

MONTHLY  
CONNECTCANARA ROBECO  
Mutual Fund

www.canararobeco.com

INFLATION  
GDP  
BOND PRICING  
VOLATILITY  
CASH CRUNCH  
GLOBAL MELT DOWN  
CREDIT QUALITY  
UNCERTAINTY  
INSTABILITY  
BEAR MARKET  
INSECURITY

IN THE MIDDLE OF  
EVERY UNCERTAINTY,  
LIES AN OPPORTUNITY.

Invest in Canara Robeco  
Medium Term Opportunities Fund.  
(OPEN ENDED DEBT SCHEME)

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



MEDIUM RISK  
(YELLOW)

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

**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.

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

# Economic Update

## Macro update

The month of February'14 saw the announcement of the interim budget; in keeping with the practise the incumbent government did not make any amendments to the Income Tax Act. The economic growth slowed in the last quarter and was recorded below the 4.8% (y-o-y) GDP growth recorded in 2QFY'14

### Growth:

The economic growth was recorded at 4.7% (y-o-y) previous quarter (3QFY'14), making it the seventh straight quarter with sub 5% GDP growth. The deceleration in agriculture to 3.6% from 4.6% in the last quarter was a key factor influencing the overall slowdown in GDP growth. Manufacturing output contracted by 1.9% in the quarter, however 'electricity, gas & water supply' grew at a modest 5%. The economic activities which registered significant growth in Q3 of 2013-14 are 'financing, insurance, real estate and business services' at 12.5% & 'community, social & personal services' at 7%

The Index of Industrial Production (IIP) contracted by 0.6% (y-o-y) in December'13; the reduction in pace of contraction of IIP reflects the pick-up in core sector which was recorded at 2.1% in December'13 versus 1.7% in November'13. Overall the industrial output has contracted in the first 9 months of FY14 by 0.1%. The contraction in IIP draws attention to at a weak demand scenario & low appetite for investment activity.

With the 3QFY'14 GDP coming below market expectation as well as no immediate signs of recovery in demand visible in the last quarter, the GDP growth for FY14 is likely to fall short of Finance Minister's estimate of 4.9%. However a moderate paced recovery seems to be on cards for FY15 with support from rural demand & some turnaround in investment activity.

### Inflation:

India's headline WPI inflation eased to an eight month low of 5.05% (y-o-y) in January'14 on account of decline in primary food inflation and fuel & power inflation. However there was an uptick in core inflation. The core inflation for January'14 was recorded at 3% viz. 2.8% in December'13. The Consumer Price Index (CPI) - Combined was recorded at a two year low of 8.79% in January'14 due to sharp correction in vegetable prices. The core CPI inflation inched up marginally to 8.11% in January'14.

The decline in Fuel & Power inflation was partly on account of base effect. However, growing concerns regarding conflict between Russia & Ukraine may cause the oil prices to increase in the coming month. Overall inflation is expected remain subdued in the near-term, nonetheless the stickiness of Core inflation remains a cause for concern.

### External Trade:

India's trade deficit narrowed in January'14 to \$9.91 billion from \$10.1 billion in January'13 recorded in the previous month. Exports grew at a mere 3.79% (y-o-y) to \$26.75 billion while imports fell to \$36.67 billion. With exports growing at a sluggish pace the sharp contraction in imports of 18.07% (y-o-y) helped to ease trade deficit. The slump in imports was primarily on account of fall in imports of gold and silver into the country by 77% as well as the contraction in oil import by 10.1%. With the INR relatively stable at the current levels & the import restrictions on Gold still in place the movement in oil price will be key factor influencing trade deficit.

### Interim Budget:

The government presented interim budget (or "vote on account") on 17th February '14.

- In keeping with the practise there have been no changes in tax rates however the Finance Minister announced some indirect tax rate cuts directed at encouraging manufacturing activity.
- The government expects growth to rebound in the coming financial year. The GDP for 4QFY'14 is estimated at 5.2%. Growth for the whole year expected at 4.9%.
- The government set the revised estimate for the FY14 fiscal deficit at 4.6% of GDP, which is lower than the budget estimate of 4.8%. The government has set a fiscal deficit target of 4.1% of GDP for the next financial year.
- The gross market borrowing by the Government for FY15 can be seen at 5.97 trillion rupees & net market borrowing at 4.57 trillion rupees.
- The Current account deficit for FY14 estimated at \$45 billion from last fiscal year's \$88 billion.

The government borrowing as indicated by the interim budget is less than market expectation which will be favourable for bonds in the medium term. Further, the squeeze in government expenditure in FY14 should likely have a salutary impact on inflation, which will be positive for bond markets for the longer term.

### Triggers

A decisive mandate in election can speed up the resolution of policy bottlenecks (a big drag on India's growth), hasten pending reforms, improve private sector sentiment by sending a strong signal and lay the foundation for India's entry into a phase of healthier and sustainable growth path. Recovery in investments will be largely driven by clearance of stalled projects. Elections, therefore, will be the most closely watched event of 2014.

CAD ex net gold imports is expected to narrow to -0.4% of GDP in F.Y. 2014 vs. 2.2% of GDP in F.Y. 2013. Narrowing of the current account deficit ex gold is partly due to improvement in exports and partly due to further weakness in domestic demand as reflected by weaker capex. We believe that to manage the current account deficit in a more sustainable range of 2-2.5% of GDP with strong growth would need an increase in saving, led by higher public saving through fiscal consolidation and an increase in household saving through higher real rates for savers.

A sharp slowdown in productivity growth has been at the heart of India's macro problems. Stronger policy action to improve the growth mix (lower fiscal deficit, control rural wage growth and improvement in private investment) could lead to sustainable upside surprise to growth and stabilization of inflation at moderate levels.

A continued softening of inflation can help RBI to shift focus to growth and thereby make the monetary policy more accommodative. Moreover, a drop in inflation may shift focus of savings from hard assets (like real estate, gold etc.) to financial assets, thereby helping in revival of the investment cycle.

The beginning of the tapering of the Fed's quantitative easing programme had been an overhang for the financial markets globally. With the Fed tapering starting in Jan'14, the markets are slowly adjusting to the stimulus withdrawal. Global volatility is likely to reduce as the taper process runs its full course.

# Gold Update

## Overview:

Gold prices continued their positive run for the second month in a row as it registered its highest monthly closing since September last year. International gold prices closed the month of February 14 at \$1326.44 per troy ounce, up more than \$80 per troy ounce. The gain of 6.58% for the yellow metal was also the highest gain in a single month since July last year. Large part of the rise in prices can be attributed to the intensifying geo-political uncertainties in Ukraine and some safe haven buying. Gold prices during the month however were also affected by dismal Chinese physical gold demand and strong US equity market performance. The Indian rupee gained 1.44% to close the month at 61.75, its highest monthly closing since October last year. Gold prices in domestic currency terms also rose 2.53% during the month, in spite of appreciation in currency and receding market premiums, as it moved closer to the INR 30,500 per 10 grams.

In line with expectations, the Federal Reserve scaled back the size of its asset-purchase program, by \$10 billion, in January '14 for the second month in a row, equally split between Treasuries and mortgage backed securities. In the minutes released in February 14, the Federal Reserve seemed slightly more upbeat concerning the health of the U.S. economy. The decision to taper down, coupled with the not-so-dovish statement, weighed on gold during the later part of the month. Disappointing manufacturing reports from the U.S. and China raised worries concerning the manufacturing sector of the two largest economies.

## Gold Demand Trends Report

The World Gold Council released its quarterly report in February 14 on gold demand-supply trends for Q4 2013. The overall 2013 demand dropped by 15% to 3,756.1 tonnes, compared with 4,415.8 tonnes in 2012. This decline was largely the result of a record 880.8 tonnes outflow from gold-backed ETFs.

While jewellery demand gained by 16.5% to 2,209.5 tonnes, the total bar and coin demand rose almost 30% to 1,654.1 tonnes. Broadly, jewellery, bar and coin buying rose by 678 tonnes the previous year, which partly helped offset the 880 tonnes of ETF outflows. Much of this rise in physical demand can be attributed to a sharp increase in demand from India and China, two of the largest gold consumers in the world. Speaking of these two countries, for the first time ever China overtook India as the world's largest gold (annual) consumer. Demand from China came in at 1,065.8 tonnes, as consumers took advantage of lower prices. Over in India, meanwhile, demand stood at 974.8 tonnes, which is still higher than the 864.2 tonnes registered a year ago.

The official sector demand showed some signs of decline as central banks reduced purchases amid escalating volatility in prices. Last year, official sector purchases stood at 368.6 tonnes, against 544.1 tonnes in 2012. There was a contraction in overall supply as well. This drop came in spite of a rise in mine production, which was more than offset by a huge drop in supplies of recycled gold.

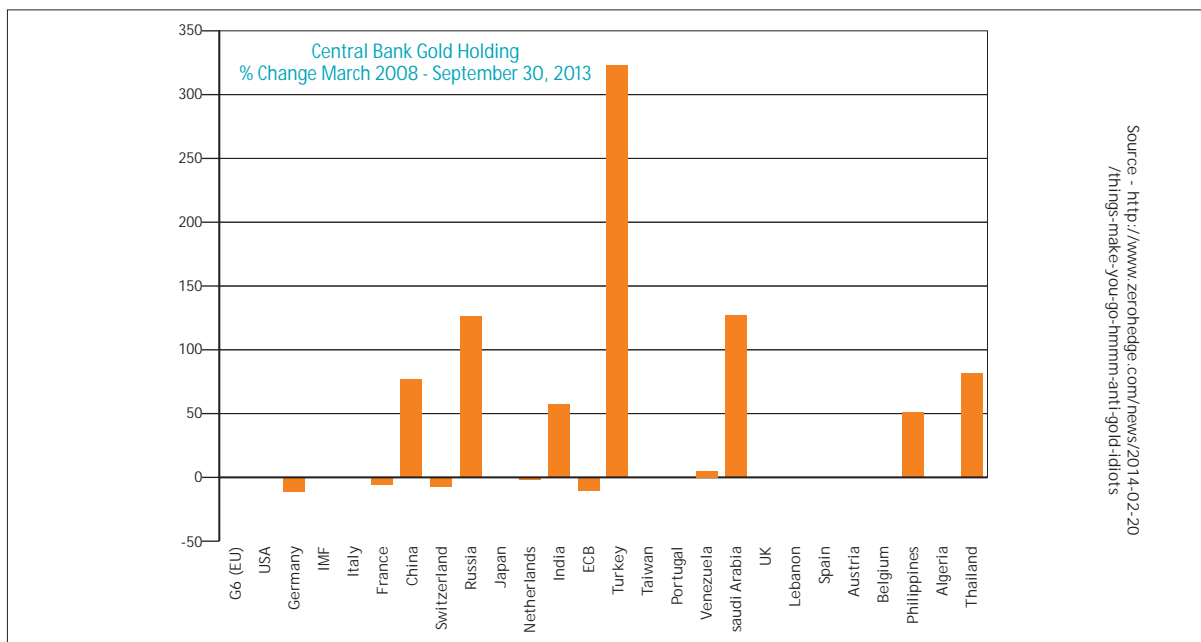
## Outlook:

Gold prices have had a good start to this year as it has rallied more than 10% in dollar terms. One of the key factors behind the rally has been disappointing US economic following a very cold winter. This has exerted downside pressure on U.S. yields and the dollar, both of which are gold supportive. Meanwhile, the recent rally in U.S. equities has not had much of a negative impact on gold, as it was more than offset by dollar weakness and strength in oil prices, both of which are inflationary. Gold prices are expected to remain range bound till the mid-month as the next Fed meeting is scheduled for March 19, 14.

Upcoming economic data from US is expected to be tracked closely by investors until the March meeting due to the uneven pace of economic recovery. If the data until then continues to be disappointing, the Fed could seriously reconsider the pace of US tapering. This would be a very positive scenario for gold. According to the U.S. Bureau of Labor Statistics, the nonfarm payroll employment had risen to 175,000 in February '14 from 129,000 in January'14. The higher than consensus estimate data came in despite the harsh winter weather. The Labor Department also reported that unemployment rate had edged up to 6.7% in February '14 from 6.6% in January'14. This rise in unemployment rate was the first increase in 14 months.

Gold imports in India continue to remain tight on account of the stringent regulations by the government. However, with rising gold prices, premiums have retreated down to around 3% levels from its previous highs of 10%. This is in line with the historic trend where sharp price rise has led to drop in premiums. The current normalization of premiums is a relief for domestic investors as it makes gold purchase more affordable. However, the premiums are expected to remain till the 80:20 rule is not lifted by the government.

## Chart of the Month:



## 'AU'some Fact of the Month:

Nearly all of the gold on Earth came from meteorites that bombarded the planet over 200 million years after it formed.



Mr. Avnish Jain  
Head - Fixed Income

## GDP Growth

The GDP growth for Q3FY14 came in at 4.7% as compared to downwardly revised estimate of 4.4% seen for the corresponding period last year. Agriculture and Services GDP (including construction) grew at 3.6% (0.8% in Q3FY13) and 6.7% (4.5% in Q3FY13). Industry GDP (excluding construction) witnessed deceleration of 1.2% (5.5% in Q3FY13) over same period last year.

## Inflation to remain in projected trajectory

Combined CPI inflation came in at 8.79% for Jan-14 (9.87% in Dec 13) lower than market expectations of close to 9% level. The corresponding number for Rural and Urban stood at 9.43% and 8.09% respectively. The factory output for Dec 13, as reflected in IIP numbers witnessed deceleration of 0.6% driven by contraction in manufacturing sector. The cumulative growth for the period April 13 - December 13 showed de-growth of 1.1%.

The WPI inflation for Jan-14 also fell sharply to 5.05% (6.16% in Dec-13) led by correction in vegetable prices. Core inflation inched up marginally to 3.02% as compared to 2.81% seen in the previous month. (Data source: [www.mospi.nic.in](http://www.mospi.nic.in)).

The RBI Governor said that the central bank strongly favours the Urjit Patel committee's suggestion on targeting retail inflation. He attributed the high food inflation to rising rural wages and administered food prices and called for slower pace of increase in minimum support prices of food grains.

## Fiscal and Trade Deficit

The fiscal deficit in the first ten months of FY14 crossed the target for the whole year. According to Government data, fiscal deficit touched \$85.95 billion during April 2013 - January '14, or 101.6% of the full year target, compared to 89.4% in the same period previous year. Total receipts inclusive of non-tax revenue grew 14.2%. Non-plan expenditure and plan expenditure increased by 16.8% and 13.3% respectively in FYTD 14.

The trade deficit for January '14 narrowed marginally to US\$9.92bn (6.5% of GDP annualized) compared with US\$10.14bn (6.6% of GDP annualized) in December 13. The trade deficit declined by 47.8% YoY in Jan 14 vs. a decline of 42.4% YoY in December 13. The trade deficit ex gold declined by 28.5% YoY in January 2014 vs. a decline of 29.7% YoY in December 13.

## Liquidity

The liquidity deficit as measured by LAF, MSF and Standing Liquidity Facility Availed from RBI put together stood at Rs. 1497 billion on 28th Feb, '14 compared to 1490 on 31st Jan '14. The liquidity continues to be in deficit due to large government balances with RBI (Rs. 74,051 crore as of 21st Feb 2014).

The RBI, on 18-Feb 14, notified that it will conduct term repo auction of appropriate amount and tenor during March to address anticipated tightening in liquidity conditions on account of advance tax payments commencing mid March 2014 and provide flexibility to the banking system in its liquidity management by end March 14.

## Deposit and credit growth

Deposit growth remained largely steady in Feb 14 at 15.6% YoY while still lower from the recent peak of 17% as of December 13. However it has remained above credit growth now for three months. M3 growth remained steady at 14.3% YoY as of Feb 7, '14 (though off recent peak) compared with the below-13% trend during Jan to Oct 13. Real rates for savers are close to zero with the recent deceleration in inflation.

## Market sentiments

### Long Term Rates

The RBI conducted Government bond switch worth Rs270 bn last week privately with an institutional investor. This action is part of the total budgeted debt switch of Rs500 bn for FY2014. The switch program assumes significance since the Government faces a huge debt redemption in the upcoming years. The G-Sec switch has been conducted for securities with maturities of 2014-15 and 2015-16 and replaced these short-tenor securities with 9.23% GS 2043. With this, the redemption for FY2015 and FY2016 now stand at Rs1.57 tn and Rs1.84 tn as against previous amounts of Rs1.68 tn and Rs1.99 tn, respectively. The uncertainty around the timing and mode of likely switch program during the year had kept the bond market slightly uncomfortable, since it would increase the overall duration.

The US FOMC also released its policy meeting's minutes where they largely indicated the intention to continue with modest monthly reduction in pace of its asset buying program.

Overall the market was cautious ahead of the interim budget 2014-15 and again towards end of the month before fiscal deficit figures for April 13 - January 14. Consequently, during the month the yields hovered within band with marginal hardening bias. The benchmark ten year 8.83% 2023 G-sec closed at 8.86% on 28th February 14 higher than 8.78% as on 31st January, '14

### Short Term Rates

Short-term nominal rates (inter-bank call rate) have risen slightly in the last few weeks due to some tightness in liquidity conditions on account of seasonal factor and increase in government cash balance on account of restrain in spending. Indeed inter-bank rate has averaged 8.4% in Feb 14 compared to 8.2% in Jan 14, trading closer to the MSF rate after moving within the band of MSF rate and repo rate in December 13 and January 14. 3 month bank cds inched up and remained in the range of 9.75-9.85% towards end February 14 which was higher compared to a range of 9.25-9.65% that prevailed in previous month.

## Outlook

We believe that RBI's policy may remain unchanged till elections provided there is no unanticipated sharp increase in CPI inflation. RBI has clearly emphasized that inflation control remains at the core for sustainable growth.

RBI will continue to be of the volatile global situation as the US Fed's "taper" unfolds, and its concomitant impact on the emerging market economies. While INR has remained relatively stable, any accelerated increase in the tapering, may put a pressure on the rupee. This may likely keep RBI in a pause mode in the short term.

Going ahead markets will derive cues from inflation numbers, Fed's guidance on QE tapering and future course of FED Funds rate, and news surrounding upcoming General Elections. RBI may stay hold till some of the uncertainties are out of the way. However, our view remains that over a longer period of time yields are likely to come down as global uncertainties diminish, and inflation cools down. Hence investors, based on their risk profile and investment horizon, can consider investing in fixed income funds on a staggered basis.

# Equity Market Review



Mr. Ravi  
Gopalakrishnan  
Head - Equities

The month of February '2014 saw an uptick in the equity market on the back of favourable macro economic data point such as fall in CPI & WPI Inflation and fall in trade deficit. Moreover, the cut in excise duty in the interim budget was favourable for Capital Good & Auto Sectors. As a result, BSE Capital Good & BSE Auto were the top 2 performing indices which rose by 10.49% and 8.85% in February '14. Even the benchmark indices viz. S&P BSE SENSEX & CNX Nifty Index rose by 2.11% & 2.45% respectively.

India's economy grew at 4.7% in Q3FY14. The manufacturing sector saw a decline of 1.9% in growth while 'financing, insurance, real estate and business services grew at 12.5%. While Govt. spending increased in Q3, consumption declined marginally, and investments saw a sharp fall due to major capital outflows. Inflation numbers continued to surprise positively with CPI & WPI easing at 8.79% and 5.05% compared to 9.87% and 6.16% respectively in previous month.

The Indian Index of Industrial Production (IIP) continued to remain weak as it declined by 0.6% in December '13 compared to -2.1% in November '13 on account of dismal performance of manufacturing sector.

The fiscal deficit breached the revised budget estimates at 101.6% of the budget targets, thus remaining a cause of concern. This was despite the drop in expenditure growth and rise in the receipts. However, the government is likely to meet its budget target by way of further reduction of expenditure in the remaining month of the fiscal and delaying the payments into next fiscal year. Moreover, the proceeds from the telecom auction and divestments should also aid in reaching the deficit targets.

Trade deficit widens marginally on weaker exports

India's trade deficit decreased to USD 9.92 bn in January 2014 from USD 18.87bn in the same month last year owing to the government measures mainly higher import duties in order to cut gold and silver imports. The trade deficit declined by 47.8% YoY in January '14 vs. a decline of 42.4% YoY in December '13. Exports rose 3.79% to \$26.75 billion in January '14 from a year ago, moderately ahead of the 3.5% rise recorded in December '13.

Total imports fell 18.07% year-on-year to \$36.57 billion due to a 77% drop in gold and silver imports. Overall imports during the April 13-January 14 period declined 7.81% to \$377.04 billion while the trade deficit came down more than 40% to \$119.95 billion.

FII buyers; DIIs sellers.

FIIs invested a relatively moderate US\$228.93 mn of Indian equities over the month. They also remained buyers of Indian debt and invested US\$1.82 bn. DIIs sold stocks worth ~US\$129mn in February '14 versus ~US\$428mn of selling in the previous month. In F2014 thus far, DIIs have sold US\$7bn of Indian stocks, with insurance companies selling stock worth US\$4bn and domestic mutual funds selling US\$2.9bn. (data source : Morgan Stanley research)

Outlook

In our view the equity markets are likely to be driven by the Election Results. In the event of a clear mandate, markets are likely to gain momentum from here on. Till the General Elections, major policy actions are unlikely to be announced. While there are limitations for improvement in domestic demand, steady progress on the export front may play a key role in the near term.

Indian investors have been under-weight equity given the uncertain global and local macro environment. The best time to invest in equity is when the sentiments are low and market is at fair valuations. An investor can make lumpsum investments on every dip in equity markets; alternatively he can choose to invest systematically through systematic investment plan.



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

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

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

HIGH RISK  
(BROWN)

## FUND INFORMATION

CATEGORY: Open Ended Equity Scheme

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

Avg AUM #: ₹ 633.7342 Crores

NAV:

Direct Plan - Dividend Option	₹ 28.37
Regular Plan - Dividend Option	₹ 26.26
Direct Plan - Growth Option	₹ 65.56
Regular Plan - Growth Option	₹ 65.17

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&amp;P BSE 200

FUND MANAGER: Mr. Ravi Gopalakrishnan

TOTAL EXPERIENCE: 20 Years

In Managing this Fund: 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	4.19
Portfolio Beta	0.80
Portfolio Turnover Ratio	0.99 times
R-Squared	0.97
Sharpe Ratio	-0.14
Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)	

## PORTFOLIO

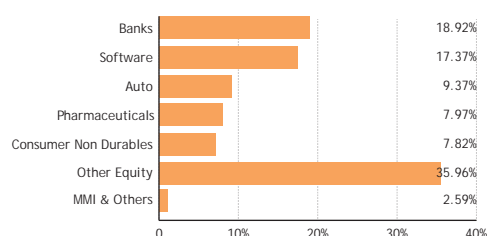
Name of the Instruments	% to NAV
LIC Housing Finance Ltd	1.00
The Jammu & Kashmir Bank Ltd	0.98
Prestige Estates Projects Ltd	0.94
Tata Communications Ltd	0.90
Idea Cellular Ltd	0.79
Ultratech Cement Ltd	0.75
WABCO India Ltd	0.71
Hindustan Zinc Ltd	0.58
Info Edge (India) Ltd	0.56
Aditya Birla Nuvo Ltd	0.48
Bajaj Auto Ltd	0.48
AIA Engineering Ltd	0.46
Hindustan Media Ventures Ltd	0.35
Kotak Mahindra Bank Ltd	0.28
Texmaco Rail & Engineering Ltd	0.24
Jubilant Life Sciences Ltd	0.21
Sub Total	97.19
Unlisted	
Kudremukh Iron Ore Co Ltd	0.22
Sub Total	0.22
ICICI Bank Ltd	6.69
Tata Consultancy Services Ltd	6.51
Infosys Ltd	5.99
HDFC Bank Ltd	5.43
Reliance Industries Ltd	5.25
Larsen & Toubro Ltd	4.70
Housing Development Finance Corporation Ltd	3.21
Tata Motors Ltd	2.53
Hero MotoCorp Ltd	2.50
Wipro Ltd	2.39
Sun Pharmaceutical Industries Ltd	2.39
I T C Ltd	2.36
Axis Bank Ltd	2.33
Bharti Airtel Ltd	2.20
Lupin Ltd	2.16
United Spirits Ltd	2.15
Zee Entertainment Enterprises Ltd	2.14
Oil & Natural Gas Corporation Ltd	2.02
Tech Mahindra Ltd	1.92
Tata Global Beverages Ltd	1.88
Divi's Laboratories Ltd	1.84
ING Vysya Bank Ltd	1.79
Apollo Tyres Ltd	1.71
Mahindra & Mahindra Ltd	1.57
Bharat Forge Ltd	1.44
Nestle India Ltd	1.43
IndusInd Bank Ltd	1.42
Dr. Reddy's Laboratories Ltd	1.37
Blue Dart Express Ltd	1.30
Hathway Cable & Datacom Ltd	1.25
Maruti Suzuki India Ltd	1.20
Sesa Sterlite Ltd	1.18
VA Tech Wabag Ltd	1.10
Ashok Leyland Ltd	1.09
Century Textiles & Industries Ltd	1.04

LIC Housing Finance Ltd	1.00
The Jammu & Kashmir Bank Ltd	0.98
Prestige Estates Projects Ltd	0.94
Tata Communications Ltd	0.90
Idea Cellular Ltd	0.79
Ultratech Cement Ltd	0.75
WABCO India Ltd	0.71
Hindustan Zinc Ltd	0.58
Info Edge (India) Ltd	0.56
Aditya Birla Nuvo Ltd	0.48
Bajaj Auto Ltd	0.48
AIA Engineering Ltd	0.46
Hindustan Media Ventures Ltd	0.35
Kotak Mahindra Bank Ltd	0.28
Texmaco Rail & Engineering Ltd	0.24
Jubilant Life Sciences Ltd	0.21
Sub Total	97.19
Unlisted	
Kudremukh Iron Ore Co Ltd	0.22
Sub Total	0.22

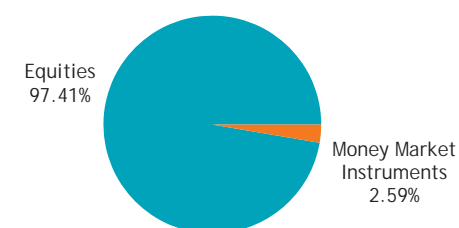
## Money Market Instruments

CBLO	3.13
Sub Total	3.13
Net Current Assets	-0.54
Grand Total ( Net Asset)	100.00

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## 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

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

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

HIGH RISK  
(BROWN)

## 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\*: ₹ 93.4185 Crores

NAV:

Direct Plan - Dividend Option	₹ 14.13
Direct Plan - Growth Option	₹ 15.17
Institutional Plan - Growth Option**	₹ 15.07
Regular Plan - Dividend Option	₹ 13.20
Regular Plan - Growth Option	₹ 15.06

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: (w.e.f. 01 January, 2014): 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: Mr. Krishna Sanghavi

TOTAL EXPERIENCE: 17 Years

In Managing this Fund: 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	5.41
Portfolio Beta	0.96
Portfolio Turnover Ratio	0.63 times
R-Squared	0.90
Sharpe Ratio	-0.16

Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)

## PORTFOLIO

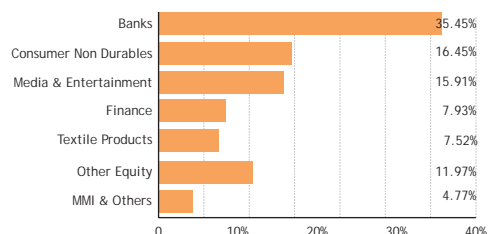
Name of the Instruments	% to NAV
Listed	
ICICI Bank Ltd	8.05
HDFC Bank Ltd	7.66
Housing Development Finance Corporation Ltd	6.15
I T C Ltd	4.91
Page Industries Ltd	4.71
ING Vysya Bank Ltd	4.01
Nestle India Ltd	3.82
Indusind Bank Ltd	3.75
United Spirits Ltd	3.40
Zee Entertainment Enterprises Ltd	3.30
Hathway Cable & Datacom Ltd	2.79
Kotak Mahindra Bank Ltd	2.68
The Federal Bank Ltd	2.60
Axis Bank Ltd	2.55
D B Corp Ltd	2.52
The Jammu & Kashmir Bank Ltd	2.24
State Bank of India	1.91
Kewal Kiran Clothing Ltd	1.87
Shopper's Stop Ltd	1.82
Trent Ltd	1.79
LIC Housing Finance Ltd	1.78
Hindustan Media Ventures Ltd	1.75
Bata India Ltd	1.70
Hero MotoCorp Ltd	1.63
Whirlpool Of India Ltd	1.62
Tata Coffee Ltd	1.56
Tata Global Beverages Ltd	1.55
Idea Cellular Ltd	1.37
Entertainment Network (India) Ltd	1.28
Den Networks Ltd	1.26
Colgate Palmolive (India) Ltd	1.21
Dish TV India Ltd	1.16

Bharti Airtel Ltd	1.14
HT Media Ltd	1.11
Raymond Ltd	0.94
TV18 Broadcast Ltd	0.74
Maruti Suzuki India Ltd	0.64
Future Lifestyle Fashions Ltd	0.26
Sub Total	95.23

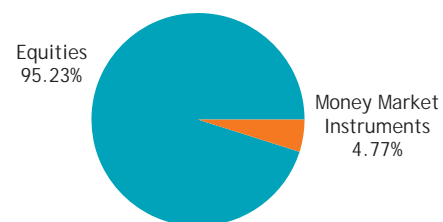
## Money Market Instruments

CBLO	5.77
Sub Total	5.77
Net Current Assets	-1.00
GRAND TOTAL ( NET ASSET)	100.00

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## 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

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

HIGH RISK  
(BROWN)

\*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 #: ₹ 70.5016 Crores

NAV:

Direct Plan - Dividend Option	₹ 15.46
Regular Plan - Dividend Option	₹ 15.10
Direct Plan - Growth Option	₹ 20.31
Regular Plan - Growth Option	₹ 20.19

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&amp;P BSE 100

Fund Manager: 1) Mr. Ravi  
Gopalakrishnan  
2) Mr. Yogesh PatilTotal Experience: 1) 20 Years  
2) 9 YearsIn Managing this Fund: 1) 1 Year 5 Months  
2) 2 Year 2 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	5.22
Portfolio Beta	0.9345
Portfolio Turnover Ratio	0.33 times
R-Squared	0.84
Sharpe Ratio	-0.59
Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)	

## PORTFOLIO

Name of the Instruments	% to NAV
-------------------------	----------

Listed

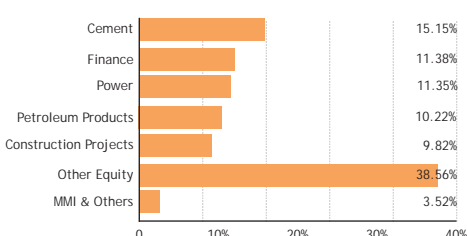
Ultratech Cement Ltd	9.01
Housing Development Finance Corporation Ltd	8.58
Power Grid Corporation Of India Ltd	5.66
Oil India Ltd	5.55
Blue Dart Express Ltd	4.48
Reliance Industries Ltd	4.32
Container Corporation Of India Ltd	4.06
NTPC Ltd	3.88
Ashoka Buildcon Ltd	3.85
Grasim Industries Ltd	3.80
Bharat Petroleum Corporation Ltd	3.56
Sadbhav Engineering Ltd	3.20
Oil & Natural Gas Corporation Ltd	3.05
Mahindra & Mahindra Ltd	2.87
VA Tech Wabag Ltd	2.87
IDFC Ltd	2.80
Larsen & Toubro Ltd	2.77
Texmaco Rail & Engineering Ltd	2.62
Hindustan Petroleum Corporation Ltd	2.34
Petronet LNG Ltd	2.17
Alstom India Ltd	2.09
Exide Industries Ltd	1.82
Neyveli Lignite Corporation Ltd	1.81
Orient Cement Ltd	1.74
Bharti Airtel Ltd	1.31
Bharat Heavy Electricals Ltd	1.27
Yes Bank Ltd	1.19
Gujarat Pipavav Port Ltd	0.86
Idea Cellular Ltd	0.77
HeidelbergCement India Ltd	0.60
Prestige Estates Projects Ltd	0.58
Timken India Ltd	0.51

ING Vysya Bank Ltd	0.49
Sub Total	96.48

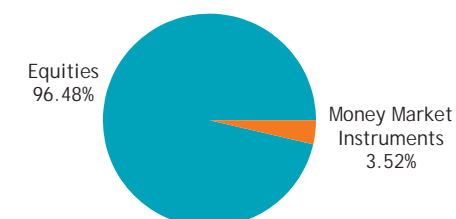
## Money Market Instruments

CBLO	4.09
Sub Total	4.09
Net Current Assets	-0.57
Grand Total ( Net Asset)	100.00

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## 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 EQUITY TAX SAVER

(as on February 28, 2014)

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

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

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

HIGH RISK  
(BROWN)

## 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\*: ₹ 606.3973 Crores

### NAV:

Direct Plan - Dividend Option	₹ 20.60
Regular Plan - Dividend Option	₹ 18.14
Direct Plan - Growth Option	₹ 30.84
Regular Plan - Growth Option	₹ 30.71

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: 17 Years

In Managing this Fund: 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	4.11
Portfolio Beta	0.78
Portfolio Turnover Ratio	1.07 times
R-Squared	0.97
Sharpe Ratio	-0.13
Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)	

## PORTFOLIO

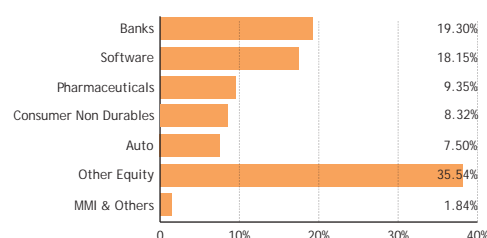
Name of the Instruments	% to NAV
Listed	
Infosys Ltd	7.07
Tata Consultancy Services Ltd	5.50
HDFC Bank Ltd	5.48
ICICI Bank Ltd	5.28
I T C Ltd	3.98
Reliance Industries Ltd	3.85
Larsen & Toubro Ltd	2.93
Oil & Natural Gas Corporation Ltd	2.45
Wipro Ltd	2.45
Dr. Reddy's Laboratories Ltd	2.33
Hero MotoCorp Ltd	2.22
Housing Development Finance Corporation Ltd	2.14
United Spirits Ltd	2.10
Divi's Laboratories Ltd	2.09
Sun Pharmaceutical Industries Ltd	2.08
Axis Bank Ltd	2.05
Tech Mahindra Ltd	2.04
Apollo Tyres Ltd	1.80
AIA Engineering Ltd	1.74
Zee Entertainment Enterprises Ltd	1.74
Bharti Airtel Ltd	1.73
IndusInd Bank Ltd	1.60
Sesa Sterlite Ltd	1.57
Mahindra & Mahindra Ltd	1.51
Kotak Mahindra Bank Ltd	1.49
ING Vysya Bank Ltd	1.46
Bharat Forge Ltd	1.39
Tata Motors Ltd	1.36
Tata Communications Ltd	1.22
Lupin Ltd	1.20
Grasim Industries Ltd	1.18
Tata Motors Ltd A (DVR)	1.16
The Jammu & Kashmir Bank Ltd	1.13

Blue Dart Express Ltd	1.10
Cipla Ltd	1.10
Shree Cement Ltd	1.05
Ultratech Cement Ltd	1.04
Britannia Industries Ltd	0.99
Kpit Technologies Ltd	0.93
Nestle India Ltd	0.88
Shopper's Stop Ltd	0.83
The Federal Bank Ltd	0.81
Prestige Estates Projects Ltd	0.79
Aditya Birla Nuvo Ltd	0.78
WABCO India Ltd	0.75
Century Textiles & Industries Ltd	0.75
IL&FS Transportation Networks Ltd	0.69
VA Tech Wabag Ltd	0.68
Maruti Suzuki India Ltd	0.66
Idea Cellular Ltd	0.64
Raymond Ltd	0.63
Hindustan Zinc Ltd	0.62
Hathway Cable & Datacom Ltd	0.61
Ashok Leyland Ltd	0.59
Jubilant Life Sciences Ltd	0.55
Hindustan Petroleum Corporation Ltd	0.43
Kalpitaru Power Transmission Ltd	0.41
Tata Coffee Ltd	0.37
Oracle Financial Services Software Ltd	0.16
Sub Total	98.16

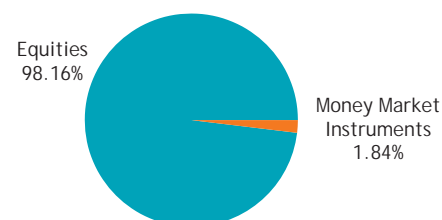
## Money Market Instruments

CBLO	1.69
Sub Total	1.69
Net Current Assets	0.15
<b>GRAND TOTAL ( NET ASSET)</b>	<b>100.00</b>

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## 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.

## INVESTMENT STYLE

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

\*Source Accord Fintech Pvt. Ltd. (ACE MF) • # Quarterly Average AUM as on Quarter Ending 31-December-2013

• Please refer last cover page for disclaimers.

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

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

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

HIGH RISK  
(BROWN)

## FUND INFORMATION

CATEGORY: Open Ended Equity Scheme.

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

Avg AUM\*: ₹ 37.8322 Crores

NAV:

Direct Plan - Dividend Option	₹ 19.31
Regular Plan - Dividend Option	₹ 18.21
Direct Plan - Growth Option	₹ 28.30
Regular Plan - Growth Option	₹ 28.02

DATE OF ALLOTMENT: March 11, 2005

ASSET ALLOCATION: Mid &amp; Small Cap equity and equity related instruments: 65%-100%. Equity &amp; 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 OptionDirect 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: CNX Mid Cap

FUND MANAGER: 1) Mr. Ravi Gopalakrishnan  
2) Mr. Krishna SanghaviTOTAL EXPERIENCE: 1) 20 Years  
2) 17 YearsIn Managing this Fund: 1) 1 Year 5 Months  
2) 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	5.27
Portfolio Beta	0.83
Portfolio Turnover Ratio	1.12 times
R-Squared	0.94
Sharpe Ratio	-0.04
Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)	

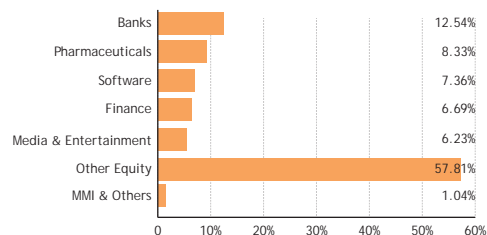
## PORTFOLIO

Name of the Instruments	% to NAV
Listed	
Apollo Tyres Ltd	3.08
AIA Engineering Ltd	3.02
Cesc Ltd	2.86
Blue Dart Express Ltd	2.68
The Federal Bank Ltd	2.62
Page Industries Ltd	2.56
ICRA Ltd	2.54
Persistent Systems Ltd	2.53
Alembic Pharmaceuticals Ltd	2.46
Kpit Technologies Ltd	2.41
VA Tech Wabag Ltd	2.37
Divi's Laboratories Ltd	2.19
Century Textiles & Industries Ltd	2.16
IndusInd Bank Ltd	2.09
WABCO India Ltd	2.08
Bharat Forge Ltd	2.06
United Spirits Ltd	2.01
The Jammu & Kashmir Bank Ltd	1.96
Kalpataru Power Transmission Ltd	1.92
ING Vysya Bank Ltd	1.82
Unichem Laboratories Ltd	1.81
Raymond Ltd	1.80
Trent Ltd	1.78
Ashok Leyland Ltd	1.69
Gujarat Pipavav Port Ltd	1.69
City Union Bank Ltd	1.65
Tata Communications Ltd	1.64
Hathway Cable & Datacom Ltd	1.61
LIC Housing Finance Ltd	1.57
D B Corp Ltd	1.57
TV18 Broadcast Ltd	1.56
Rallis India Ltd	1.51
Navneet Education Ltd	1.49
Orient Cement Ltd	1.49
Whirlpool Of India Ltd	1.48
Lakshmi Machine Works Ltd	1.46
Karur Vysya Bank Ltd	1.44
Texmaco Rail & Engineering Ltd	1.43
Bata India Ltd	1.41
Britannia Industries Ltd	1.40
The Ramco Cements Ltd	1.35
Hindustan Zinc Ltd	1.35
Prestige Estates Projects Ltd	1.35
Max India Ltd	1.31
Gujarat State Petronet Ltd	1.29
Sundaram Finance Ltd	1.27
Info Edge (India) Ltd	1.24
Ashoka Buildcon Ltd	1.21
CMC Ltd	1.18
Jubilant Life Sciences Ltd	1.17
Kewal Kiran Clothing Ltd	1.16
Aditya Birla Nuvo Ltd	1.14
Yes Bank Ltd	0.96
Timken India Ltd	0.90
IL&FS Transportation Networks Ltd	0.86
Tata Global Beverages Ltd	0.84
Tata Coffee Ltd	0.78
IPCA Laboratories Ltd	0.70
Sub Total	98.96
Money Market Instruments	
CBLO	1.16
Sub Total	1.16
Net Current Assets	-0.12
Grand Total ( Net Asset)	100.00

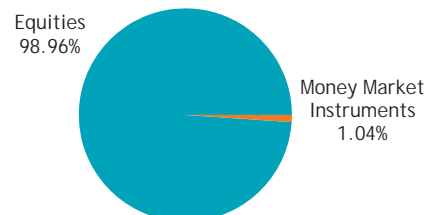
## Money Market Instruments

CBLO	1.16
Sub Total	1.16
Net Current Assets	-0.12
Grand Total ( Net Asset)	100.00

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## PRODUCT POSITIONING

Canara Robeco Emerging Equities provides a portfolio of well diversified growth oriented companies within small &amp; 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

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

- Capital appreciation over long term
- Investing in companies whose securities are included in the S & P CNX Nifty
- High risk

HIGH RISK  
(BROWN)

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

## FUND INFORMATION

CATEGORY: Open Ended Nifty Linked equity scheme

## SCHEME OBJECTIVE:

To generate income/capital appreciation by investing in companies whose securities are included in the S &amp; P CNX Nifty.

Avg AUM<sup>#</sup>: ₹ 4.4396 Crores

## NAV:

Direct Plan - Dividend Option	₹ 20.9266
Regular Plan - Dividend Option	₹ 20.9105
Direct Plan - Growth Option	₹ 32.9865
Regular Plan - Growth Option	₹ 33.1431

DATE OF ALLOTMENT: October 8, 2004

## ASSET ALLOCATION:

Equities covered by the Nifty in the same percentage weightage as in the Nifty (including exchange-traded equity derivatives on the S&amp;P CNX Nifty): 90% - 100%.

Money Market Instruments including call : 0% - 10%.

## 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 OptionDirect 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 years from the date of allotment.

BENCHMARK: CNX Nifty

FUND MANAGER: Mr. Krishna Sanghavi

TOTAL EXPERIENCE: 17 Years

In Managing this Fund: 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	4.76
Portfolio Beta	0.98
Portfolio Turnover Ratio	0.2 times
R-Squared	0.99
Sharpe Ratio	-0.31
Tracking Error <sup>5</sup>	0.54

Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)

## PORTFOLIO

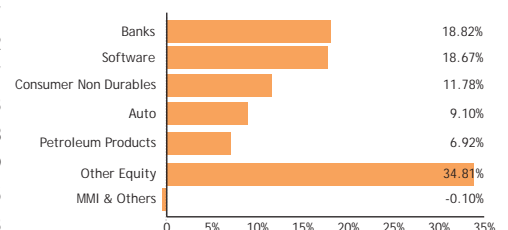
Name of the Instruments	% to NAV
Listed	
Infosys Ltd	9.04
I T C Ltd	8.83
Reliance Industries Ltd	6.44
Housing Development Finance Corporation Ltd	6.25
HDFC Bank Ltd	6.06
ICICI Bank Ltd	5.90
Tata Consultancy Services Ltd	5.67
Larsen & Toubro Ltd	4.42
Tata Motors Ltd	3.67
Oil & Natural Gas Corporation Ltd	2.53
Sun Pharmaceutical Industries Ltd	2.38
Mahindra & Mahindra Ltd	2.19
HCL Technologies Ltd	2.05
State Bank of India	1.93
Axis Bank Ltd	1.92
Wipro Ltd	1.91
Hindustan Unilever Ltd	1.90
Dr. Reddy's Laboratories Ltd	1.80
Bharti Airtel Ltd	1.68
Bajaj Auto Ltd	1.29
Kotak Mahindra Bank Ltd	1.27
Lupin Ltd	1.16
NTPC Ltd	1.14
Tata Steel Ltd	1.12
Sesa Sterlite Ltd	1.08
Asian Paints Ltd	1.05
Maruti Suzuki India Ltd	1.03
Cipla Ltd	0.95
Cairn India Ltd	0.94
Hero MotoCorp Ltd	0.92
Ultratech Cement Ltd	0.91
IndusInd Bank Ltd	0.83
GAIL (India) Ltd	0.82
Grasim Industries Ltd	0.79
Coal India Ltd	0.76
Hindalco Industries Ltd	0.66
Power Grid Corporation Of India Ltd	0.65

Bharat Heavy Electricals Ltd	0.65
Ambuja Cements Ltd	0.63
Tata Power Company Ltd	0.62
IDFC Ltd	0.57
ACC Ltd	0.51
Bank of Baroda	0.51
NMDC Ltd	0.50
Bharat Petroleum Corporation Ltd	0.48
Jindal Steel & Power Ltd	0.45
Punjab National Bank	0.40
DLF Ltd	0.31
Ranbaxy Laboratories Ltd	0.28
Jaiprakash Associates Ltd	0.25
Sub Total	100.10

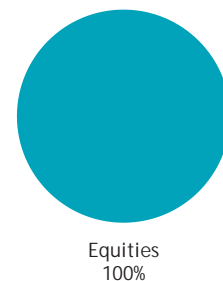
## Money Market Instruments

CBLO	0.48
Sub Total	0.48
Net Current Assets	-0.58
<b>GRAND TOTAL ( NET ASSET)</b>	<b>100.00</b>

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## PRODUCT POSITIONING

Canara Robeco Nifty Index is an index fund following passive style of investing by tracking S&amp;P Nifty.

\*Source Accord Fintech Pvt. Ltd. (ACE MF) • # Quarterly Average AUM as on Quarter Ending 31-December-2013

• Please refer last cover page for disclaimers.

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

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

HIGH RISK  
(BROWN)

\*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<sup>#</sup> : ₹ 103.6138 Crores

## NAV:

Direct Plan - Dividend Option	₹ 12.50
Regular Plan - Dividend Option	₹ 12.41
Direct Plan - Growth Option	₹ 12.48
Regular Plan - Growth Option	₹ 12.40

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<sup>#</sup>): 100%- 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&amp;P BSE 100

FUND MANAGER : Mr. Ravi Gopalakrishnan

TOTAL EXPERIENCE : 20 Years

In Managing this Fund : 1 Year 5 Months

## QUANTITATIVE INFORMATION\*

Standard Deviation	4.07
Portfolio Beta	0.77
Portfolio Turnover Ratio	0.85 times
R-Squared	0.95
Sharpe Ratio	-0.11

Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)

## PORTFOLIO

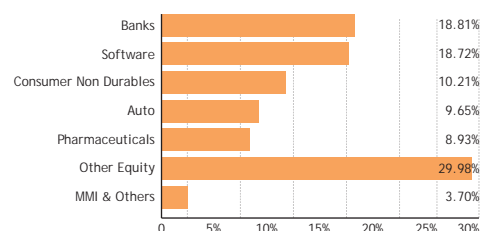
Name of the Instruments % to NAV

Listed	
ICICI Bank Ltd	7.72
Tata Consultancy Services Ltd	7.66
Infosys Ltd	6.79
Reliance Industries Ltd	6.09
Larsen & Toubro Ltd	5.99
HDFC Bank Ltd	5.27
ITC Ltd	4.61
Sun Pharmaceutical Industries Ltd	4.35
Housing Development Finance Corporation Ltd	4.09
Lupin Ltd	3.06
Hero MotoCorp Ltd	2.88
Wipro Ltd	2.48
Axis Bank Ltd	2.38
Bharti Airtel Ltd	2.36
Tata Motors Ltd	2.34
United Spirits Ltd	2.30
Oil & Natural Gas Corporation Ltd	2.12
Zee Entertainment Enterprises Ltd	1.96
Nestle India Ltd	1.87
Maruti Suzuki India Ltd	1.81
Tech Mahindra Ltd	1.79
Mahindra & Mahindra Ltd	1.56
Dr. Reddy's Laboratories Ltd	1.52
LIC Housing Finance Ltd	1.51
IndusInd Bank Ltd	1.48
Colgate Palmolive (India) Ltd	1.43
Ultratech Cement Ltd	1.23
ACC Ltd	1.12
Sesa Sterlite Ltd	1.08
Bajaj Auto Ltd	1.06
Kotak Mahindra Bank Ltd	1.04
Idea Cellular Ltd	0.98
Yes Bank Ltd	0.92
Hindustan Zinc Ltd	0.81
Oil India Ltd	0.64
Sub Total	96.30

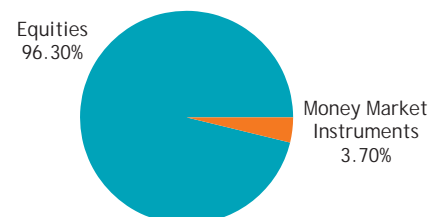
## Money Market Instruments

CBLO	4.66
Sub Total	4.66
Net Current Assets	-0.96
Grand Total ( Net Asset)	100.00

## SECTOR ALLOCATION (% to net assets)



## ASSET ALLOCATION



## 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

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)
- Medium risk

MEDIUM RISK  
(YELLOW)

\*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\*: ₹ 194.3362 Crores

NAV:

Direct Plan -

Quarterly Dividend Option ₹ 57.42

Regular Plan -

Quarterly Dividend Option ₹ 57.30

Direct Plan - Growth Option ₹ 73.24

Regular Plan - Growth Option ₹ 73.10

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) 17 Years  
2) 18 Years

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

## QUANTITATIVE INFORMATION\*

Standard Deviation	3.47
Portfolio Beta	0.94
Portfolio Turnover Ratio	1.6 times
R-Squared	0.88
Sharpe Ratio	-0.55
Risk Free Rate of Return : 8.9528% (364D T-Bill yield as of Feb 28, 2014)	

## PORTFOLIO

Name of the Instruments	% to NAV
Listed	
HDFC Bank Ltd	3.61
Tata Consultancy Services Ltd	3.56
ICICI Bank Ltd	3.50
Infosys Ltd	3.43
ITC Ltd	2.82
Reliance Industries Ltd	2.56
Housing Development Finance Corporation Ltd	2.29
Larsen & Toubro Ltd	2.20
Sun Pharmaceutical Industries Ltd	1.75
Wipro Ltd	1.71
United Spirits Ltd	1.68
The Jammu & Kashmir Bank Ltd	1.67
Kpit Technologies Ltd	1.64
Sesa Sterilite Ltd	1.61
Hero MotoCorp Ltd	1.54
Oil & Natural Gas Corporation Ltd	1.53
Apollo Tyres Ltd	1.44
Divi's Laboratories Ltd	1.41
Cesc Ltd	1.34
VA Tech Wabag Ltd	1.22
ING Vysya Bank Ltd	1.14
Prestige Estates Projects Ltd	1.12
Grasim Industries Ltd	1.12
Cipla Ltd	1.07
The Federal Bank Ltd	1.05
Century Textiles & Industries Ltd	1.03
IndusInd Bank Ltd	1.00
Axis Bank Ltd	0.99
Tata Communications Ltd	0.98
Blue Dart Express Ltd	0.96
Rallis India Ltd	0.96
Persistent Systems Ltd	0.95
Tata Motors Ltd	0.94
Britannia Industries Ltd	0.93
Navneet Education Ltd	0.86
Idea Cellular Ltd	0.86
Kotak Mahindra Bank Ltd	0.86
Hathway Cable & Datacom Ltd	0.85
Kalpitaru Power Transmission Ltd	0.84
Karur Vysya Bank Ltd	0.84
Alembic Pharmaceuticals Ltd	0.82
Ashok Leyland Ltd	0.78
Mahindra & Mahindra Ltd	0.76
Raymond Ltd	0.76
Aditya Birla Nuvo Ltd	0.75
AIA Engineering Ltd	0.74

Zee Entertainment Enterprises Ltd	0.73
Credit Analysis and Research Ltd	0.72
Jubilant Life Sciences Ltd	0.72
Ashoka Buildcon Ltd	0.70
Merck Limited	0.60
IL&FS Transportation Networks Ltd	0.56
Orient Cement Ltd	0.54
CMC Ltd	0.50
ICRA Ltd	0.48
TV18 Broadcast Ltd	0.47
Maruti Suzuki India Ltd	0.44
Bharti Airtel Ltd	0.41
Tata Coffee Ltd	0.32
Sub Total	73.66

## Debt Instruments

Rural Electrification Corporation Ltd	4.62
ICICI Bank Ltd	2.62
LIC Housing Finance Ltd	2.61
Housing Development Finance Corporation Ltd	2.59
Export Import Bank Of India	2.59
Power Finance Corporation Ltd	2.58
Sub Total	17.61

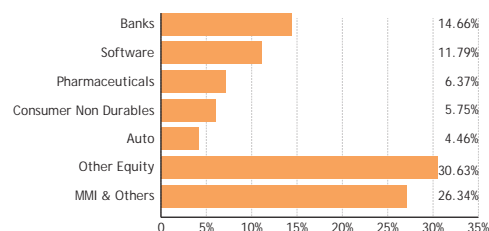
## Money Market Instruments

Indian Bank	4.97
CBLO	0.59
Sub Total	5.56

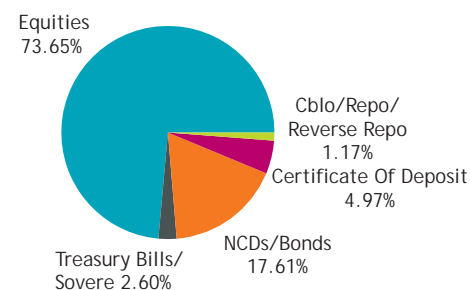
## GOVERNMENT SECURITIES

9.63 ANDHRA SDL 12-FEB-24	2.60
Sub Total	2.60
Net Current Assets	0.57
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



# CANARA ROBECO MONTHLY INCOME PLAN

(as on February 28, 2014)

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)

\*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\*: ₹ 216.2834 Crores

NAV:

Direct Plan - Growth Option	₹ 36.7021
Regular Plan - Growth Option	₹ 36.3436
Direct Plan - Monthly Divi. Option	₹ 13.6908
Regular Plan - Monthly Divi. Option	₹ 13.5544
Regular Plan - Quarterly Divi. Option	₹ 13.8260
Direct Plan - Quarterly Divi. Option	₹ 13.9679

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) 20 Years  
2) 18 Years

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

## QUANTITATIVE INFORMATION\*

Yield to Maturity	9.73%
Modified Duration	3.30 Years
Average Maturity	4.95 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	2.11%
6 to 12 Months	9.11%
Greater than 2 years	60.36%

## PORTFOLIO

Name of the Instruments	% to NAV
Listed	
Infosys Ltd	1.40
ICICI Bank Ltd	1.31
Larsen & Toubro Ltd	1.28
Tata Consultancy Services Ltd	1.12
Reliance Industries Ltd	0.90
Kpit Technologies Ltd	0.89
HDFC Bank Ltd	0.89
Container Corporation Of India Ltd	0.84
I T C Ltd	0.75
Housing Development Finance Corporation Ltd	0.74
Tata Motors Ltd	0.70
Tata Global Beverages Ltd	0.61
Colgate Palmolive (India) Ltd	0.57
Sun Pharmaceutical Industries Ltd	0.54
Ultratech Cement Ltd	0.49
United Spirits Ltd	0.48
VA Tech Wabag Ltd	0.47
Oil & Natural Gas Corporation Ltd	0.46
Tech Mahindra Ltd	0.44
Hero MotoCorp Ltd	0.43
Axis Bank Ltd	0.42
Wipro Ltd	0.41
ING Vysya Bank Ltd	0.40
Apollo Tyres Ltd	0.40
Lupin Ltd	0.40
Divi's Laboratories Ltd	0.39
The Jammu & Kashmir Bank Ltd	0.39
Nestle India Ltd	0.37
Power Grid Corporation Of India Ltd	0.37
Jubilant Life Sciences Ltd	0.34
Hathway Cable & Datacom Ltd	0.34
Idea Cellular Ltd	0.32
Dr. Reddy's Laboratories Ltd	0.32
Ashoka Buildcon Ltd	0.32
Karur Vysya Bank Ltd	0.32
Maruti Suzuki India Ltd	0.31
Century Textiles & Industries Ltd	0.29
Bharti Airtel Ltd	0.29
Prestige Estates Projects Ltd	0.28
Bharat Forge Ltd	0.26
Tata Communications Ltd	0.25
IndusInd Bank Ltd	0.24
Ashok Leyland Ltd	0.18
Sesa Sterlite Ltd	0.17
AIA Engineering Ltd	0.17

## Debt Instruments

Power Finance Corporation Ltd	12.02
LIC Housing Finance Ltd	9.64
Housing Development Finance Corporation Ltd	8.60
Rural Electrification Corporation Ltd	6.16
Export Import Bank Of India	4.77

## Money Market Instruments

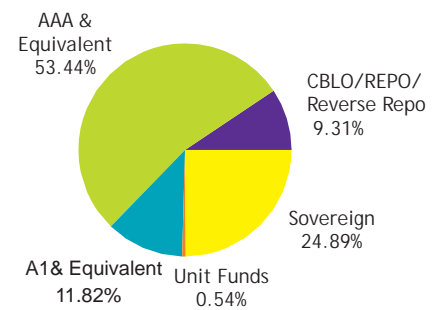
Indian Bank	6.87
Corporation Bank	2.24
Canara Robeco Floating - STP	0.42

## Government Securities

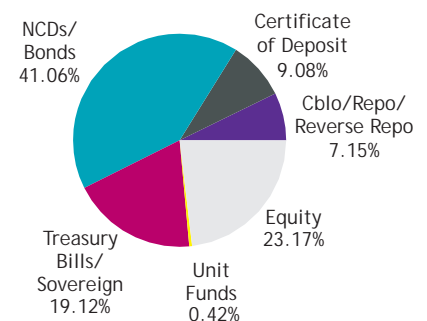
9.84 ANDHRA SDL 26-FEB-24	9.68
8.28 GOI 21-SEP-27	7.11
9.63 ANDHRA SDL 12-FEB-24	2.39
CBLO	2.11
Other Current Assets	4.73
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## 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.

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



\*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 &amp; money market securities along with investments in Gold ETFs.

Avg AUM<sup>#</sup>: ₹ 286.0223 Crores

## NAV:

Direct Plan - Growth Option	₹ 13.4039
Regular Plan - Growth Option	₹ 13.3110
Regular Plan - Quarterly Divi. Option	₹ 11.0704
Direct Plan - Quarterly Divi. Option	₹ 11.2977

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 OptionDirect 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>\$</sup>FUND MANAGER: 1) Mr. Avnish Jain  
2) Mr. Kiran ShettyTOTAL EXPERIENCE: 1) 18 Years  
2) 6 YearsIn Managing this Fund: 1) 5 Months  
2) 5 Months

## QUANTITATIVE INFORMATION\*

Yield to Maturity	9.76%
Modified Duration	0.95 Years
Average Maturity	1.15 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.74%
0 to 3 Months	6.29%
3 to 6 Months	11.42%
6 to 12 Months	38.72%
Greater than 2 years	14.83%

## PORTFOLIO

Name of the Instruments	% to NAV
-------------------------	----------

## Debt Instruments

ICICI Securities Primary Dealership Ltd	11.42
LIC Housing Finance Ltd	6.61
HDB Financial Services Ltd	5.95
Export Import Bank Of India	2.27

## Investment In Mutual Fund Units

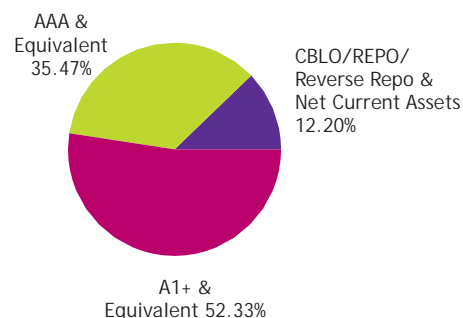
Goldman Sachs Gold ETS	18.83
Kotak Gold ETF	6.03
Canara Robeco Gold ETF	1.14

## Money Market Instruments

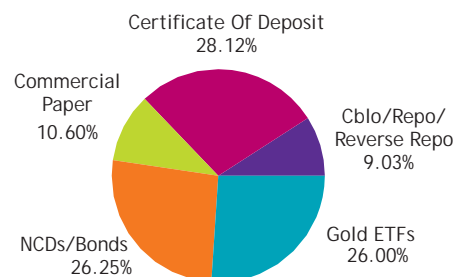
State Bank Of Mysore	10.86
State Bank Of Bikaner & Jaipur	10.83
Sundaram BNP Paribas Home Finance Ltd	10.60
Corporation Bank	4.26
State Bank Of Travancore	2.17
CBLO	6.29
Other Current Assets	2.74
Grand Total ( Net Asset)	100.00

## 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.

\$ 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.

\*Source Accord Fintech Pvt. Ltd. (ACE MF) ● # Quarterly Average AUM as on Quarter Ending 31-December-2013

● Please refer last cover page for disclaimers.

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

LOW RISK  
(BLUE)

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

Avg AUM #: ₹ 19.7521 Crores

NAV:

Direct Plan - Dividend Option	₹ 12.1731
Regular Plan - Dividend Option	₹ 12.1401
Direct Plan - Growth Option	₹ 31.8238
Regular Plan - Growth Option	₹ 31.7387

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. Akhil Mittal

TOTAL EXPERIENCE: 8 Years

In Managing this Fund: 9 Months

## QUANTITATIVE INFORMATION\*

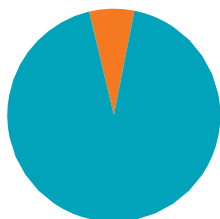
Yield to Maturity	9.21%
Modified Duration	6.50 Years
Average Maturity	11.13 Years

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		
8.28 GOI 21-SEP-27	Sovereign	43.92
8.12 GOI 10-DEC-20	Sovereign	25.00
8.24 GOI 15-FEB-27	Sovereign	24.36
CBLO		4.46
Other Current Assets		2.26
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

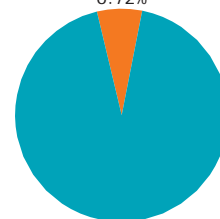
(% to net assets)

CBLO/REPO/Reverse Repo & Net  
Current Assets 6.72%Treasury Bills/Sovereign  
93.28%

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.26%
0 to 3 Months	4.46%
Greater than 2 years	93.28%

## ASSET ALLOCATION

CBLO/Repo/Reverse Repo  
6.72%Treasury Bills/ Sovereign  
93.28%

## 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.

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

LOW RISK  
(BLUE)

\*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\*: ₹ 350.7771 Crores

## NAV:

Direct Plan - Quarterly Divi. Option	₹ 13.0780
Regular Plan - Quarterly Divi. Option	₹ 13.0008
Direct Plan - Growth Option	₹ 25.6455
Regular Plan - Growth Option	₹ 25.5000

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. Akhil Mittal

TOTAL EXPERIENCE: 8 Years

In Managing this Fund: 9 Months

## QUANTITATIVE INFORMATION\*

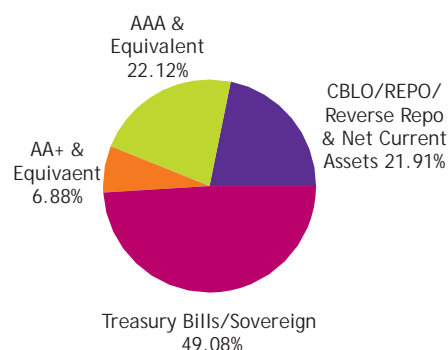
Yield to Maturity	9.45%
Modified Duration	4.97 Years
Average Maturity	7.67 Years

## MATURITY PROFILE

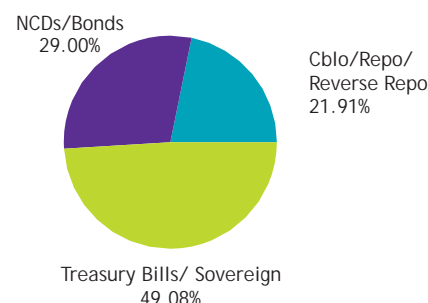
	% Allocation
Net Current Assets	18.66%
0 to 3 Months	3.25%
Greater than 2 years	78.90%

## 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)	11.87
Export Import Bank Of India	AAA(CRISIL)	8.54
Tata Global Beverages Ltd	AA+(ICRA)	5.24
LIC Housing Finance Ltd	AAA(CRISIL)	1.71
Sterlite Industries (India) Ltd	AA+(CRISIL)	1.64
<b>Government Securities</b>		
8.12 GOI 10-DEC-20	Sovereign	17.60
8.24 GOI 15-FEB-27	Sovereign	11.11
8.28 GOI 21-SEP-27	Sovereign	7.95
9.75 KERALA SDL 26-FEB-24	Sovereign	6.92
8.83 GOI 25-NOV-23	Sovereign	4.12
7.16 GOI 20-MAY-23	Sovereign	0.90
7.28 GOI 03-JUN-19	Sovereign	0.48
CBLO		3.25
Other Current Assets		18.67
Grand Total ( Net Asset)		100.00

## 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.

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)

\*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 #: ₹ 347.9152 Crores

## NAV:

Direct Plan - Dividend Option	₹ 12.1136
Direct Plan - Growth Option	₹ 13.5864
Regular Plan - Dividend Option	₹ 12.0771
Regular Plan - Growth Option	₹ 13.5497

DATE OF ALLOTMENT: May 29, 2009

## ASSET ALLOCATION:

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

## MINIMUM INVESTMENT :

Lumpsum : Minimum amount: ₹ 5,000 and 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  
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: 1) Mr. Akhil Mittal  
2) Ms. Suman Prasad

Total Experience: 1) 8 Years  
2) 14 Years

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

Yield to Maturity	9.41%
Modified Duration	4.71 Years
Average Maturity	7.09 Years

## MATURITY PROFILE

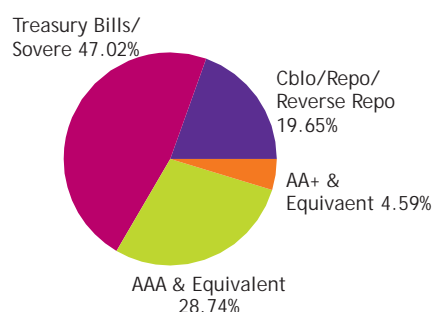
	% Allocation
Net Current Assets	17.01%
0 to 3 Months	2.64%
Greater than 2 years	80.35%

## PORTFOLIO

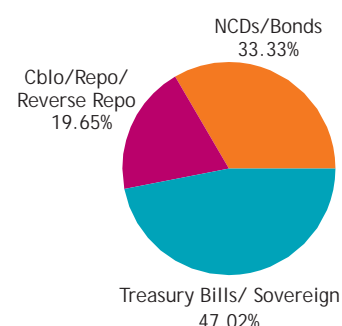
Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		
Rural Electrification Corporation Ltd	AAA(CRISIL)	9.10
Export Import Bank Of India	AAA(CRISIL)	7.64
Power Grid Corporation of India Ltd	AAA(CRISIL)	7.41
LIC Housing Finance Ltd	AAA(CRISIL)	4.58
Tata Global Beverages Ltd	AA+(ICRA)	3.13
Sterlite Industries (India) Ltd	AA+(CRISIL)	1.47
<b>Government Securities</b>		
8.12 GOI 10-DEC-20	Sovereign	16.32
8.24 GOI 15-FEB-27	Sovereign	8.52
8.28 GOI 21-SEP-27	Sovereign	7.11
8.83 GOI 25-NOV-23	Sovereign	7.07
7.28 GOI 03-JUN-19	Sovereign	6.73
9.75 KERALA SDL 26-FEB-24	Sovereign	1.27
CBLO		2.64
Other Current Assets		17.01
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION





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



\*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\*: ₹ 336.6643 Crores

NAV:

Direct Plan - Growth Option ₹ 14.4107

Institutional Plan - Growth Option\*\* ₹ 14.5833

Institutional Plan -

Monthly Dividend Option\*\* ₹ 10.1708

Direct Plan - Monthly Dividend Option ₹ 10.1751

Regular Plan - Growth Option ₹ 14.3478

Regular Plan -

Monthly Dividend Option ₹ 10.1710

Regular Plan - Weekly Dividend Option ₹ 10.1234

Direct Plan - Weekly Dividend Option ₹ 10.1238

DATE OF ALLOTMENT: March 31, 2009

ASSET ALLOCATION: Money Market Instruments : 60% - 100%. Government of India & Debt Securities (Including Securitised Debt) : 0% - 40%.

MINIMUM INVESTMENT :

Lumpsum : 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 - 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: Crisil Liquid Fund Index

FUND MANAGER: 1) Mr. Akhil Mittal  
2) Ms. Suman Prasad

TOTAL EXPERIENCE: 1) 8 Years  
2) 14 Years

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

## QUANTITATIVE INFORMATION\*

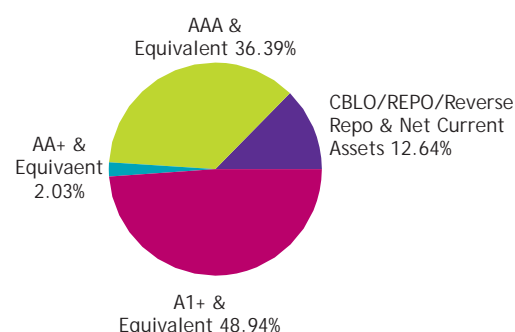
Yield to Maturity	9.64%
Modified Duration	1.26 Years
Average Maturity	1.57 Years

## MATURITY PROFILE

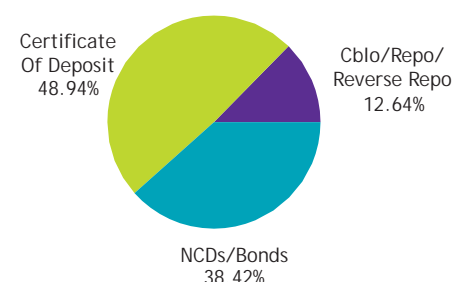
	% Allocation
Net Current Assets	0.73%
0 to 3 Months	22.22%
3 to 6 Months	14.46%
6 to 12 Months	28.18%
Greater than 2 years	34.41%

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		
Housing Development Finance Corporation Ltd	AAA(CRISIL)	10.62
Rural Electrification Corporation Ltd	AAA(CRISIL)	10.51
Export Import Bank Of India	AAA(CRISIL)	6.27
LIC Housing Finance Ltd	AAA(CRISIL)	4.11
ICICI Home Finance Company Ltd	AAA(ICRA)	4.07
Sterlite Industries (India) Ltd	AA+(CRISIL)	2.04
HDB Financial Services Ltd	AAA(CRISIL)	0.85
<b>Money Market Instruments</b>		
State Bank Of Patiala	A1+(ICRA)	10.44
Oriental Bank of Commerce	A1+(CRISIL)	10.39
State Bank Of Hyderabad	A1+(ICRA)	10.17
Corporation Bank	A1+(CRISIL)	9.92
State Bank Of Travancore	A1+(CRISIL)	8.09
CBLO		11.78
Other Current Assets		0.74
<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.

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)

\*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 &amp; Debt securities.

Avg AUM\*: ₹ 2856.5149 Crores

NAV:

Direct Plan -

Daily Dividend Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,108.4259

Direct Plan - Growth Option ₹ 1,548.2178

Institutional Plan -

Growth Option\*\* ₹ 2,277.7899

Institutional Plan -

Daily Dividend Option\*\* ₹ 1,005.5000

Direct Plan -

Monthly Dividend Option ₹ 1,000.4976

Retail Plan -

Monthly Dividend Option\*\* ₹ 1,005.9185

Retail Plan -

Daily Dividend Option\*\* ₹ 1,007.0000

Retail Plan - Growth Option\*\* ₹ 2,230.8708

Retail Plan -

Weekly Dividend Option\*\* ₹ 1,005.9184

Regular Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 1,547.1616

Regular Plan -

Monthly Dividend Option ₹ 1,000.4811

Regular Plan -

Weekly Dividend Option ₹ 1,000.4811

Direct Plan -

Weekly Dividend Option ₹ 1,000.4969

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

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

STP/ SWP: Minimum Instalment amount - ₹ 1,000 and ₹ 2,000 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. Akhil Mittal

2) Ms. Suman Prasad

TOTAL EXPERIENCE: 1) 8 Years 2) 14 Years

In Managing this Fund: 1) 2 Years 11 Months

2) 2 Years 11 Months

## PRODUCT POSITIONING

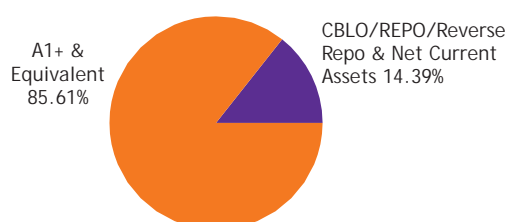
Canara Robeco Liquid invests in only short-term money market instruments with an aim to generate higher return than the risk free rate of return and ensuring liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus moneys.

## PORTFOLIO

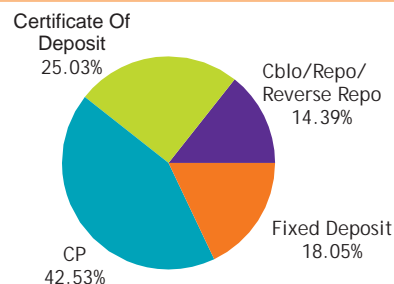
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Allahabad Bank		8.55
Indian Bank	A1+(ICRA)	7.60
Mahindra & Mahindra Financial Services Ltd	A1+(CRISIL)	7.56
The South Indian Bank Ltd		5.70
Chambal Fertilizers & Chemicals Ltd	A1+(CRISIL)	4.74
Bank of Baroda	A1+(CRISIL)	4.56
The Ramco Cements Ltd	A1+(ICRA)	4.56
Karur Vysya Bank Ltd		3.80
State Bank Of Patiala	A1+(CRISIL)	3.80
Chennai Petroleum Corporation Ltd	A1+(ICRA)	3.80
Sundaram Finance Ltd	A1+(CRISIL)	3.79
Edelweiss Financial Services Ltd	A1+(CRISIL)	3.78
Oriental Bank of Commerce	A1+(CRISIL)	3.77
Reliance Capital Ltd	A1+(CRISIL)	3.76
ECL Finance Ltd	A1+(CRISIL)	3.74
Indian Oil Corporation Ltd	A1+(ICRA)	2.84
Aditya Birla Finance Ltd	A1+(ICRA)	2.83
Indian Bank	A1+ (ind)(FITCH)	1.90
Central Bank of India	A1+(CRISIL)	1.89
Berger Paints India Ltd	A1+(CRISIL)	1.14
IDBI Bank Ltd	A1+(CRISIL)	0.95
Corporation Bank	A1+(CRISIL)	0.38
Andhra Bank	A1+(CARE)	0.19
CBLO		14.18
Other Current Assets		0.19
Grand Total ( Net Asset)		100.00

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



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)

\*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\*: ₹ 295.8235 Crores

NAV:

Direct Plan - Daily Dividend	
Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,106.5297
Direct Plan - Growth Option	₹ 1,932.1224
Institutional Plan -	
Daily Dividend Option**	₹ 1,240.7100
Institutional Plan - Growth Option**	₹ 2,069.4870
Institutional Plan -	
Weekly Dividend Option**	₹ 1,241.2610
Direct Plan -	
Monthly Dividend Option	₹ 1,000.4774
Retail Plan - Daily Dividend Option**	₹ 1,240.7100
Retail Plan - Dividend Option**	₹ 1,397.7182
Retail Plan - Growth Option**	₹ 2,030.8915
Retail Plan - Monthly Div. Option**	₹ 1,241.2236
Retail Plan - Weekly Div. Option**	₹ 1,241.2237
Regular Plan - Daily Dividend	
Reinvestment Option**	₹ 1,240.7100
Regular Plan - Growth Option	₹ 1,929.6918
Regular Plan -	
Monthly Dividend Option	₹ 1,001.3614
Regular Plan -	
Weekly Dividend Option	₹ 1,241.2951
Direct Plan -	
Weekly Dividend Option	₹ 1,241.3025

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

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

SIP/STP/ SWP: Minimum Instalment amount - ₹ 1,000 and ₹ 2,000 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. Akhil Mittal
	2) Ms. Suman Prasad
TOTAL EXPERIENCE:	1) 8 Years
	2) 14 Years
In Managing this Fund:	1) 2 Years 11 Months
	2) 2 Years 11 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\*

Yield to Maturity	9.37%
Modified Duration	0.23 Years
Average Maturity	0.25 Years

## MATURITY PROFILE

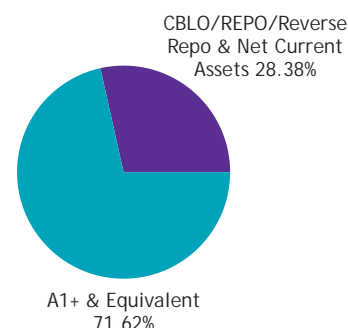
	% Allocation
Net Current Assets	-0.41%
0 to 3 Months	66.16%
3 to 6 Months	16.57%
6 to 12 Months	17.68%

## PORTFOLIO

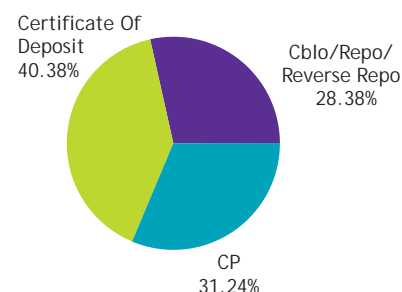
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
State Bank Of Patiala	A1+(ICRA)	18.48
Sundaram BNP Paribas Home Finance Ltd	A1+(CRISIL)	16.57
Oriental Bank of Commerce	A1+(CRISIL)	15.58
Volkswagen Finance Pvt Ltd	A1+ (ind)(FITCH)	14.67
ING Vysya Bank Ltd	A1+(CRISIL)	6.32
CBLO		28.78
Other Current Assets		-0.40
Grand Total ( Net Asset)		100.00

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



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

LOW RISK  
(BLUE)

\*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.

Avg AUM<sup>#</sup> : ₹ 192.7365 Crores

## NAV :

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 17.7368

Regular Plan - Dividend Option ₹ 17.7199

Direct Plan - Growth Option ₹ 19.8050

Regular Plan - Growth Option ₹ 19.7867

Direct Plan -

Monthly Dividend Option ₹ 10.2647

Regular Plan -

Monthly Dividend Option ₹ 10.2646

Regular Plan -

Weekly Dividend Option ₹ 10.2646

Direct Plan - Weekly Dividend Option ₹ 10.2646

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:

- Mr. Akhil Mittal
- Ms. Suman Prasad

TOTAL EXPERIENCE: 1) 8 Years  
2) 14 Years

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

Yield to Maturity	9.40%
Modified Duration	0.23 Years
Average Maturity	0.25 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	-2.91%
0 to 3 Months	65.51%
3 to 6 Months	27.00%
6 to 12 Months	13.40%

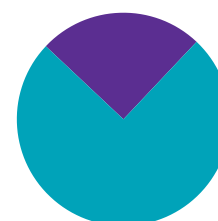
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Corporation Bank	A1+(CRISIL)	14.15
State Bank Of Patiala	A1+(ICRA)	14.13
Axis Bank Ltd	A1+(CRISIL)	14.10
Volkswagen Finance Pvt Ltd	A1+ (ind)(FITCH)	13.40
Sundaram BNP Paribas Home Finance Ltd	A1+(CRISIL)	12.89
IDBI Bank Ltd	A1+(CRISIL)	2.88
Central Bank of India	A1+(CRISIL)	2.86
Bank of India	A1+(CRISIL)	0.58
CBLO		27.92
Other Current Assets		-2.91
Grand Total ( Net Asset)		100.00

## RATING PROFILE

(% to net assets)

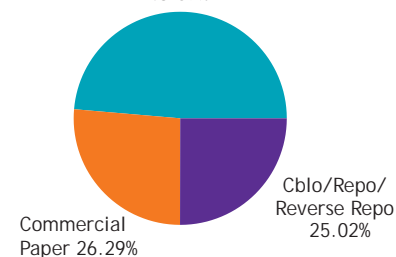
CBLO/REPO/Reverse Repo &  
Net Current Assets 25.02%



A1+ &  
Equivalent 74.98%

## ASSET ALLOCATION

Certificate Of Deposit  
48.69%



Commercial  
Paper 26.29%

Cblo/Repo/  
Reverse Repo  
25.02%

# CANARA ROBECO GILT ADVANTAGE FUND

(as on February 28, 2014)

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

\*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.

Avg AUM<sup>#</sup> : ₹ 1.5857 Crores

NAV :

Direct Plan - Dividend Option	₹ 11.8914
Regular Plan - Dividend Option	₹ 11.8420
Direct Plan - Growth Option	₹ 12.6312
Regular Plan - Growth Option	₹ 12.5822

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 : 14 Years

In Managing this Fund: 3 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\*

Yield to Maturity	7.98%
Modified Duration	0.01 Years
Average Maturity	0.01 Years

## MATURITY PROFILE

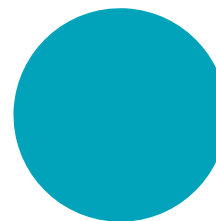
	% Allocation
Net Current Assets	0.34%
0 to 3 Months	99.66%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
CBLO		99.63
Other Current Assets		0.37
Grand Total ( Net Asset)		100.00

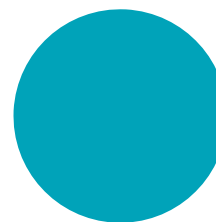
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



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

\*Source Accord Fintech Pvt. Ltd. (ACE MF) • # Quarterly Average AUM as on Quarter Ending 31-December-2013

• Please refer last cover page for disclaimers.



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

MEDIUM RISK  
(YELLOW)

\*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> : ₹ 3.242 Crores

NAV :

Direct Plan - Growth Option ₹ 12.3374

Regular Plan - Growth Option ₹ 12.2129

Direct Plan -

Monthly Dividend Option ₹ 12.3381

Regular Plan -

Monthly Dividend Option ₹ 12.2130

Regular Plan -

Quarterly Dividend Option ₹ 12.2129

Direct Plan -

Quarterly Dividend Option ₹ 12.3379

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: ₹ 5,000 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) 20 Years

2) 14 Years

In Managing this Fund : 1) 1 Year 5 Months

2) 1 Year 5 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\*

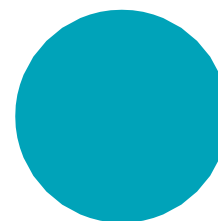
Yield to Maturity	7.98%
Modified Duration	0.01 Years
Average Maturity	0.01 Years

## MATURITY PROFILE

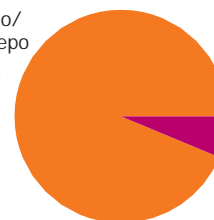
	% Allocation
Net Current Assets	-0.98%
0 to 3 Months	94.80%

## RATING PROFILE

(% to net assets)

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

## ASSET ALLOCATION

Cblo/Repo/  
Reverse Repo  
93.83%Equities  
6.17%

## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Divi's Laboratories Ltd		0.96
Tata Global Beverages Ltd		0.86
Colgate Palmolive (India) Ltd		0.80
Hathway Cable & Datacom Ltd		0.80
United Spirits Ltd		0.77
The Jammu & Kashmir Bank Ltd		0.71
Hero MotoCorp Ltd		0.63
Housing Development Finance Corporation Ltd		0.40
Zee Entertainment Enterprises Ltd		0.24
CBLO		94.78
Other Current Assets		-0.95
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

# CANARA ROBECO GOLD EXCHANGE TRADED FUND

(as on February 28, 2014)

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)

\*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.

**Avg AUM<sup>†</sup> :** ₹ 153.0928 Crores

**NAV :** ₹ 2,981.3918

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

**ASSET ALLOCATION :** Physical Gold : 95%-100%

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

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

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

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

**PLANS / OPTIONS :** Nil

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

**ENTRY LOAD:** Nil -

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

**BENCHMARK :** Domestic Price of gold

**FUND MANAGER :** 1) Mr. Akhil Mittal

2) Mr. Kiran Shetty

**TOTAL EXPERIENCE :** 1) 8 Years

2) 6 Years

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

2) 2 Years 11 Months

## PRODUCT POSITIONING

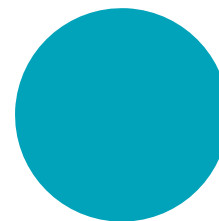
Canara Robeco Gold Exchange Traded Fund is for investors who want to benefit from movement in gold prices without holding physical gold. It follows passive investment strategy and is benchmarked to price of physical gold. It endeavors to track and provide returns similar to its benchmark ie. prices of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

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.08%

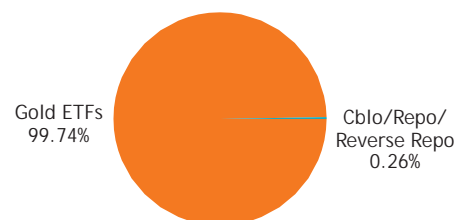
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Gold ETFs  
99.74%

Cblo/Repo/  
Reverse Repo  
0.26%

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	99.74
CBLO	0.34
Other Current Assets	-0.08
<b>GRAND TOTAL ( NET ASSET)</b>	<b>100.00</b>

# CANARA ROBECO GOLD SAVINGS FUND

(as on February 28, 2014)

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)

\*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

Avg AUM<sup>2</sup> : ₹ 155.4125 Crores

NAV :

Direct Plan - Dividend Option	₹ 9.7994
Regular Plan - Dividend Option	₹ 9.7692
Direct Plan - Growth Option	₹ 9.7989
Regular Plan - Growth Option	₹ 9.7640

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 : ₹ 5,000 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) 18 Years  
2) 6 Years

In Managing this Fund: 1) 5 Months  
2) 1 year 8 Months

## PRODUCT POSITIONING

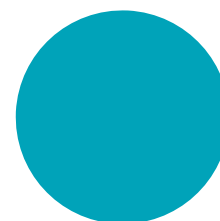
Canara Robeco Gold Savings Fund is aimed at investors who either want to benefit from movements in gold prices without holding physical gold. It follows a passive investment strategy and seeks to provide returns that closely correspond to the returns provided by Canara Robeco Gold ETF.

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.54%

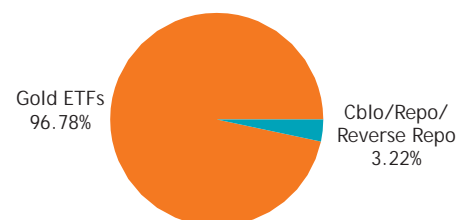
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



## PORTFOLIO

Name of the Instruments	% to NAV
<b>Money Market Instruments</b>	
Canara Robeco Gold ETF	96.78
CBLO	3.76
Other Current Assets	-0.54
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## PERFORMANCE AT A GLANCE

(as on December 31, 2013)

### Equity Schemes

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

Fund Manager: Mr. Krishna Sanghavi

Period	Returns (%)					Current Value of Standard Investment of ₹ 10000 in the			
	<sup>§</sup> 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)	15.91	11.41	11.42	6.50	6.40	15910	15920	13110	13057
31 Dec'12 to 31 Dec'13	16.29	-2.33	-2.63	6.76	8.98	Not applicable			
31 Dec'11 to 31 Dec'12	11.04	47.55	47.70	27.70	25.70				
31 Dec'10 to 31 Dec'11	14.21	-22.31	-22.21	-24.62	-24.64				

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

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> 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)	12.54	6.95	3.07	4.25	12540	11073	11505
31 Dec'12 to 31 Dec'13	11.94	5.03	5.87	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	9.30	28.39	29.96	25.70			
31 Dec'10 to 31 Dec'11	10.66	-12.76	-25.73	-24.64			

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		
	<sup>§</sup> 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)	74.15	10.05	-	10.47	74150	-	80362
31 Dec'12 to 31 Dec'13	71.25	4.07	6.05	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	56.38	26.37	21.28	25.70			
31 Dec'10 to 31 Dec'11	62.48	-9.76	-14.39	-24.64			

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		
	<sup>§</sup> 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)	13.5728	10.19	-	-	121019	-	-
31 Dec'12 to 31 Dec'13	13.9563	5.85	4.41	-0.68	Not applicable		
31 Dec'11 to 31 Dec'12	13.6585	10.97	12.12	10.67			
31 Dec'10 to 31 Dec'11	14.386	3.28	1.72	1.91			

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. Akhil Mittal

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> 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)	31.4707	8.52	-	-	31471	-	-
31 Dec'12 to 31 Dec'13	30.2947	3.88	1.38	-0.68	Not applicable		
31 Dec'11 to 31 Dec'12	27.3389	10.81	12.85	10.67			
31 Dec'10 to 31 Dec'11	25.7469	6.18	6.08	1.91			

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.

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • <sup>§</sup> NAV per unit for since inception is as of 31-December-2013 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, 2013)

### Equity Schemes

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> 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)	66.13	20.13	15.92	16.81	66130	45783	49525
31 Dec'12 to 31 Dec'13	63.4	4.31	4.38	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	48.28	31.32	30.98	25.70			
31 Dec'10 to 31 Dec'11	57.38	-15.86	-26.95	-24.64			

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		
	<sup>§</sup> 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)	20.70	9.42	10.85	11.22	20700	23002	23624
31 Dec'12 to 31 Dec'13	22.78	-9.13	5.87	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	18.54	22.87	29.96	25.70			
31 Dec'10 to 31 Dec'11	23.3	-20.43	-25.73	-24.64			

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		
	<sup>§</sup> 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)	18.43	13.93	12.08	11.33	150015	106796	92833
31 Dec'12 to 31 Dec'13	19.73	4.82	5.87	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	16.06	29.08	29.96	25.70			
31 Dec'10 to 31 Dec'11	22.42	-14.99	-25.73	-24.64			

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		
	<sup>§</sup> 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)	28.40	12.57	11.45	13.65	28400	25989	30889
31 Dec'12 to 31 Dec'13	27.53	3.16	-5.10	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	18.49	48.89	39.16	25.70			
31 Dec'10 to 31 Dec'11	23.79	-22.28	-31.00	-24.64			

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 NIFTY INDEX

Fund Manager: Mr. Krishna Sanghavi

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> NAV Per Unit (₹)	Scheme	CNX Nifty <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	CNX Nifty <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	33.3136	13.92	14.40	15.10	33314	34634	36647
31 Dec'12 to 31 Dec'13	31.2591	6.57	6.76	8.98	Not applicable		
31 Dec'11 to 31 Dec'12	24.5286	27.44	27.70	25.70			
31 Dec'10 to 31 Dec'11	32.33	-24.13	-24.62	-24.64			

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: October 8, 2004.

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • <sup>§</sup> NAV per unit for since inception is as of 31-December-2013 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, 2013)

### Income / Debt Schemes

#### CANARA ROBECO INCOME FUND

Fund Manager: Mr. Akhil Mittal

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)	25.3528	8.59	5.84	5.44	25353	18976	18193
31 Dec'12 to 31 Dec'13	24.0849	5.26	3.79	-0.68	Not applicable		
31 Dec'11 to 31 Dec'12	21.9099	9.93	9.38	10.67			
31 Dec'10 to 31 Dec'11	20.3326	7.76	6.90	1.91			

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

#### 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)	13.0846	8.03	8.73	4.02	13085	13383	11469
31 Dec'12 to 31 Dec'13	12.9363	1.15	0.67	-0.68	Not applicable		
31 Dec'11 to 31 Dec'12	11.9474	8.28	8.44	10.67			
31 Dec'10 to 31 Dec'11	10.4125	14.74	15.94	1.91			

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 (%)			
	NAV Per Unit (₹)	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	12.1375	6.35	6.37	4.22
31 Dec'12 to 31 Dec'13	11.4854	5.68	4.41	-0.68
31 Dec'11 to 31 Dec'12	10.4653	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. Akhil Mittal / 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)	2,203.89	6.83	7.16	8.03	-	5.51	22039	22481	15256	-	19004
31 Dec'12 to 31 Dec'13	2,040.4163	8.01	8.66	9.23	9.03	5.86	Not applicable				
31 Dec'11 to 31 Dec'12	1,879.127	8.58	9.24	9.69	8.54	8.11					
31 Dec'10 to 31 Dec'11	17.386	8.08	8.56	8.96	8.15	6.42					
Last 7 Days	-	0.15	0.16	0.17	0.12	0.17					
Last 14 Days	-	0.30	0.32	0.34	0.30	0.31					
Last 30 Days	-	0.69	0.74	0.79	0.78	0.60					

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 Rs. 1000 w.e.f Aug 20, 2011

#### CANARA ROBECO TREASURY ADVANTAGE FUND

Fund Manager: Mr. Akhil Mittal / 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)	2,008.53	7.01	7.88	8.14	6.54	5.33	20085	20449	19052	19199	17070
31 Dec'12 to 31 Dec'13	1,859.4859	8.02	8.61	9.14	9.03	5.86	Not applicable				
31 Dec'11 to 31 Dec'12	1,706.978	8.93	9.54	9.89	8.54	8.11					
31 Dec'10 to 31 Dec'11	15.7256	8.55	8.97	9.30	8.15	6.42					

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 Rs. 1000 w.e.f Aug 20, 2011

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● NAV per unit for since inception is as of 31-December-2013 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, 2013)

### Income / Debt Schemes

#### CANARA ROBECO FLOATING RATE

Fund Manager: Mr. Akhil Mittal / Ms. Suman Prasad

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> 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)	19.5478	7.88	6.95	5.57	19548	18104	16136
31 Dec'12 to 31 Dec'13	17.9288	9.03	9.03	5.86	Not applicable		
31 Dec'11 to 31 Dec'12	16.3055	9.96	8.54	8.11			
31 Dec'10 to 31 Dec'11	14.8802	9.58	8.15	6.42			

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

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Mr. Akhil Mittal / Ms. Suman Prasad

Period	Returns (%)					Current Value of Standard Investment of ₹ 10000 in the			
	<sup>§</sup> NAV Per Unit (₹)	Regular Plan	Instt. Plan	Crisil Liquid Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Regular Plan	Instt. Plan	Crisil Liquid Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	14.1961	7.65	8.01	7.05	3.83	14196	14430	13824	11958
31 Dec'12 to 31 Dec'13	13.1552	7.91	7.71	9.03	-0.68	Not applicable			
31 Dec'11 to 31 Dec'12	12.0078	9.56	10.04	8.54	10.67				
31 Dec'10 to 31 Dec'11	10.9983	9.18	9.74	8.15	1.91				

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

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Akhil Mittal / Ms. Suman Prasad

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000 in the		
	<sup>§</sup> 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)	13.4668	6.69	5.88	3.21	13467	13002	11563
31 Dec'12 to 31 Dec'13	12.5164	7.59	3.79	-0.68	Not applicable		
31 Dec'11 to 31 Dec'12	11.4324	9.48	9.38	10.67			
31 Dec'10 to 31 Dec'11	10.5374	8.49	6.90	1.91			

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 (%)			
	<sup>§</sup> NAV Per Unit (₹)	Scheme	I-Sec-Si-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	12.4372	7.99	7.95	3.80
31 Dec'12 to 31 Dec'13	11.5648	7.54	7.25	-0.68
31 Dec'11 to 31 Dec'12	10.7113	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. Akhil Mittal  
Mr. Kiran Shetty

Period	Returns (%)		
	<sup>§</sup> NAV Per Unit (₹)	Scheme	Domestic Price of Gold <sup>#</sup>
Since Inception (CAGR)	2,626.6284	-3.47	-2.34
31 Dec'12 to 31 Dec'13	3048.9674	-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 (%)		
	<sup>§</sup> NAV Per Unit (₹)	Scheme	Price of Physical Gold <sup>#</sup>
Since Inception (CAGR)	9.2963	-4.69	-7.10
31 Dec'12 to 31 Dec'13	10.0733	-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> • <sup>§</sup>NAV per unit for since inception is as of 31-December-2013 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 Distribution

(as on February 28, 2014)

### 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

#### Regular Plan

30.08.2013	0.85	14.1900
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#### Direct Plan

30.08.2013	0.85	14.4700
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### Canara Robeco Equity Diversified

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
26.03.2010	2.00	24.28
14.10.2011	1.00	23.03

#### Regular Plan

25.10.2013	2.10	27.99
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### Canara Robeco Emerging Equities

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
13.01.2006	2.00	12.91
22.06.2007	3.00	15.39

#### Regular Plan

29.11.2013	1.05	17.58
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### Canara Robeco Equity Tax Saver

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
21.01.2011	2.00	21.32
18.03.2011	1.00	18.32
09.03.2012	1.00	18.16

#### Regular Plan

08.03.2013	1.50	18.8700
20.12.2013	0.75	18.4800

### Canara Robeco Nifty Index

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
22.12.2006	7.50	21.16
10.12.2010	0.25	13.3069

#### Regular Plan

30.08.2013	0.95	19.2574
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#### Direct Plan

30.08.2013	0.95	19.2642
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### Canara Robeco Balance

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
14.10.2011	1.50	50.40

#### Regular Plan

26.04.2013	1.15	57.66
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#### Quarterly Option

26.07.2013	1.00	56.8900
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25.10.2013	0.95	57.50
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21.02.2014	1.00	56.73
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#### Direct Plan

26.04.2013	1.15	57.67
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#### Quarterly Option

26.07.2013	1.00	56.9300
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25.10.2013	0.95	57.57
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21.02.2014	1.00	56.85
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### Canara Robeco Monthly Income Plan (Monthly Dividend Option)

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
22.02.2013	0.10	13.7476

26.03.2013	0.10	13.5648
26.04.2013	0.10	13.6688
31.05.2013	0.10	13.6520
28.06.2013	0.10	13.5022

#### Regular Plan

28.06.2013	0.10	13.5022
26.07.2013	0.10	13.399
30.08.2013	0.10	13.3556
27.09.2013	0.10	13.5068
25.10.2013	0.10	13.6350
29.11.2013	0.10	13.6049
27.12.2013	0.10	13.6363
31.01.2014	0.10	13.5413
28.02.2014	0.10	13.6908

#### Direct Plan

28.06.2013	0.10	13.5485
26.07.2013	0.10	13.3443
30.08.2013	0.10	13.2898
27.09.2013	0.10	13.4310
25.10.2013	0.10	13.7221
29.11.2013	0.10	13.7048
27.12.2013	0.10	13.7478
31.01.2014	0.10	13.6661
28.02.2014	0.10	13.5544

#### Quarterly

22.03.2012	0.30	14.0754
29.06.2012	0.25	14.0141
14.09.2012	0.25	14.1459
28.12.2012	0.25	14.2957

#### Regular Plan

22.03.2013	0.30	14.0363
21.06.2013	0.30	13.7964
27.09.2013	0.30	13.8099
27.12.2013	0.30	14.0054

#### Direct Plan

22.03.2013	0.30	14.0572
21.06.2013	0.30	13.8453
27.09.2013	0.30	13.8878
27.12.2013	0.30	14.1223

### Canara Robeco Income Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
29.06.2012	0.25	13.2298
14.09.2012	0.25	13.2749
28.12.2012	0.25	13.3294

#### Regular Plan

22.03.2013	0.25	13.4136
21.06.2013	0.25	13.7341
27.09.2013	0.20	13.2415
27.12.2013	0.20	13.1217

#### Direct Plan

22.03.2013	0.25	13.4302
21.06.2013	0.25	13.7742
27.09.2013	0.20	13.2969
27.12.2013	0.20	13.1903

### Canara Robeco InDiGo

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
14.09.2012	0.20	12.0544
28.12.2012	0.20	11.7631

#### Regular Plan

22.03.2013	0.45	11.4944
21.06.2013	0.16	10.8652
27.09.2013	0.10	11.0094
27.12.2013	0.10	11.0141

#### Direct Plan

22.03.2013	0.45	11.5097
27.09.2013	0.10	11.1952
27.12.2013	0.10	11.2214

### Canara Robeco Gilt PGS Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
01.10.2009	0.25	11.1497
24.12.2009	0.25	10.9009
14.09.2012	0.60	12.5559

#### Regular Plan

21.06.2013	0.39	13.3159
20.12.2013	0.37	12.3226

#### Direct Plan

21.06.2013	0.39	13.3243
20.12.2013	0.37	12.3426

### Canara Robeco Floating Rate

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 Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
01.10.2009	0.10	10.1422
24.12.2009	0.10	10.1347
15.03.2011	0.17	10.4585
30.09.2011	0.20	10.7909

#### Regular Plan

21.06.2013	0.38	12.8909
20.12.2013	0.37	12.2913

#### Direct Plan

21.06.2013	0.38	12.9101
20.12.2013	0.37	12.3200

### 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
13.09.2010	1.0	14.0800
13.07.2013	0.85	14.5100

### 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	10.1362

#### Regular Plan

25.10.2013	0.60	12.1318
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#### Direct Plan

25.10.2013	0.60	12.1603
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\* 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).

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

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.

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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 28.02.2014. The disclosures of average maturity period relates to the debt component of the portfolio as on 28.02.2014.

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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.

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