.47  | 6.19                         | 13414  | 14397   | 13091                        |
| 31 Dec'2013 to 31 Dec'2014 | 13.08              | 2.52   | 7.58  | 14.14                        | NOT APPLICABLE   |   |                              |
| 31 Dec'2012 to 31 Dec'2013 | 12.94              | 1.15   | 0.67  | -0.68                        |  |   |                              |
| 31 Dec'2011 to 31 Dec'2012 | 11.95              | 8.28   | 8.44  | 10.67                        |  |   |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: July 9, 2010

#### CANARA ROBECO YIELD ADVANTAGE FUND

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

| Period                     | Returns (%)        |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 in the |                                       |                              |
|----------------------------|--------------------|--------|---------------------------------------|------------------------------|--|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | Crisil MIP Blended Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 13.19              | 6.97   | 9.11                                  | 6.82                         | 13187  | 13793                                 | 12755                        |
| 31 Dec'2013 to 31 Dec'2014 | 12.14              | 8.65   | 16.83                                 | 14.14                        | NOT APPLICABLE   |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 11.49              | 5.68   | 4.41                                  | -0.68                        |  |                                       |                              |
| 31 Dec'2011 to 31 Dec'2012 | 10.47              | 9.75   | 12.12                                 | 10.67                        |  |                                       |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 25, 2011

#### CANARA ROBECO LIQUID

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

| Period                     | Returns (%)        |             |             |              |                                       |                              | Current Value of Standard Investment of ₹ 10000 in the |             |              |                                       |                              |
|----------------------------|--------------------|-------------|-------------|--------------|---------------------------------------|------------------------------|--|-------------|--------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Retail Plan | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Retail Plan  | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 2,380.51           | 6.92        | 7.30        | 8.19         | -                                     | 5.74                         | 23805  | 24413       | 16636        | -                                     | 20630                        |
| 31 Dec'2013 to 31 Dec'2014 | 2,203.89           | 8.01        | 8.59        | 9.04         | 9.21                                  | 8.56                         | NOT APPLICABLE   |             |              |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 2,040.42           | 8.01        | 8.66        | 9.23         | 9.03                                  | 5.86                         |  |             |              |                                       |                              |
| 31 Dec'2011 to 31 Dec'2012 | 1,879.13           | 8.58        | 9.24        | 9.69         | 8.54                                  | 8.11                         |  |             |              |                                       |                              |
| Last 7 Days                | -                  | 0.16        | 0.16        | 0.16         | 0.17                                  | 0.22                         |  |             |              |                                       |                              |
| Last 14 Days               | -                  | 0.31        | 0.32        | 0.32         | 0.32                                  | 0.37                         |  |             |              |                                       |                              |
| Last 30 Days               | -                  | 0.73        | 0.76        | 0.76         | 0.74                                  | 0.75                         |  |             |              |                                       |                              |

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

#### CANARA ROBECO TREASURY ADVANTAGE FUND

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

| Period                     | Returns (%)        |             |             |              |                                       |                              | Current Value of Standard Investment of ₹ 10000 in the |             |              |                                       |                              |
|----------------------------|--------------------|-------------|-------------|--------------|---------------------------------------|------------------------------|--|-------------|--------------|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Retail Plan | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Retail Plan  | Instt. Plan | Regular Plan | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 2,175.94           | 7.12        | 8.02        | 8.33         | 6.77                                  | 5.61                         | 21759  | 22268       | 20832        | 20968                                 | 18531                        |
| 31 Dec'2013 to 31 Dec'2014 | 2,008.53           | 8.33        | 8.90        | 9.34         | 9.21                                  | 8.56                         | NOT APPLICABLE   |             |              |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 1,859.49           | 8.02        | 8.61        | 9.14         | 9.03                                  | 5.86                         |  |             |              |                                       |                              |
| 31 Dec'2011 to 31 Dec'2012 | 1,706.98           | 8.93        | 9.54        | 9.89         | 8.54                                  | 8.11                         |  |             |              |                                       |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: Retail Plan : September 16, 2003 ● Institutional Plan : August 21, 2007 ● Regular Plan : July 14, 2008. The face value was changed to ₹ 1000 w.e.f Aug 20, 2011

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

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

| Period                     | Returns (%)        |        |                                       |                              | Current Value of Standard Investment of ₹ 10000 in the |                                       |                              |
|----------------------------|--------------------|--------|---------------------------------------|------------------------------|--|---------------------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> | Scheme   | Crisil Liquid Fund Index <sup>#</sup> | 364 Day T-Bill <sup>##</sup> |
| Since Inception (CAGR)     | 21.32              | 8.00   | 7.18                                  | 5.87                         | 21315  | 19772                                 | 17517                        |
| 31 Dec'2013 to 31 Dec'2014 | 19.55              | 9.04   | 9.21                                  | 8.56                         | NOT APPLICABLE   |                                       |                              |
| 31 Dec'2012 to 31 Dec'2013 | 17.93              | 9.03   | 9.03                                  | 5.86                         |  |                                       |                              |
| 31 Dec'2011 to 31 Dec'2012 | 16.31              | 9.96   | 8.54                                  | 8.11                         |  |                                       |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 4, 2005

Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● ₹ NAV per unit for since inception is as of 31-December-2014 and for others is as of beginning of the period. ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on December 31, 2014)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

| Period                     | Returns (%)        |              |             |  |                              | Current Value of Standard Investment of ₹ 10000 in the |             |  |                              |
|----------------------------|--------------------|--------------|-------------|--|------------------------------|--|-------------|--|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Instt. Plan | Crisil Short Term Bond Fund Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Regular Plan   | Instt. Plan | Crisil Short Term Bond Fund Index <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 15.56              | 7.99         | 8.29        | 7.81   | 5.55                         | 15562  | 15815       | 15417  | 13650                        |
| 31 Dec'2013 to 31 Dec'2014 | 14.20              | 9.62         | 9.60        | 10.47  | 14.14                        | NOT APPLICABLE   |             |  |                              |
| 31 Dec'2012 to 31 Dec'2013 | 13.16              | 7.91         | 7.71        | 8.27   | -0.68                        |  |             |  |                              |
| 31 Dec'2011 to 31 Dec'2012 | 12.01              | 9.56         | 10.04       | 9.15   | 10.67                        |  |             |  |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 31, 2009 ● The Benchmark of Canara Robeco Short Term Fund has been changed from Crisil Liquid Fund Index to CRISIL Short Term Bond Fund Index with effect from 19th May, 2014.

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

| Period                     | Returns (%)        |              |   |                              | Current Value of Standard Investment of ₹ 10000 in the |   |                              |
|----------------------------|--------------------|--------------|---|------------------------------|--|---|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Regular Plan | Crisil Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | Crisil Composite Bond Fund <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 15.40              | 8.02         | 7.34                                    | 5.09                         | 15397  | 14862                                   | 13199                        |
| 31 Dec'2013 to 31 Dec'2014 | 13.47              | 14.33        | 14.31                                   | 14.14                        | NOT APPLICABLE   |   |                              |
| 31 Dec'2012 to 31 Dec'2013 | 12.52              | 7.59         | 3.79                                    | -0.68                        |  |   |                              |
| 31 Dec'2011 to 31 Dec'2012 | 11.43              | 9.48         | 9.38                                    | 10.67                        |  |   |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: May 29, 2009

#### CANARA ROBECO GILT ADVANTAGE FUND

Fund Manager: Ms. Suman Prasad

| Period                     | Returns (%)        |        |                           |                              | Current Value of Standard Investment of ₹ 10000 in the |                           |                              |
|----------------------------|--------------------|--------|---------------------------|------------------------------|--|---------------------------|------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | I-Sec-Si-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> | Scheme   | I-Sec-Si-Bex <sup>#</sup> | 10 Years G-Sec <sup>##</sup> |
| Since Inception (CAGR)     | 13.37              | 7.85   | 8.32                      | 6.40                         | 13366  | 13590                     | 12689                        |
| 31 Dec'2013 to 31 Dec'2014 | 12.44              | 7.47   | 9.37                      | 14.14                        | NOT APPLICABLE   |                           |                              |
| 31 Dec'2012 to 31 Dec'2013 | 11.56              | 7.54   | 7.25                      | -0.68                        |  |                           |                              |
| 31 Dec'2011 to 31 Dec'2012 | 10.71              | 7.97   | 9.05                      | 10.67                        |  |                           |                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 1, 2011

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

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

| Period                     | Returns (%)        |        |                                     |
|----------------------------|--------------------|--------|-------------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Domestic Price of Gold <sup>#</sup> |
| Since Inception (CAGR)     | 2,574.55           | -2.94  | -1.00                               |
| 31 Dec'2013 to 31 Dec'2014 | 2,626.63           | -1.98  | 1.43                                |
| 31 Dec'2012 to 31 Dec'2013 | 3,048.97           | -13.85 | -12.98                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 19th March, 2012

#### CANARA ROBECO GOLD SAVINGS FUND

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

| Period                     | Returns (%)        |        |                                     |
|----------------------------|--------------------|--------|-------------------------------------|
|                            | ₹ NAV Per Unit (₹) | Scheme | Price of Physical Gold <sup>#</sup> |
| Since Inception (CAGR)     | 8.46               | -6.41  | -3.80                               |
| 31 Dec'2013 to 31 Dec'2014 | 9.30               | -8.97  | 1.43                                |
| 31 Dec'2012 to 31 Dec'2013 | 10.07              | -7.71  | -12.98                              |

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 25th June, 2012

Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● ₹ NAV per unit for since inception is as of 31-December-2014 and for others is as of beginning of the period. ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## DIVIDEND HISTORY

### Canara Robeco Infrastructure

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 28.11.2006                        | 2.00                            | 13.68                             |
| 15.07.2009                        | 1.00                            | 14.61                             |
| <b>Regular Plan</b>               |                                 |                                   |
| 30.08.2013                        | 0.85                            | 13.80                             |
| 22.08.2014                        | 1.30                            | 24.08                             |
| <b>Direct Plan</b>                |                                 |                                   |
| 30.08.2013                        | 0.85                            | 14.08                             |
| 22.08.2014                        | 1.30                            | 24.73                             |

### Canara Robeco Equity Diversified

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

### Canara Robeco Emerging Equities

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

### Canara Robeco Equity Tax Saver

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 18.03.2011                        | 1.00                            | 18.32                             |
| 09.03.2012                        | 1.00                            | 18.16                             |
| <b>Regular Plan</b>               |                                 |                                   |
| 08.03.2013                        | 1.50                            | 18.87                             |
| 20.12.2013                        | 0.75                            | 18.48                             |
| 10.10.2014                        | 1.00                            | 24.68                             |
| 27.02.2015                        | 1.00                            | 27.22                             |

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

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 13.09.2010                        | 1.0                             | 14.0600                           |
| <b>Institutional</b>              |                                 |                                   |
| 13.09.2010                        | 1.0                             | 14.0800                           |
| <b>Regular Plan</b>               |                                 |                                   |
| 26.07.2013                        | 0.85                            | 14.5100                           |
| 25.07.2014                        | 1.00                            | 17.7100                           |

### Canara Robeco Savings Plus Fund

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

### Canara Robeco Balance

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 26.04.2013                        | 1.15                            | 57.66                             |
| <b>Quarterly Option</b>           |                                 |                                   |
| 25.04.2014                        | 1.00                            | 62.10                             |
| 25.07.2014                        | 1.20                            | 72.41                             |
| 17.10.2014                        | 1.30                            | 74.30                             |
| 30.01.2015                        | 1.40                            | 84.38                             |
| <b>Direct Plan</b>                |                                 |                                   |
| 26.04.2013                        | 1.15                            | 57.67                             |
| <b>Quarterly Option</b>           |                                 |                                   |
| 21.02.2014                        | 1.00                            | 56.85                             |
| 25.04.2014                        | 1.00                            | 62.25                             |
| 25.07.2014                        | 1.20                            | 72.61                             |
| 17.10.2014                        | 1.30                            | 74.56                             |
| 30.01.2015                        | 1.40                            | 84.76                             |

### Canara Robeco Income Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 25.03.2011                        | 0.30                            | 13.3775                           |
| 27.05.2011                        | 0.30                            | 13.1771                           |
| 30.09.2011                        | 0.30                            | 13.2242                           |
| 30.12.2011                        | 0.30                            | 13.2498                           |
| 22.03.2012                        | 0.30                            | 13.2001                           |
| 29.06.2012                        | 0.25                            | 13.2475                           |
| 21.09.2012                        | 0.25                            | 13.3151                           |
| 28.12.2012                        | 0.25                            | 13.3622                           |
| <b>Regular Plan</b>               |                                 |                                   |
| 22.03.2013                        | 0.25                            | 13.4019                           |
| 28.06.2013                        | 0.25                            | 13.7517                           |
| 27.09.2013                        | 0.20                            | 13.1658                           |
| 27.12.2013                        | 0.20                            | 13.0568                           |
| 21.03.2014                        | 0.20                            | 13.1494                           |
| 27.06.2014                        | 0.20                            | 13.3485                           |
| 26.09.2014                        | 0.20                            | 13.4739                           |
| 31.12.2014                        | 0.21                            | 14.0731                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 22.03.2013                        | 0.25                            | 13.4200                           |
| 28.06.2013                        | 0.25                            | 13.7934                           |
| 27.09.2013                        | 0.20                            | 13.2221                           |
| 27.12.2013                        | 0.20                            | 13.1258                           |
| 21.03.2014                        | 0.20                            | 13.2311                           |
| 27.06.2014                        | 0.20                            | 13.2311                           |
| 26.09.2014                        | 0.20                            | 13.6011                           |
| 31.12.2014                        | 0.21                            | 14.2334                           |

### Canara Robeco Monthly Income Plan

(Monthly Dividend Option)

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 27.12.2013                        | 0.10                            | 13.6363                           |
| 31.01.2014                        | 0.10                            | 13.5413                           |
| 28.02.2014                        | 0.10                            | 13.5544                           |
| 28.03.2014                        | 0.10                            | 13.9337                           |
| 25.04.2014                        | 0.10                            | 14.0049                           |
| 30.05.2014                        | 0.10                            | 14.4037                           |
| 27.06.2014                        | 0.10                            | 14.5258                           |
| 25.07.2014                        | 0.10                            | 14.6386                           |
| 28.08.2014                        | 0.10                            | 14.6724                           |
| 26.09.2014                        | 0.10                            | 14.7491                           |
| 31.10.2014                        | 0.10                            | 14.9860                           |
| 28.11.2014                        | 0.10                            | 15.1372                           |
| 26.12.2014                        | 0.10                            | 14.9373                           |
| 30.01.2015                        | 0.10                            | 15.3602                           |
| 27.02.2015                        | 0.10                            | 15.3610                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 27.12.2013                        | 0.10                            | 13.7478                           |
| 31.01.2014                        | 0.10                            | 13.6661                           |
| 28.02.2014                        | 0.10                            | 13.6908                           |
| 28.03.2014                        | 0.10                            | 14.0849                           |
| 25.04.2014                        | 0.10                            | 14.1668                           |
| 30.05.2014                        | 0.10                            | 14.5845                           |
| 27.06.2014                        | 0.10                            | 14.7213                           |
| 25.07.2014                        | 0.10                            | 14.8471                           |
| 28.08.2014                        | 0.10                            | 14.8953                           |
| 26.09.2014                        | 0.10                            | 14.9863                           |
| 31.10.2014                        | 0.10                            | 15.2414                           |
| 28.11.2014                        | 0.10                            | 15.4074                           |
| 26.12.2014                        | 0.10                            | 15.2145                           |
| 30.01.2015                        | 0.10                            | 15.6577                           |
| 27.02.2015                        | 0.10                            | 15.6685                           |
| <b>Quarterly Dividend Option</b>  |                                 |                                   |
| <b>Regular Plan</b>               |                                 |                                   |
| 21.06.2013                        | 0.30                            | 13.7964                           |
| 27.09.2013                        | 0.30                            | 13.8099                           |
| 27.12.2013                        | 0.30                            | 13.9755                           |
| 21.03.2014                        | 0.30                            | 14.0887                           |
| 27.06.2014                        | 0.30                            | 14.9247                           |
| 26.09.2014                        | 0.30                            | 15.1548                           |
| 31.12.2014                        | 0.30                            | 15.4497                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 21.06.2013                        | 0.30                            | 13.8453                           |
| 27.09.2013                        | 0.30                            | 13.8878                           |
| 27.12.2013                        | 0.30                            | 14.0893                           |
| 21.03.2014                        | 0.30                            | 14.2512                           |
| 27.06.2014                        | 0.30                            | 15.1386                           |
| 26.09.2014                        | 0.30                            | 15.4156                           |
| 31.12.2014                        | 0.30                            | 15.7555                           |

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund & Canara Robeco Short Term Fund Visit : [www.canararobeco.com](http://www.canararobeco.com)  
Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## DIVIDEND HISTORY

### Canara Robeco Gilt Advantage

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

### Canara Robeco InDiGo

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 10.12.2010                        | 0.15                            | 10.3730                           |
| 25.03.2011                        | 0.10                            | 10.3910                           |
| 27.05.2011                        | 0.10                            | 10.6026                           |
| 30.09.2011                        | 0.10                            | 11.2596                           |
| 30.12.2011                        | 0.10                            | 11.4496                           |
| 22.03.2012                        | 0.10                            | 11.5161                           |
| 29.06.2012                        | 0.20                            | 11.7920                           |
| 21.09.2012                        | 0.20                            | 12.0091                           |
| 28.12.2012                        | 0.20                            | 11.7706                           |
| <b>Regular Plan</b>               |                                 |                                   |
| 22.03.2013                        | 0.45                            | 11.5468                           |
| 28.06.2013                        | 0.16                            | 10.7436                           |
| 27.09.2013                        | 0.10                            | 10.9878                           |
| 27.12.2013                        | 0.10                            | 10.9869                           |
| 21.03.2014                        | 0.17                            | 11.0325                           |
| 27.06.2014                        | 0.15                            | 10.8669                           |
| 26.09.2014                        | 0.15                            | 10.7078                           |
| 31.12.2014                        | 0.10                            | 10.6805                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 22.03.2013                        | 0.45                            | 11.5633                           |
| 27.09.2013                        | 0.10                            | 11.1745                           |
| 27.12.2013                        | 0.10                            | 11.1955                           |
| 21.03.2014                        | 0.17                            | 11.2607                           |
| 26.09.2014                        | 0.15                            | 11.1222                           |
| 31.12.2014                        | 0.10                            | 11.1219                           |

### Canara Robeco Dynamic Bond Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| 15.03.2011                        | 0.17                            | 10.4585                           |
| 30.09.2011                        | 0.20                            | 10.7909                           |
| <b>Regular Plan</b>               |                                 |                                   |
| 20.12.2013                        | 0.37                            | 12.2913                           |
| 20.06.2014                        | 0.35                            | 12.6800                           |
| 31.12.2014                        | 0.39                            | 13.3433                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 20.12.2013                        | 0.37                            | 12.3200                           |
| 20.06.2014                        | 0.35                            | 12.7361                           |
| 31.12.2014                        | 0.39                            | 13.4389                           |

### Canara Robeco Large Cap+ Fund

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

### Canara Robeco Gilt PGS Fund

| Date of declaration (Record Date) | Dividend Distribution per unit* | NAV as on the date of declaration |
|-----------------------------------|---------------------------------|-----------------------------------|
| <b>Regular Plan</b>               |                                 |                                   |
| 20.12.2013                        | 0.37                            | 12.3226                           |
| 20.06.2014                        | 0.35                            | 12.8805                           |
| 31.12.2014                        | 0.40                            | 13.6628                           |
| <b>Direct Plan</b>                |                                 |                                   |
| 20.12.2013                        | 0.37                            | 12.3426                           |
| 20.06.2014                        | 0.35                            | 12.9282                           |
| 31.12.2014                        | 0.40                            | 13.7442                           |

### Canara Robeco Medium Term Opportunities Fund

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

\* On face value of ₹ 10. ● For Daily, Weekly & Monthly dividend history of Canara Robeco Liquid Fund, Canara Robeco Treasury Advantage Fund & Canara Robeco Short Term Fund Visit : [www.canararobeco.com](http://www.canararobeco.com)  
Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## DISCLAIMERS

(as on February 27, 2015)

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

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 27.02.2015. The disclosures of average maturity period relates to the debt component of the portfolio as on 27.02.2015.

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

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