

# FACTSHEET

October 28th, 2016



**smar**Tomorrows

**CANARA ROBECO**  
Mutual Fund

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

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October'16 started on a positive note with the newly constituted monetary policy committee (MPC) announcing 25 bps rate cut on back of lowering CPI, weak global environment and to provide impetus to the still recovering local economy. The month also marked the beginning of 2QFY16 corporate results announcements; so far the results have been in line with expectations. On global market development, US Fed is contemplating the raising rates but their next move is anybody's guess. Markets seem to have already discounted the possibility of a rate hike whether in December'16 or in coming months. ECB kept its policy rates unchanged however they indicated that they are open for new stimulus to boost inflation in the economy. The month even saw crude oil prices rallying a bit with it surging to one year high of USD 53. This upswing was post Russia's announcement of joining the OPEC's effort to reduce oil supply. However towards the end of the month, the price fell back to USD 48.3 as the market perceived any action from OPEC to be limited in nature.

## Market Performance\*:

In the month gone by, the broader market remained largely subdued with the mid-cap and small cap indices closing in green. Bellwether indices viz. Nifty 50 and S&P BSE Sensex closed at 8625.7 and 27930.21 gained 0.17% and 0.23% respectively after the customary Muhurat trading on 30th October'16. Though the main indices clocked marginal gains, S&P BSE Midcap indices gained 2.33% and S&P BSE Smallcap rose by 6.28%.

## IIP^:

The Index of Industrial Production (IIP) came at -0.7% (Y-o-Y) in August'16, as compared to -2.5% (Y-o-Y) growth in July'16. The decline in output is attributed to yet another contraction in capital goods. The output of capital goods declined by a steep 22.2%, marking it the 10th consecutive month of decline. Overall the use-based sector registered a muted growth; basic goods, intermediate goods and consumer goods grew by mere 3.2%, 3.6% and 1.1% respectively. On the Sector front, manufacturing and mining output shrank by 5.6% and 0.3% respectively while electricity output grew by 1.6%.

## Inflation^^:

CPI inflation eased to a 13 month low of 4.31% in September'16 against 5.05% in August'16. The new print of CPI is within RBI's near-term target of 4%, with a band of 2% on either side. The considerable softening in food & beverages inflation to 4.1% in September'16 from 5.83% led in moderating inflation. Wholesale inflation came in 3.57% in September'16 which was lower than 3.74% in August'16. The newly formed monetary policy committee of RBI cut rates as inflation was lower than expectations, and this may nudge banks to lower base rates and ease corporate lending rates. With inflation easing it opens room for RBI to maintain its accommodative stance going ahead as well.

## RBI's Monetary Policy^^^:

The newly constituted Monetary Policy Committee (MPC) met for the first time on 4th October'16. All six member of MPC voted in favour of a 25bps rate cut. With comfortable liquidity scenario, we might see revival in bank credit and transmission of rates by banks. The easing of food prices provides leeway to RBI to act on rates. However, the MPC is likely to take into consideration the impact of 7th Pay commission and GST on inflation before further action on rates. We believe RBI may be in position to cut rates by 25 bps in current fiscal.

## Trade Deficit##:

Trade deficit for the month of October'16 widened to USD 8.34 billion from USD 7.67 billion in September'16. The month saw revival in exports registering a growth of 4.62% (Y-o-Y) to USD 22.88 billion. Imports contracted by 2.54% (Y-o-Y) to USD 31.22 billion due to decline in non-oil imports. The month witnessed oil imports widening by 3.13% (Y-o-Y) to USD 6.89 billion. Though the deficit has inched up, the revival in exports is positive. If the trends continues we might see narrowing of trade deficit in coming months.

## Triggers:

- The announcement of 2QFY16 corporate results is likely to be tracked by market participants.
- GST council is yet to decide upon the final tax structure. The progress of council in deciding the rates would be keenly followed.
- Inability of OPEC to decide production quotas and the discord between the OPEC producers is likely to have negative impact on crude oil prices. If the production freeze deal fails, we might see crude prices retracing to USD 40 levels.
- The US Presidential election seems to be close one, and is likely to have a meaningful impact on market sentiments going ahead.
- Though the possibility of Fed rate hike impact has been discounted for, there might be some knee jerk reaction by the market after the actual announcement.

## Source:

- \* Bloomberg
- ^ mospi.nic.in
- ^^ ICRA & RBI
- ## Ministry of commerce



**Mr. Ravi Gopalakrishnan**  
Head - Equities

Indian equity markets were guided by 2QFY16 corporate results which have been in line with the market expectation and the unexpected rate cut by the RBI. Key domestic economic indicators provided a cautiously optimistic picture. Inflation was seen within the comfort zone of RBI while the pace of India's growth slowed slightly. The month of October'16 witnessed profit booking by FPIs which resulted in the outflow of funds from the Indian equities markets. The markets which had ended the last month in red rose marginally during the month.

## Market Performance\*\*

Equity markets were seen in a narrow range during the previous month. On net basis India's bellwether indices viz. S&P BSE Sensex & Nifty 50 witnessed slight positive momentum rising by 0.23% & 0.17% respectively while S&P BSE Mid-cap index & S&P BSE Small-cap index rose by 2.33% & 6.28% respectively.

S&P BSE Oil & Gas, S&P BSE Metal and S&P BSE Consumer Durables were the top performing sectors during the month rising by 8.26%, 5.67% and 3.02% respectively. S&P BSE IT, S&P BSE Auto & S&P BSE FMCG were the sectors seen under pressure.

## Growth`

Indian manufacturers enjoyed yet another month of solid operating conditions during Sept'16. With demand from the external markets picking up, companies saw higher export orders; strongest since Jul'15. Slowing from 52.6 in Aug'16 to 52.1 in Sept'16, the index saw intensification of inflationary pressures, leading to the input costs and output charges increasing at a quicker rate.

Meanwhile, at 52.4 in Sept'16, down from 54.6 in Aug'16, the seasonally adjusted Nikkei India Services Business Activity Index mirrored trends for new business. The slow pace of growth in the activity of the service providers could be attributed to the increasing cost of production; albeit highlighting the on-going growth in the country is on the right path.

## IIP^

Remaining in the negative territory for the second month in a row, industrial production contracted by 0.7% in August'16; following an upwardly revised 2.5% fall in July'16; due to slump in manufacturing, mining and capital goods segments. The Indices of Industrial Production for the Mining, Manufacturing and Electricity sectors for the month of August'16 were seen growing at (-) 5.6%, (-) 0.3% and 0.1%. In terms of industries, seven out of the twenty two industry groups in the manufacturing sector have shown negative growth.

## FPI Outflows\*\*

The month saw reversal in FPI (Foreign Portfolio Investor) flows. From investing close to Rs. 10,443 Crs in Indian equities in September'16; FPIs withdrew around Rs. 4,306 Crs. in Indian equities in the month gone by. The outflow of funds could be attributed to profit booking. This was also the first time that the FIIs have turned net sellers in Indian Equities in the current Financial Year.

## Outlook

On global front, all eyes are now on the FOMC meeting and the possibility of rate hike in December'16. We believe that, this hike will be dependent on domestic US data and the global environment. While there may be some knee-jerk reaction post the announcement, India is unlikely to see huge foreign outflows as the macro-economic variables in the country continue to remain strong compared to other emerging economies.

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

Despite the near-term challenges, the long term potential of Indian economy remains intact. We expect markets to remain volatile in the near term owing to US Fed stance. With expectations of improving growth and the economy likely to benefit from being a favourable investment destination globally, India should continue to attract steady inflow of foreign investments. We continue to be constructive on equities and hence, in our opinion, we see merit in increasing allocation to equities in a staggered manner to even out the market volatility.

## Source:

^MOSPI, ICRA

`Markit

\*\*ICRAMFI Explorer



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

During the start of October'16, Indian bond market saw yields moderating on account of positive domestic macroeconomic variable and continued global uncertainty. The newly formed Monetary Policy Committee (MPC), announced a surprise rate cut of 25 bps in RBI's 4th bi-monthly policy. In its commitment towards increasing the participation of foreign investors in bond market and enlist them in market development, RBI in the first week of October'16 announced the increase in quantum of FPI limits. This move along with the positive Inflation print helped boost the market sentiments and resulted in the 10 year benchmark yield to drop from 6.82% at the start of the month to 6.67% in a couple of trading sessions. However, yields went up on back of global bond market weakness and profit booking, ending the month at 6.79%. FPIs also sold, resulting in the outflows\* to the tune of `6000 Cr as against an inflow of over `9800 Cr in the previous month. During the second half of the month, RBI announced OMO Purchase auction of `10,000 Cr which didn't have any positive impact on yields. Also, the global volatility concerns such as UK's exit from EU, narrowing ECB's bond buying program and US Fed's caution on rate move has kept domestic market in a narrow range. Market activity was limited on account of festival season.

### RBI prioritises growth over inflation, cuts rate by 25 bps^:

The newly formed MPC voted unanimously to cut the key interest rate by a 25bps in its first policy review, citing moderating momentum of food inflation opening up space for a rate cut. Higher sowing of crops and supply management measures have helped curb rising food prices. MPC highlighted the potential cost push pressures from the 7th Pay Commission award on HRA and increase in minimum wages with possible spill overs through minimum support prices (MSP) for farm produce. Overall, RBI's stance on inflation and growth expectations appears to be more dovish than initially envisaged.

### Inflation continues to ease amid softening food inflation#:

September'16 CPI inflation eased to 13-month low of 4.31% as against 5.05% in August'16. Food remained a key contributor to this sharp easing of price pressures. However, Core CPI inched up to 4.88% from 4.72% in the previous month. The receding pressure from the food segment has kept the wholesale level down. The wholesale inflation declined to 3.57% in September'16 after it touched a two-year high in August'16 at 3.74%.

### Fiscal situation deteriorated as compared to last year~:

The fiscal deficit in first half of the current financial year widened to 83.9% as compared to the budget target of 68.1% of the last year. In absolute terms, fiscal deficit for 1HFY17 was `4.48 lakh crore, the highest level recorded for April-September'16 in last two decades. The rise in capital expenditure as well as revenue expenditure primarily on account of increase in salaries due to the implementation of 7th CPC. The gap between the expenditure and revenue for the entire fiscal, has been pegged at `5.33 lakh crore, or 3.5% of GDP, in 2016-17. The government is expected to improve the fiscal condition and achieve the targeted level by taking actions such as spectrum auctions, strategic sale in public sector companies and disinvestment.

### Outlook:

Unforeseen global volatility especially low global growth & the impact of the Great Britain exiting the EU would remain key factors along with domestic data before the US Fed decides its future developments. However, the market anticipates US Fed increasing the interest rate in one of the next two meetings depending on the economic data and the upcoming election. Markets may remain volatile due to the US Presidential election and post that the expected increase in FED funds rate in December'16 FOMC.

India is heading towards structurally lower inflation. With relatively better monsoon which has helped to stabilize food prices and the formation of MPC which is committed towards targeting inflation, volatility in inflation is expected to reduce, moving India from a volatile high inflation environment to one with a low and stable inflation. Maintaining policy continuity, the MPC reiterated 'accommodative' stance on liquidity and displayed comfort on improving inflation fundamentals. With the expected continued downtrend in CPI, we expect another 25 - 50 bps rate cut by RBI by April'17.

During H1FY17, the bond market has experienced sharp rally owing to global sentiments and the favorable domestic macro-economic conditions & positive liquidity management by RBI. Future course of the Indian bond market would be guided by the market economic variables and major policy implementation such as GST and the 7th CPC. With the 10 year yields coming down considerably, we continue to believe that the appetite in the market is still present. Based on the current market sentiments, we expect the new 10 year to trade between 6.60 - 6.80% in the near term, in absence of any external factor or event.

Source: ~CGA, Ministry of Fin, #STCI PD, ^RBI, \*MFI Explorer

## Overview:

Gold prices edged lower by almost 3% in the month of October 2016 as the US Dollar Index gained some more momentum over the rising chances of a rate hike by the Federal Reserve. The greenback also received further investor interest towards the end of the month after the FBI revealed it reopened an investigation of U.S. Democratic presidential candidate Hillary Clinton's use of a private email system, sparking fresh panic in markets, just days before the US presidential vote on 8th November'16. The yellow metal registered its first monthly close below the \$1300 per troy ounce mark since the Brexit referendum result (June 2016) as it closed at \$1277.2 per troy ounce. The US Dollar Index gained 3.1% during the month to close at 98.445, a level last seen at the start of 2016. The on-going festive demand saw the rupee price of gold trading at a premium for some time during the month before moving back into discount territory. The rupee price of gold closed at Rs.30049 per 10 grams, down by 3.6%.

## US Economic Data

The U.S. non-farm payroll addition failed to impress the market and fell short of market expectations with 156,000 jobs in September'16. The growth in wages, was also lower than expected and the unemployment rate climbed back to 5%. In totality the labour report however helped raise the odds of a December rate hike. At the end of October 2016, the probability of a rate hike in November 2016 slipped to 16.1%; while for December 2016 the odds rose to 71.4%. Most other economic releases remained balanced. Housing sector witnessed some positive growth with building permits rising by 6.3% which is the most on a month-on-month basis since November 2015. Inflation was also a green tick during the month as most indicators came in higher than previous which was complimented by impressive retail sales and auto sales growth.

## Central Banks in limelight

The Federal Open Markets Committee (FOMC) minutes for its September 2016 meeting were released which indicated that the Federal Reserve's decision not to increase rates in September was a close call. The number of dissenters to the Fed decision (of not raising rates) rose to three from one as they voted in favour of hiking interest rates. The ECB also held its benchmark refinancing rate at 0 percent in line with expectations while reiterating its willingness to work aggressively towards their inflation target.

## Outlook:

The US elections seem to be the key event driving gold prices taking over the mantle from FOMC meetings as investors give preference to politics over economics. While the race for the White House is bound to be a key event driving global asset classes, the role of Gold has been further accentuated as the election of Donald Trump in the forthcoming elections, could lead to significant escalation in political uncertainty. The Democrat Hillary Clinton's lead against Republican Donald Trump has halved since an email scandal came back to the fore recently, which has led to an improvement in his chances to win. Gold prices would see a sizeable rally in the event of a surprise election outcome of a Republican victory however a Clinton victory could see some minor correction.

Investors should expect increased volatility around the US elections as the markets are still moving from risk-on to risk-off mode with no clear trend in sight. Gold prices also are expected to remain volatile with political and economic uncertainties driving it in different directions. While on one hand, a round of positive economic data in US could keep a lid on Gold prices, the high uncertainty in the markets - taking into account the U.S. presidential elections, the Brexit talk, the struggle of EU banks should keep demand for Gold intact which acts as an efficient crisis hedge.

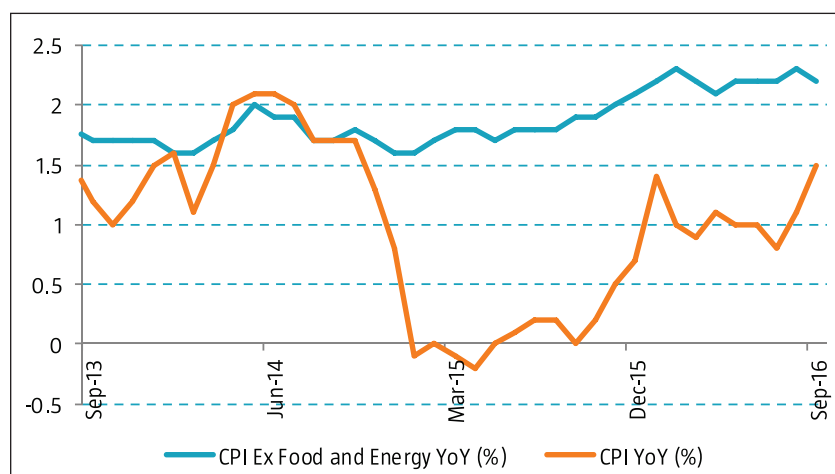
After the election results, investors are expected to revert back to focussing on every economic report in US data and how it moves the chances of a rate hike by the Fed in December'16. The October'16 labor report and November'16 FOMC meeting minutes would be key data releases which could provide cues on the possibility of a December'16 rate hike. However, the route to a rate hike is filled with questions on the strength of the US economic recovery. While we have seen unemployment rates touch to pre-crisis lows, wage growth remains timid which points towards stunted inflation. Also, though we have seen inflation picking up in US recently on the back of energy prices, core inflation remains low.

In Europe, the modest economic recovery continues to be marred by uncertainty around Brexit negotiations and other political risks. Mariano Rajoy was re-elected as Spain's prime minister last month ending a bitter period of political deadlock. However Italy referendum in December is expected to keep markets on the edge.

Strong seasonal demand for Gold saw domestic prices trading at a premium to actual prices during the month. However, gold prices swung in to discount towards the end of the month as gold prices (in dollar terms) moved higher around Diwali. Any correction in global prices of gold is expected to again push the prices back in the premium zone due to the on-going festive and wedding demand for gold.

Source: Bloomberg

## Chart of the Month:



Source: Bloomberg

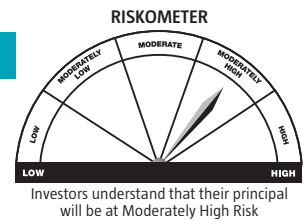
## 'AU'some Fact of the Month:

The deepest mine in the world is Mponeng gold mine, southwest of Johannesburg, South Africa, where miners now drill more than 3.9 kilometers below ground (2.4 miles). Rock temperatures reach 55 degrees Celsius. Huge refrigeration and pumping equipment cool the air to a more bearable 28 degrees Celsius.

Source: <https://www.visualcapitalist.com>

# CANARA ROBECO EQUITY DIVERSIFIED (CRED)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** To generate capital appreciation by investing in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>^</sup> :** ₹ 753.97 Crores

**Monthly AVGAUM :** ₹ 770.81 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 44.07

Regular Plan - Dividend Option ₹ 34.26

Direct Plan - Growth Option ₹ 101.89

Regular Plan - Growth Option ₹ 99.83

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

### ASSET ALLOCATION:

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

Money Market instruments : 0% - 15%

### MINIMUM INVESTMENT:

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

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

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

Regular Plan : 2.28%

Direct Plan : 1.75%

**BENCHMARK:** S&P BSE 200

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Shridatta Bhandwalkar

**TOTAL EXPERIENCE:** 1) 23 Years  
2) 10 Years

**MANAGING THIS FUND:** 1) Since 16-Sep-12  
2) Since 5-July-16

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

Standard Deviation 16.84

Portfolio Beta 1.11

Portfolio Turnover Ratio 0.91 times

R-Squared 0.94

Sharpe Ratio 0.70

## PORTFOLIO

**Name of the Instruments % to NAV**

**Equities 96.96**

**Listed 96.33**

**Banks 19.18**

HDFC Bank Ltd 7.66

State Bank of India 3.25

IndusInd Bank Ltd 2.98

Yes Bank Ltd 2.72

ICICI Bank Ltd 2.24

Lakshmi Vilas Bank Ltd 0.33

**Auto 10.72**

Tata Motors Ltd 2.63

Maruti Suzuki India Ltd 2.21

Mahindra & Mahindra Ltd 1.81

Escorts Ltd 1.52

Hero MotoCorp Ltd 1.37

Eicher Motors Ltd 1.18

**Finance 9.28**

L&T Finance Holdings Ltd 2.45

Bajaj Finserv Ltd 2.35

Max Financial Services Ltd 1.72

Cholamandalam Investment & Finance Co Ltd 1.57

Capital First Ltd 1.19

**Cement 7.14**

Ultratech Cement Ltd 3.83

Dalmia Bharat Ltd 1.68

The Ramco Cements Ltd 1.63

**Pharmaceuticals 6.83**

Sun Pharmaceutical Industries Ltd 3.73

Aurobindo Pharma Ltd 1.62

Divi's Laboratories Ltd 1.48

**Petroleum Products 5.85**

Hindustan Petroleum Corporation Ltd 2.12

Indian Oil Corporation Ltd 1.42

Castrol India Ltd 1.19

Reliance Industries Ltd 1.12

**Software 5.00**

Infosys Ltd 4.25

L&T Technology Services Ltd 0.75

**Consumer Non Durables 4.08**

Emami Ltd 1.61

Britannia Industries Ltd 1.43

Asian Paints Ltd 1.04

**Auto Ancillaries 3.80**

WABCO India Ltd 1.51

Exide Industries Ltd 1.19

Motherson Sumi Systems Ltd 1.10

**Chemicals 3.72**

Atul Ltd 1.74

Solar Industries India Ltd 1.21

Pidilite Industries Ltd 0.77

**Industrial Capital Goods 3.67**

Praj Industries Ltd 1.47

Bharat Electronics Ltd 1.19

Texmaco Rail & Engineering Ltd 1.01

**Construction Project 3.52**

Larsen & Toubro Ltd 1.49

Engineers India Ltd 1.09

Ashoka Buildcon Ltd 0.94

**Construction 2.56**

PNC Infratech Ltd 1.29

Kajaria Ceramics Ltd 1.27

**Gas 2.55**

Petronet LNG Ltd 1.29

Indraprastha Gas Ltd 1.26

**Textile Products 1.68**

K.P.R. Mill Ltd 1.68

**Transportation 1.55**

Blue Dart Express Ltd 1.00

Transport Corporation of India Ltd 0.55

**Pesticides 1.55**

UPL Ltd 1.55

**Media & Entertainment 1.50**

Zee Entertainment Enterprises Ltd 1.50

**Industrial Products 1.13**

Timken India Ltd 1.13

**Engineering Services 1.02**

VA Tech Wabag Ltd 1.02

**Unlisted 0.63**

**Transportation 0.52**

TCI Express Ltd 0.52

**Ferrous Metals 0.11**

Kudremukh Iron Ore Co Ltd 0.11

**Money Market Instruments 5.28**

CBLO 5.28

Net Current Assets -2.24

**Grand Total ( Net Asset) 100.00**

## PRODUCT POSITIONING

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

## INVESTMENT STYLE

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

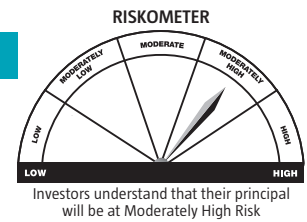
<sup>§</sup>Source ICRAMFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO EQUITY TAX SAVER (CRETS)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

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

### SCHEME OBJECTIVE:

(ELSS Scheme) 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. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 841.24 Crores

**Monthly AVGAUM :** ₹ 846.69 Crores

**NAV:** (as on October 28, 2016)  
 Direct Plan - Dividend Option ₹ 33.57  
 Regular Plan - Dividend Option ₹ 24.72  
 Direct Plan - Growth Option ₹ 50.28  
 Regular Plan - Growth Option ₹ 49.38

**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

**Subsequent purchases:** Minimum amount of ₹ 500 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 Payout Option

Direct Plan- Growth Option  
 Direct Plan- Dividend Payout Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 2.36%  
 Direct Plan : 1.67%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Yogesh Patil

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 1-Apr-16

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

Standard Deviation	16.46
Portfolio Beta	1.06
Portfolio Turnover Ratio	0.55 times
R-Squared	0.93
Sharpe Ratio	0.84

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.91</b>
<b>Listed</b>	<b>94.84</b>
<b>Banks</b>	<b>19.64</b>
HDFC Bank Ltd	8.11
IndusInd Bank Ltd	4.12
Kotak Mahindra Bank Ltd	3.21
ICICI Bank Ltd	2.11
State Bank of India	2.09
<b>Consumer Non Durables</b>	<b>11.73</b>
Glaxosmithkline Consumer Healthcare Ltd	3.41
Britannia Industries Ltd	2.85
Parag Milk Foods Ltd	1.11
Hindustan Unilever Ltd	1.02
Emami Ltd	0.78
Marico Ltd	0.78
Nestle India Ltd	0.75
I T C Ltd	0.55
Dabur India Ltd	0.48
<b>Software</b>	<b>7.95</b>
Infosys Ltd	5.40
Oracle Financial Services Software Ltd	1.82
L&T Technology Services Ltd	0.73
<b>Petroleum Products</b>	<b>6.75</b>
Hindustan Petroleum Corporation Ltd	4.21
Indian Oil Corporation Ltd	2.54
<b>Pharmaceuticals</b>	<b>6.68</b>
Divi's Laboratories Ltd	2.10
Sun Pharmaceutical Industries Ltd	1.90
Hikal Ltd	1.10
Aurobindo Pharma Ltd	1.06
Sanofi India Ltd	0.52
<b>Cement</b>	<b>5.22</b>
Ultratech Cement Ltd	3.54
Century Textiles & Industries Ltd	1.68
<b>Auto</b>	<b>5.18</b>
Tata Motors Ltd A (DVR)	3.07
Mahindra & Mahindra Ltd	1.40
Force Motors Ltd	0.71
<b>Transportation</b>	<b>4.51</b>
Container Corporation Of India Ltd	2.12
Blue Dart Express Ltd	1.21
Gateway Distriparks Ltd	0.85
Transport Corporation of India Ltd	0.33

<b>Industrial Products</b>	<b>4.00</b>
Bharat Forge Ltd	1.91
Timken India Ltd	1.55
FAG Bearings India Ltd	0.54
<b>Pesticides</b>	<b>3.14</b>
Bayer Cropscience Ltd	3.14
<b>Construction Project</b>	<b>3.03</b>
Ashoka Buildcon Ltd	1.75
Sadbhav Engineering Ltd	0.73
KEC International Ltd	0.55
<b>Industrial Capital Goods</b>	<b>2.63</b>
Texmaco Rail & Engineering Ltd	1.24
Honeywell Automation India Ltd	0.78
Praj Industries Ltd	0.61
<b>Chemicals</b>	<b>2.56</b>
Atul Ltd	1.80
Camlin Fine Sciences Ltd	0.76
<b>Auto Ancillaries</b>	<b>2.54</b>
WABCO India Ltd	1.14
MRF Ltd	0.86
Precision Camshafts Ltd	0.54
<b>Gas</b>	<b>2.53</b>
Indraprastha Gas Ltd	1.84
Petronet LNG Ltd	0.69
<b>Finance</b>	<b>1.52</b>
Cholamandalam Investment & Finance Co Ltd	0.99
Credit Analysis and Research Ltd	0.35
ICICI Prudential Life Insurance Com Ltd	0.18
<b>Construction</b>	<b>1.35</b>
Ahluwalia Contracts (India) Ltd	0.85
PNC Infratech Ltd	0.50
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.22</b>
The Indian Hotels Co Ltd	1.22
<b>Fertilisers</b>	<b>1.03</b>
Coromandel International Ltd	1.03
<b>Engineering Services</b>	<b>0.86</b>
VA Tech Wabag Ltd	0.86
<b>Media &amp; Entertainment</b>	<b>0.77</b>
Zee Entertainment Enterprises Ltd	0.77
<b>Unlisted Transportation</b>	<b>0.07</b>
TCI Express Ltd	0.07
<b>Money Market Instruments</b>	<b>4.18</b>
CBLO	4.18
Net Current Assets	0.91
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## PRODUCT POSITIONING

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

## INVESTMENT STYLE

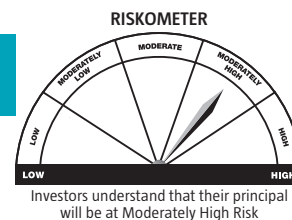
Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector



# CANARA ROBECO LARGE CAP+ FUND (CRLCF)

(as on October 28, 2016)

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



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

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

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

## FUND INFORMATION

**CATEGORY :** Open Ended Equity Scheme

### SCHEME OBJECTIVE :

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

**Monthend AUM<sup>#</sup> :** ₹ 112.70 Crores

**Monthly AVG AUM :** ₹ 113.25 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 19.61

Regular Plan - Dividend Option ₹ 16.37

Direct Plan - Growth Option ₹ 19.71

Regular Plan - Growth Option ₹ 19.08

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

### ASSET ALLOCATION :

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

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

### MINIMUM INVESTMENT:

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

**Subsequent purchases:** Minimum amount of ₹ 1,000 and multiples of ₹ 1.00 thereafter.

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

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

### PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

Regular Plan : 2.64%

Direct Plan : 1.63%

**BENCHMARK :** S&P BSE 100

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Shridatta Bhandwalder

**TOTAL EXPERIENCE :** 1) 23 Years  
2) 10 Years

**MANAGING THIS FUND :** 1) Since 16-Sep-12  
2) Since 5-July-16

## PRODUCT POSITIONING

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

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

Standard Deviation	14.64
Portfolio Beta	0.96
Portfolio Turnover Ratio	0.96 times
R-Squared	0.96
Sharpe Ratio	0.75

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>94.70</b>
<b>Listed</b>	<b>94.70</b>
<b>Banks</b>	<b>21.16</b>
HDFC Bank Ltd	8.94
IndusInd Bank Ltd	3.19
Kotak Mahindra Bank Ltd	3.18
State Bank of India	3.11
Yes Bank Ltd	2.74
<b>Auto</b>	<b>13.35</b>
Maruti Suzuki India Ltd	3.81
Tata Motors Ltd A (DVR)	3.42
Eicher Motors Ltd	3.20
Mahindra & Mahindra Ltd	2.92
<b>Finance</b>	<b>11.61</b>
Housing Development Finance Corporation Ltd	3.05
L&T Finance Holdings Ltd	2.50
Bajaj Finserv Ltd	2.19
Cholamandalam Investment & Finance Co Ltd	2.16
Max Financial Services Ltd	1.71
<b>Pharmaceuticals</b>	<b>9.34</b>
Sun Pharmaceutical Industries Ltd	4.24
Divi's Laboratories Ltd	3.01
Aurobindo Pharma Ltd	2.09
<b>Consumer Non Durables</b>	<b>8.77</b>
Emami Ltd	3.03
Asian Paints Ltd	2.98
Britannia Industries Ltd	2.76

## INVESTMENT STYLE

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

<b>Software</b>	<b>8.03</b>
Infosys Ltd	5.34
Oracle Financial Services Software Ltd	2.69
<b>Petroleum Products</b>	<b>5.56</b>
Hindustan Petroleum Corporation Ltd	2.27
Indian Oil Corporation Ltd	1.95
Castrol India Ltd	1.34
<b>Cement</b>	<b>4.47</b>
Ultratech Cement Ltd	4.47
<b>Auto Ancillaries</b>	<b>4.25</b>
Exide Industries Ltd	2.21
Motherson Sumi Systems Ltd	2.04
<b>Construction Project</b>	<b>3.22</b>
Larsen & Toubro Ltd	3.22
<b>Media &amp; Entertainment</b>	<b>2.19</b>
Zee Entertainment Enterprises Ltd	2.19
<b>Pesticides</b>	<b>1.49</b>
UPL Ltd	1.49
<b>Gas</b>	<b>1.26</b>
Petronet LNG Ltd	1.26
<b>Money Market Instruments</b>	<b>6.10</b>
CBLO	6.10
Net Current Assets	-0.80
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

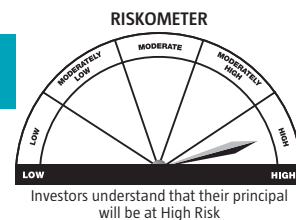
● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees.

● Please refer page no. 39 for disclaimers.

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

(Financial Opportunities, Retail Consumption & Entertainment Fund)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

**SCHEME OBJECTIVE:** The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>§</sup> :** ₹ 129.77 Crores

**Monthly AVGAUM :** ₹ 129.16 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 28.33

Direct Plan - Growth Option ₹ 30.48

Regular Plan - Dividend Option ₹ 21.80

Regular Plan - Growth Option ₹ 29.60

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

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

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

### MINIMUM INVESTMENT :

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

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

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

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

### PLANS / OPTIONS :

Regular Plan - Growth

Regular Plan - Dividend Reinvestment

Regular Plan - Dividend Payout

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/  
Payout Option

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

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

Regular Plan : 2.68%

Direct Plan : 1.82%

**BENCHMARK :** Nifty 50

**FUND MANAGER:** Mr. Hemang Kapasi

**TOTAL EXPERIENCE:** 10 Years

**MANAGING THIS FUND:** Since 13-May-16  
(As Fund Manager)  
Since 12-Jun-14  
(As Co-Fund Manager)

## PRODUCT POSITIONING

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

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

Standard Deviation	17.92
Portfolio Beta	1.11
Portfolio Turnover Ratio	0.54 times
R-Squared	0.83
Sharpe Ratio	1.06

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities Listed</b>	<b>96.17</b>
<b>Banks</b>	<b>34.33</b>
HDFC Bank Ltd	8.93
State Bank of India	6.23
ICICI Bank Ltd	4.94
Kotak Mahindra Bank Ltd	4.91
Indusind Bank Ltd	3.58
Yes Bank Ltd	2.67
DCB Bank Ltd	1.58
Bank of Baroda	1.49
<b>Consumer Non Durables</b>	<b>15.98</b>
I T C Ltd	5.93
Kansai Nerolac Paints Ltd	2.17
Britannia Industries Ltd	2.02
Glaxosmithkline Consumer Healthcare Ltd	1.94
Emami Ltd	1.55
Parag Milk Foods Ltd	1.21
Jubilant Foodworks Ltd	1.16
<b>Finance</b>	<b>15.56</b>
Housing Development Finance Corporation Ltd	2.99
Bajaj Finserv Ltd	2.48
Mahindra & Mahindra Financial Services Ltd	2.25
Cholamandalam Investment & Finance Co Ltd	1.62
L&T Finance Holdings Ltd	1.49
Capital First Ltd	1.36
Max Financial Services Ltd	1.32
IIFL Holdings Ltd	1.03
Sundaram Finance Ltd	1.02

## INVESTMENT STYLE

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

<b>Media &amp; Entertainment</b>	<b>15.45</b>
Zee Entertainment Enterprises Ltd	6.92
D B Corp Ltd	2.10
PVR Ltd	2.01
Dish TV India Ltd	1.77
Jagran Prakashan Ltd	1.63
HT Media Ltd	1.02
<b>Consumer Durables</b>	<b>5.56</b>
Whirlpool Of India Ltd	2.60
Century Plyboards (India) Ltd	2.10
Titan Company Ltd	0.86
<b>Textile Products</b>	<b>4.93</b>
Raymond Ltd	1.74
Arvind Ltd	1.60
Siyaram Silk Mills Ltd	1.59
<b>Retailing</b>	<b>2.58</b>
Aditya Birla Fashion and Retail Ltd	1.62
Future Retail Ltd	0.96
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.78</b>
The Indian Hotels Co Ltd	1.78
<b>Money Market Instruments</b>	<b>4.67</b>
CBLO	4.67
Net Current Assets	-0.84
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

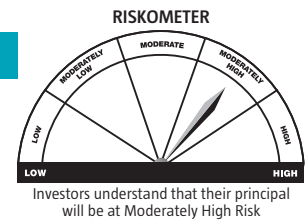
<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO EMERGING EQUITIES (CREE)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme.

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

**Monthend AUM<sup>#</sup> :** ₹ 1,358.63 Crores

**Monthly AVGAUM :** ₹ 1,341.80 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 51.28

Regular Plan - Dividend Option ₹ 40.90

Direct Plan - Growth Option ₹ 74.85

Regular Plan - Growth Option ₹ 72.35

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

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

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

## MINIMUM INVESTMENT:

**Lumpsum:** ₹ 5000 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% - if redeemed/switched out within 1 year from the date of allotment;

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

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

Regular Plan : 2.30%

Direct Plan : 1.04%

**BENCHMARK :** Nifty Free Float Midcap 100

**FUND MANAGER:** 1) Mr. Ravi Gopalakrishnan  
2) Mr. Kartik Mehta

**TOTAL EXPERIENCE:** 1) 23 Years  
2) 11 Years

**MANAGING THIS FUND:** Since 13-May-16  
Since 11-Aug-16

## PRODUCT POSITIONING

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

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

Standard Deviation 21.22

Portfolio Beta 1.22

Portfolio Turnover Ratio 0.59 times

R-Squared 0.93

Sharpe Ratio 1.58

## PORTFOLIO

**Name of the Instruments % to NAV**

<b>Equities Listed</b>	<b>96.61</b>
<b>Cement</b>	<b>8.82</b>
Century Textiles & Industries Ltd	2.85
JK Lakshmi Cement Ltd	1.77
Dalmia Bharat Ltd	1.51
The Ramco Cements Ltd	1.43
Orient Cement Ltd	1.26
<b>Banks</b>	<b>8.52</b>
IndusInd Bank Ltd	2.36
DCB Bank Ltd	2.19
Yes Bank Ltd	1.45
State Bank of India	1.43
RBL Bank Ltd	1.09
<b>Finance</b>	<b>8.33</b>
Credit Analysis and Research Ltd	2.54
Cholamandalam Investment & Finance Co Ltd	1.70
IIFL Holdings Ltd	1.66
L&T Finance Holdings Ltd	1.45
Max Financial Services Ltd	0.98
<b>Consumer Non Durables</b>	<b>7.49</b>
Tata Global Beverages Ltd	2.21
CCL Products (India) Ltd	1.80
Akzo Nobel India Ltd	1.74
Britannia Industries Ltd	1.04
Prabhat Dairy Ltd	0.70
<b>Auto Ancillaries</b>	<b>7.04</b>
Minda Industries Ltd	1.65
Asahi India Glass Ltd	1.48
WABCO India Ltd	1.15
TVS Srichakra Ltd	1.09
Precision Camshafts Ltd	0.95
Sundram Fasteners Ltd	0.72
<b>Construction Project</b>	<b>6.80</b>
Engineers India Ltd	2.73
Ashoka Buildcon Ltd	1.50

## INVESTMENT STYLE

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

Sadbhav Engineering Ltd	1.37
Techno Electric & Engineering Co Ltd	1.20
<b>Chemicals</b>	<b>6.54</b>
Atul Ltd	2.68
Navin Fluorine International Ltd	1.91
Solar Industries India Ltd	1.04
Camlin Fine Sciences Ltd	0.91
<b>Pharmaceuticals</b>	<b>5.44</b>
Divi's Laboratories Ltd	2.07
Natco Pharma Ltd	1.95
Hikal Ltd	1.42
<b>Industrial Products</b>	<b>4.92</b>
FAG Bearings India Ltd	1.54
Timken India Ltd	1.30
Finolex Industries Ltd	1.13
Bharat Forge Ltd	0.95
<b>Auto</b>	<b>4.80</b>
Force Motors Ltd	3.19
Escorts Ltd	1.61
<b>Textile Products</b>	<b>4.73</b>
Raymond Ltd	1.86
K.P.R. Mill Ltd	1.47
Arvind Ltd	1.40
<b>Industrial Capital Goods</b>	<b>4.69</b>
Praj Industries Ltd	1.42
Honeywell Automation India Ltd	1.12
Texmaco Rail & Engineering Ltd	0.92
Skipper Ltd	0.77
V-Guard Industries Ltd	0.46
<b>Construction</b>	<b>3.02</b>
Kajaria Ceramics Ltd	1.18
Ahluwalia Contracts (India) Ltd	0.93
PNC Infratech Ltd	0.91
<b>Consumer Durables</b>	<b>2.53</b>
Whirlpool Of India Ltd	1.28
Century Plyboards (India) Ltd	1.25
<b>Petroleum Products</b>	<b>2.26</b>
Indian Oil Corporation Ltd	1.26
Gulf Oil Lubricants India Ltd	1.00
<b>Gas</b>	<b>1.93</b>
Indraprastha Gas Ltd	1.93
<b>Software</b>	<b>1.80</b>
NIIT Ltd	1.13
L&T Technology Services Ltd	0.67
<b>Power</b>	<b>1.61</b>
Cesc Ltd	1.61
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>1.51</b>
The Indian Hotels Co Ltd	1.51
<b>Retailing</b>	<b>1.14</b>
Future Retail Ltd	1.14
<b>Engineering Services</b>	<b>1.06</b>
VA Tech Wabag Ltd	1.06
<b>Transportation</b>	<b>0.84</b>
Transport Corporation of India Ltd	0.84
<b>Unlisted Transportation</b>	<b>0.79</b>
TCI Express Ltd	0.79
<b>Money Market Instruments</b>	<b>3.52</b>
CBLO	3.52
Net Current Assets	-0.13
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

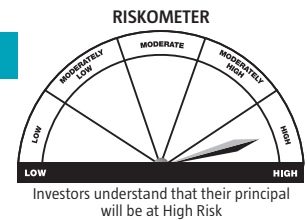
<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO INFRASTRUCTURE (CRI)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Equity Scheme

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

**Monthend AUM<sup>#</sup> :** ₹ 133.85 Crores

**Monthly AVGAUM :** ₹ 133.85 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 30.51

Regular Plan - Dividend Option ₹ 25.32

Direct Plan - Growth Option ₹ 42.40

Regular Plan - Growth Option ₹ 41.39

**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

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

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

Regular Plan : 2.61%

Direct Plan : 1.82%

**BENCHMARK:** S&P BSE 100

**FUND MANAGER:** Mr. Yogesh Patil

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 29-May-15 (As Fund Manager)  
Since 1-Dec-11 (As Co-Fund Manager)

## PRODUCT POSITIONING

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

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

Standard Deviation	21.03
Portfolio Beta	1.25
Portfolio Turnover Ratio	0.23 times
R-Squared	0.79
Sharpe Ratio	1.04

## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>96.66</b>
<b>Listed</b>	<b>95.44</b>
<b>Cement</b>	<b>17.63</b>
Ultratech Cement Ltd	9.52
Orient Cement Ltd	3.11
Grasim Industries Ltd	2.96
Century Textiles & Industries Ltd	2.04
<b>Petroleum Products</b>	<b>16.11</b>
Indian Oil Corporation Ltd	7.02
Hindustan Petroleum Corporation Ltd	6.79
Bharat Petroleum Corporation Ltd	2.30
<b>Transportation</b>	<b>14.09</b>
Container Corporation Of India Ltd	6.06
Blue Dart Express Ltd	3.68
Gateway Distriparks Ltd	2.52
Transport Corporation of India Ltd	1.83
<b>Construction Project</b>	<b>11.41</b>
Sadbhav Engineering Ltd	4.74
Ashoka Buildcon Ltd	4.35
Techno Electric & Engineering Co Ltd	1.21
Larsen & Toubro Ltd	1.11
<b>Power</b>	<b>7.54</b>
Power Grid Corporation Of India Ltd	7.54
<b>Gas</b>	<b>7.10</b>
Indraprastha Gas Ltd	3.67
Petronet LNG Ltd	3.43

## INVESTMENT STYLE

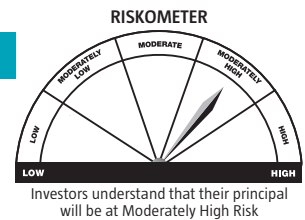
Growth	Value	Blend
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

<b>Industrial Capital Goods</b>	<b>6.89</b>
Texmaco Rail & Engineering Ltd	3.81
Praj Industries Ltd	3.08
<b>Construction</b>	<b>5.75</b>
PNC Infratech Ltd	3.22
Ahluwalia Contracts (India) Ltd	1.77
Simplex Infrastructures Ltd	0.76
<b>Engineering Services</b>	<b>3.32</b>
VA Tech Wabag Ltd	3.32
<b>Industrial Products</b>	<b>3.25</b>
Bharat Forge Ltd	2.38
Timken India Ltd	0.87
<b>Finance</b>	<b>0.90</b>
IDFC Ltd	0.90
<b>Oil</b>	<b>0.73</b>
Oil & Natural Gas Corporation Ltd	0.73
<b>Auto Ancillaries</b>	<b>0.72</b>
Exide Industries Ltd	0.72
<b>Unlisted</b>	<b>1.22</b>
<b>Transportation</b>	<b>1.22</b>
TCI Express Ltd	1.22
<b>Money Market Instruments</b>	<b>1.06</b>
CBLO	1.06
Net Current Assets	2.28
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>



# CANARA ROBECO MONTHLY INCOME PLAN (CRMIP)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

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

**Monthend AUM\*** : ₹ 275.52 Crores

**Monthly AVGAUM** : ₹ 276.94 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Growth Option	₹ 51.0865
Regular Plan - Growth Option	₹ 49.1812
Direct Plan - Monthly Divi. Option	₹ 15.3505
Regular Plan - Monthly Divi. Option	₹ 14.7282
Regular Plan - Quarterly Divi. Option	₹ 14.9934
Direct Plan - Quarterly Divi. Option	₹ 15.6389

**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:** ₹ 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 - Monthly Dividend Payout / Reinvestment Option  
Regular Plan- Quarterly Dividend Payout/ Reinvestment Option  
Direct Plan- Growth Option  
Direct Plan - Monthly Dividend Payout / Reinvestment Option  
Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

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

**EXPENSE RATIO^:** Regular Plan : 2.30%  
Direct Plan : 1.23%

**BENCHMARK:** Crisil MIP Blended Index

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

**TOTAL EXPERIENCE:** 1) 22 Years 2) 23 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 16-Sep-12

## PRODUCT POSITIONING

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

## QUANTITATIVE INFORMATION<sup>S</sup>

Yield to Maturity	7.37%
Modified Duration	5.34 Years
Average Maturity	9.36 Years

## MATURITY PROFILE

	% Allocation
0 to 3 Months	3.69%
3 to 6 Months	5.35%
6 to 12 Months	2.93%
1 -2 years	4.01%
Greater than 2 years	56.35%

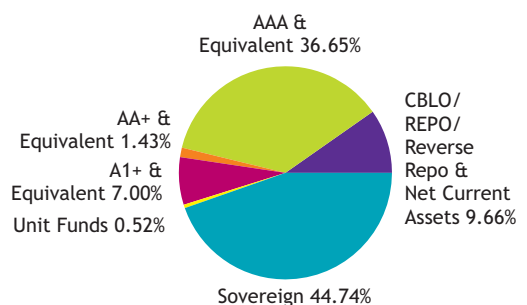
## PORTFOLIO

Name of the Instruments	% to NAV
<b>Equities</b>	<b>23.58</b>
<b>Listed</b>	<b>23.58</b>
<b>Banks</b>	<b>5.18</b>
HDFC Bank Ltd	1.57
IndusInd Bank Ltd	1.05
Bank of Baroda	0.58
ICICI Bank Ltd	0.51
Yes Bank Ltd	0.41
State Bank of India	0.40
Kotak Mahindra Bank Ltd	0.35
RBL Bank Ltd	0.31
<b>Auto</b>	<b>2.53</b>
Force Motors Ltd	0.77
Escorts Ltd	0.61
Tata Motors Ltd	0.45
Eicher Motors Ltd	0.35
Tvs Motor Company Ltd	0.35
<b>Cement</b>	<b>1.97</b>
Ultratech Cement Ltd	1.02
Century Textiles & Industries Ltd	0.54
Orient Cement Ltd	0.41
<b>Pharmaceuticals</b>	<b>1.68</b>
Sun Pharmaceutical Industries Ltd	0.91
Aurobindo Pharma Ltd	0.40
Divi's Laboratories Ltd	0.37
<b>Petroleum Products</b>	<b>1.65</b>
Hindustan Petroleum Corporation Ltd	0.62
Castrol India Ltd	0.35
Gulf Oil Lubricants India Ltd	0.34
Reliance Industries Ltd	0.34
<b>Chemicals</b>	<b>1.50</b>
Navin Fluorine International Ltd	0.72
Gujarat Fluorochemicals Ltd	0.44
Atul Ltd	0.34
<b>Software</b>	<b>1.44</b>
Infosys Ltd	0.95
Oracle Financial Services Software Ltd	0.49
<b>Construction Project</b>	<b>1.36</b>
KEC International Ltd	0.49
Ashoka Buildcon Ltd	0.44
Larsen & Toubro Ltd	0.43
<b>Finance</b>	<b>1.29</b>
Housing Development Finance Corporation Ltd	0.38
Max Financial Services Ltd	0.37
Cholamandalam Investment & Finance Co Ltd	0.27
L&T Finance Holdings Ltd	0.27
<b>Industrial Products</b>	<b>1.06</b>
Mold Tek Packaging Ltd	0.47
Bharat Forge Ltd	0.34
Timken India Ltd	0.25
<b>Auto Ancillaries</b>	<b>0.95</b>
Z.F. Steering Gear (India) Ltd	0.66
Exide Industries Ltd	0.29
<b>Construction</b>	<b>0.65</b>
PNC Infratech Ltd	0.34
Ahluwalia Contracts (India) Ltd	0.31
<b>Industrial Capital Goods</b>	<b>0.50</b>
Texmaco Rail & Engineering Ltd	0.28
GE T&D India Ltd	0.22
<b>Media &amp; Entertainment</b>	<b>0.45</b>
Zee Entertainment Enterprises Ltd	0.30
Dish TV India Ltd	0.15
<b>Consumer Non Durables</b>	<b>0.33</b>
CCL Products (India) Ltd	0.33
<b>Engineering Services</b>	<b>0.31</b>
VA Tech Wabag Ltd	0.31
<b>Textile Products</b>	<b>0.27</b>
Arvind Ltd	0.27

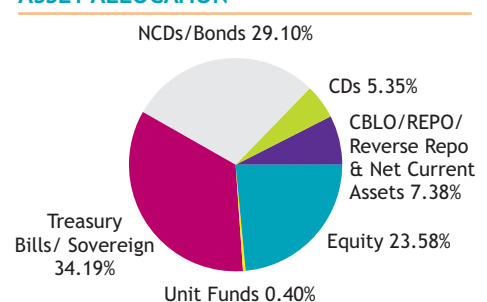
<b>Gas</b>	<b>0.25</b>
Indraprastha Gas Ltd	0.25
<b>Hotels, Resorts And Other Recreational Activities</b>	<b>0.21</b>
The Indian Hotels Co Ltd	0.21
<b>Debt Instruments</b>	<b>29.11</b>
Food Corporation Of India	6.01
LIC Housing Finance Ltd	3.77
Housing Development Finance Corporation Ltd	3.75
Indiabulls Housing Finance Ltd	3.64
Power Grid Corporation of India Ltd	1.91
Power Grid Corporation of India Ltd	1.89
Housing Development Finance Corporation Ltd	1.88
Power Grid Corporation of India Ltd	1.87
Housing Development Finance Corporation Ltd	1.84
Dewan Housing Finance Corporation Ltd	1.09
L&T Infrastructure Finance Ltd	1.09
Housing Development Finance Corporation Ltd	0.37
<b>Money Market Instruments</b>	<b>5.35</b>
IDBI Bank Ltd	5.35
<b>Government Securities</b>	<b>34.17</b>
8.19% RAJASTHAN UDAY 23-JUN-26	7.63
8.17% GOI 01-DEC-44	6.06
9.20% GOI 30-SEP-30	4.26
8.24% GOI 10-NOV-33	4.01
7.73% GOI 19-DEC-34	3.84
8.39% RAJASTHAN UDAY 15-MAR-26	1.93
7.61% GOI 09-MAY-30	1.91
7.59% GOI 11-JAN-26	1.90
7.72% GOI 25-MAY-25	1.90
6.97% GOI 06-SEP-26	0.73
7.72% GOI 26-OCT-55	0.00
<b>Mutual Fund Investments</b>	<b>0.40</b>
Canara Robeco Saving Plus	0.40
CBLO	3.69
Other Current Assets	3.70
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION

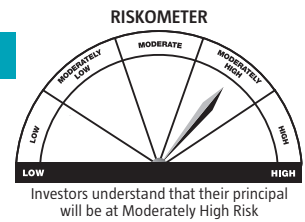


# CANARA ROBECO INDIGO (Income from Debt Instruments & Gold) FUND (CRIF) (as on October 28, 2016)

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

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

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



## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate income from a portfolio constituted of debt & money market securities along with investments in Gold ETFs. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 52.86 Crores

**Monthly AVG AUM :** ₹ 53.40 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Growth Option ₹ 15.0948

Regular Plan - Growth Option ₹ 14.7149

Regular Plan - Quarterly Divi. Option ₹ 10.8716

Direct Plan - Quarterly Divi. Option ₹ 11.5088

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

### ASSET ALLOCATION:

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

### 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- Quarterly Dividend Payout/  
Reinvestment Option

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

Regular Plan : 2.31%

Direct Plan : 1.64%

**BENCHMARK:** Canara Robeco Blended Gold Index<sup>55</sup>

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

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

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

## PRODUCT POSITIONING

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

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

Yield to Maturity	6.86%
Modified Duration	1.18 Years
Average Maturity	1.47 Years

## MATURITY PROFILE

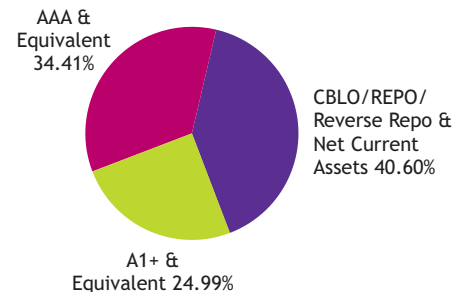
	% Allocation
Net Current Assets	15.61%
0 to 3 Months	14.59%
3 to 6 Months	18.59%
6 to 12 Months	5.76%
Greater than 2 years	19.83%

## PORTFOLIO

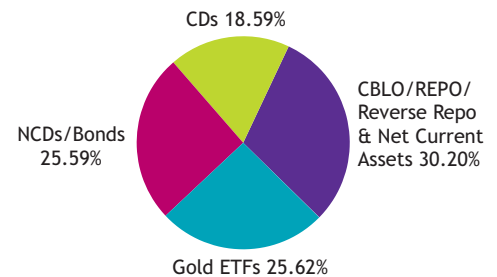
Name of the Instruments	% to NAV
<b>Money Market Instruments</b>	<b>18.59</b>
IDBI Bank Ltd	18.59
<b>Debt Instruments</b>	<b>25.59</b>
Power Grid Corporation of India Ltd	9.94
Rural Electrification Corporation Ltd	9.89
LIC Housing Finance Ltd	5.76
<b>Mutual Fund Investments</b>	<b>25.62</b>
Canara Robeco Gold ETF	13.89
Goldman Sachs Gold ETS	10.63
Reliance Gold ETF	0.79
Kotak Gold ETF	0.31
CBLO	14.59
Other Current Assets	15.61
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## RATING PROFILE

(% to net assets)



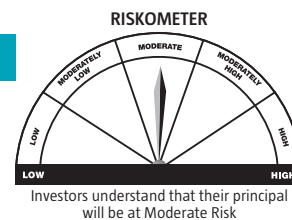
## ASSET ALLOCATION



<sup>55</sup> Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use.

# CANARA ROBECO INCOME (CRINC)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

To generate income through investment in debt and money market securities of different maturity and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.

Monthend AUM<sup>#</sup> : ₹ 123.96 Crores

Monthly AVGAUM : ₹ 124.35 Crores

NAV: (as on October 28, 2016)

Direct Plan - Quarterly Divi. Option ₹ 15.0075

Regular Plan - Quarterly Divi. Option ₹ 14.6375

Direct Plan - Growth Option ₹ 34.5029

Regular Plan - Growth Option ₹ 33.6851

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

### ASSET ALLOCATION:

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

### 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 - Quarterly Dividend Reinvestment Option/Payout Option

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 1.90%

Direct Plan : 1.19%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 22 Years

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

## PRODUCT POSITIONING

Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds. As majority of the portfolio gets invested in high quality debt papers, it provides consistent accrual income to the portfolio.

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

Yield to Maturity 7.09%

Modified Duration 6.55 Years

Average Maturity 11.31 Years

## MATURITY PROFILE

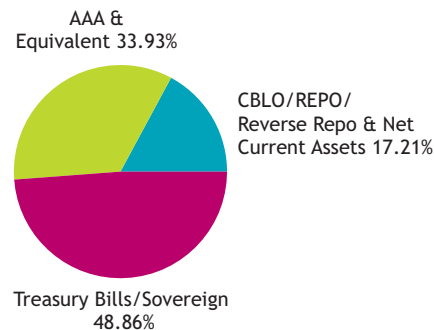
	% Allocation
Net Current Assets	7.30%
0 to 3 Months	9.93%
Greater than 2 years	82.79%

## PORTFOLIO

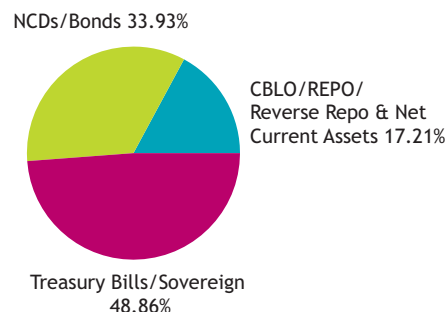
Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		<b>33.92</b>
National Bank For Agriculture & Rural Development	AAA(CRISIL)	8.84
Housing Development Finance Corporation Ltd	AAA(CRISIL)	8.32
Power Finance Corporation Ltd	AAA(CRISIL)	8.12
Food Corporation Of India	AAA(CRISIL)	4.45
LIC Housing Finance Ltd	AAA(CRISIL)	4.19
<b>Government Securities</b>		<b>48.86</b>
8.17% GOI 01-DEC-44	Sovereign	8.98
7.61% GOI 09-MAY-30	Sovereign	8.49
7.72% GOI 25-MAY-25	Sovereign	8.46
7.59% GOI 20-MAR-29	Sovereign	8.45
7.73% GOI 19-DEC-34	Sovereign	4.27
8.19% RAJASTHAN UDAY 23-JUN-26	Sovereign	4.24
6.97% GOI 06-SEP-26	Sovereign	3.27
7.16% GOI 20-MAY-23	Sovereign	2.46
8.47% MAHARASHTRA SDL 10-FEB-26	Sovereign	0.24
CBLO		9.92
Other Current Assets		7.30
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)

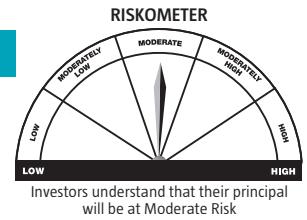


## ASSET ALLOCATION





# CANARA ROBECO GILT PGS(Provident Fund, Gratuity & Superannuation Fund)(CRGP) (as on Oct. 28,2016)



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

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

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

## FUND INFORMATION

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

**SCHEME OBJECTIVE:** To provide risk free return (except interest rate risk) and long term capital appreciation by investing only in Govt. Securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 54.90 Crores

**Monthly AVGAUM :** ₹ 53.96 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 15.0201

Regular Plan - Dividend Option ₹ 14.7645

Direct Plan - Growth Option ₹ 45.3717

Regular Plan - Growth Option ₹ 44.6679

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

**ASSET ALLOCATION:**

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

**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 :** Nil

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

Regular Plan : 1.25%

Direct Plan : 0.57%

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

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 24-Aug-14

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

Yield to Maturity	6.97%
Modified Duration	6.75 Years
Average Maturity	11.86 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.70%
0 to 3 Months	9.70%
Greater than 2 years	87.60%

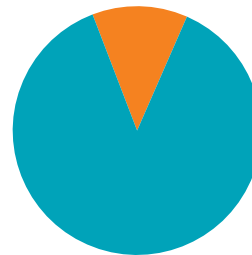
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Government Securities</b>		<b>87.61</b>
7.88% GOI 19-MAR-30	Sovereign	39.07
7.59% GOI 11-JAN-26	Sovereign	28.62
8.17% GOI 01-DEC-44	Sovereign	10.14
8.19% RAJASTHAN UDAY 23-JUN-26	Sovereign	9.58
8.13% GOI 22-JUN-45	Sovereign	0.20
CBLO		9.69
Other Current Assets		2.70
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE & ASSET ALLOCATION

(% to net assets)

CBLO/REPO/Reverse Repo & Net Current Assets 12.40%



Treasury Bills/Sovereign 87.60%

## PRODUCT POSITIONING

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

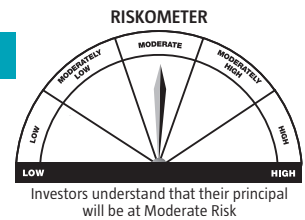
<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO DYNAMIC BOND FUND (CRDBF)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

### SCHEME OBJECTIVE:

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

Monthend AUM<sup>#</sup> : ₹ 209.43 Crores

Monthly AVGAUM : ₹ 209.30 Crores

NAV: (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 14.2916

Direct Plan - Growth Option ₹ 18.5784

Regular Plan - Dividend Option ₹ 14.0068

Regular Plan - Growth Option ₹ 18.2413

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

### ASSET ALLOCATION:

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

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

### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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

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

Regular Plan : 1.74%

Direct Plan : 1.00%

**BENCHMARK:** CRISIL Composite Bond Fund Index

**FUND MANAGER:** Mr. Girish Hisaria

**TOTAL EXPERIENCE:** 13 Years

**MANAGING THIS FUND:** Since 24-Aug-14

## PRODUCT POSITIONING

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

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

Yield to Maturity 6.98%

Modified Duration 5.95 Years

Average Maturity 9.19 Years

## MATURITY PROFILE

	% Allocation
Net Current Assets	2.65%
0 to 3 Months	7.79%
Greater than 2 years	89.56%

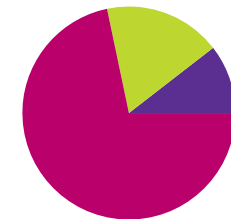
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Debt Instruments</b>		
National Bank For Agriculture & Rural Development	AAA(CRISIL)	17.76
Housing Development Finance Corporation Ltd	AAA(CRISIL)	7.85
LIC Housing Finance Ltd	AAA(CRISIL)	4.97
Housing Development Finance Corporation Ltd	AAA(CRISIL)	2.48
<b>Government Securities</b>		
7.72% GOI 25-MAY-25	Sovereign	20.02
7.68% GOI 15-DEC-23	Sovereign	19.99
7.59% GOI 20-MAR-29	Sovereign	10.00
7.88% GOI 19-MAR-30	Sovereign	5.12
8.18% HARYANA UDAY 15-JUN-26	Sovereign	5.03
7.59% GOI 11-JAN-26	Sovereign	5.00
8.39% RAJASTHAN UDAY 15-MAR-26	Sovereign	2.54
8.14% HARYANA UDAY 30-JUN-26	Sovereign	2.51
8.17% GOI 01-DEC-44	Sovereign	1.59
CBLO		7.79
Other Current Assets		2.65
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)

AAA & Equivalent 17.76%

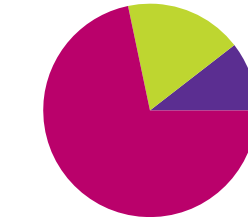


CBLO/REPO/Reverse Repo & Net Current Assets 10.44%

Treasury Bills/ Sovereign 71.80%

## ASSET ALLOCATION

NCDs/Bonds 17.76%



CBLO/REPO/Reverse Repo & Net Current Assets 10.44%

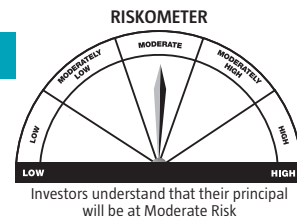
Treasury Bills/ Sovereign 71.80%

# CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND (CRMTF) (as on October 28, 2016)

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

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

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



## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

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

**Monthend AUM<sup>^</sup> :** ₹ 349.13 Crores

**Monthly AVG AUM :** ₹ 348.20 Crores

**NAV :** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 11.6319

Regular Plan - Dividend Option ₹ 11.4930

Direct Plan - Growth Option ₹ 13.0376

Regular Plan - Growth Option ₹ 12.8892

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

## ASSET ALLOCATION :

Gol & Debt Securities: 60%-100%

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

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

## MINIMUM INVESTMENT:

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

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

**SIP/STP/SWP:** ₹ 1000 and ₹ 2,000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.

## PLANS / OPTIONS :

Regular Plan- Growth Option

Regular Plan- Dividend Reinvestment Option/ Payout Option

Direct Plan- Growth Option

Direct Plan- Dividend Reinvestment Option/ Payout Option

**ENTRY LOAD:** Nil

## EXIT LOAD:

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

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

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

Regular Plan : 1.25%

Direct Plan : 0.59%

**BENCHMARK :** CRISIL Composite Bond Fund Index

**FUND MANAGER :** Mr. Avnish Jain

**TOTAL EXPERIENCE:** 22 Years

**MANAGING THIS FUND:** Since 7-Feb-14

## PRODUCT POSITIONING

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

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

Yield to Maturity	7.61%
Modified Duration	2.47 Years
Average Maturity	3.24 Years

## MATURITY PROFILE

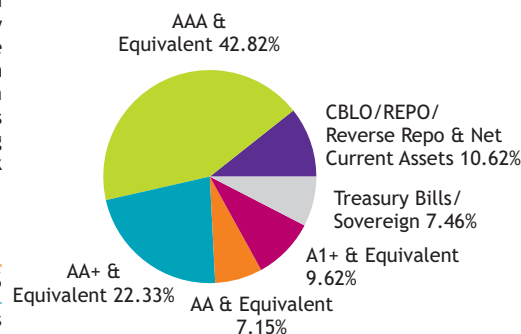
	% Allocation
Net Current Assets	4.13%
0 to 3 Months	9.34%
3 to 6 Months	2.88%
6 to 12 Months	9.66%
1 -2 years	18.78%
Greater than 2 years	55.22%

## PORTFOLIO

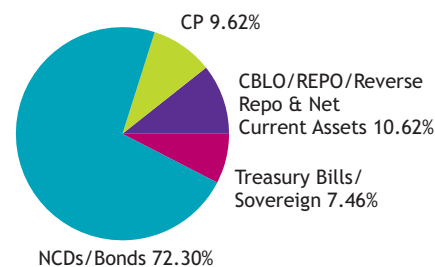
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>9.62</b>
Piramal Enterprises Ltd	A1+(ICRA)	6.78
Raymond Ltd	A1+(CRISIL)	2.84
<b>Debt Instruments</b>		<b>72.31</b>
Emami Ltd	AA+(CRISIL)	7.22
Capital First Ltd	AA+(CARE)	7.21
Repro Home Finance Ltd	AA(CARE)	7.15
Tata Motors Ltd	AA+(CARE)	6.42
Rural Electrification Corporation Ltd	AAA(CRISIL)	5.99
LIC Housing Finance Ltd	AAA(CRISIL)	4.47
Power Grid Corporation Of India Ltd	AAA(CRISIL)	3.07
Power Finance Corporation Ltd	AAA(CRISIL)	3.01
Power Finance Corporation Ltd	AAA(CRISIL)	2.96
Rural Electrification Corporation Ltd	AAA(CRISIL)	2.96
LIC Housing Finance Ltd	AAA(CRISIL)	2.91
Kotak Mahindra Prime Ltd	AAA(CRISIL)	2.88
Power Finance Corporation Ltd	AAA(CRISIL)	2.88
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.88
Dewan Housing Finance Corporation Ltd	AAA(CARE)	2.86
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.57
Tata Motors Ltd	AA+(CARE)	1.48
Power Grid Corporation of India Ltd	AAA(CRISIL)	1.48
LIC Housing Finance Ltd	AAA(CRISIL)	1.47
Indiabulls Housing Finance Ltd	AAA(CARE)	1.44
<b>Government Securities</b>		<b>7.45</b>
7.59% GOI 11-JAN-26	Sovereign	1.50
8.52% UTTAR PRADESH UDAY 29-MAR-22	Sovereign	1.50
7.68% GOI 15-DEC-23	Sovereign	1.50
8.14% HARYANA UDAY 30-JUN-26	Sovereign	1.50
6.97% GOI 06-SEP-26	Sovereign	1.45
CBLO		6.49
Other Current Assets		4.13
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



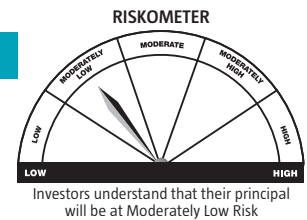
<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO SHORT TERM FUND (CRSTF)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

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

**Monthend AUM<sup>#</sup> :** ₹ 133.28 Crores

**Monthly AVGAUM :** ₹ 133.29 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Growth Option ₹ 18.1850

Direct Plan - Monthly Dividend Option ₹ 10.1766

Regular Plan - Growth Option ₹ 17.9021

Regular Plan -

Monthly Dividend Option ₹ 10.1727

Regular Plan - Weekly Dividend Option ₹ 10.1201

Direct Plan - Weekly Dividend Option ₹ 10.1204

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

### ASSET ALLOCATION:

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

### MINIMUM INVESTMENT :

**Lumpsum:** ₹ 5000 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 - Weekly Dividend Reinvestment

Regular Plan - Monthly Dividend Reinvestment

Regular Plan - Monthly Dividend Payout

Direct Plan - Growth

Direct Plan - Weekly Dividend Reinvestment

Direct Plan - Monthly Dividend Reinvestment

Direct Plan - Monthly Dividend Payout

**ENTRY LOAD:** Nil

### EXIT LOAD :

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

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

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

Regular Plan : 1.10%

Direct Plan : 0.60%

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

**FUND MANAGER:** Ms. Suman Prasad

**TOTAL EXPERIENCE:** 18 Years

**MANAGING THIS FUND:** Since 12-Apr-11

## PRODUCT POSITIONING

Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon of 6 to 9 months and wishes to avoid high volatility. In terms of risk return, Canara Robeco Short Term Fund is positioned between Floating Rate Funds & Medium Term Funds. The fund generates income predominantly from accrual yields on high quality Money Market Instruments, while an active trading strategy is followed for generating Alpha.

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

Yield to Maturity 7.11%

Modified Duration 1.27 Years

Average Maturity 1.54 Years

## MATURITY PROFILE

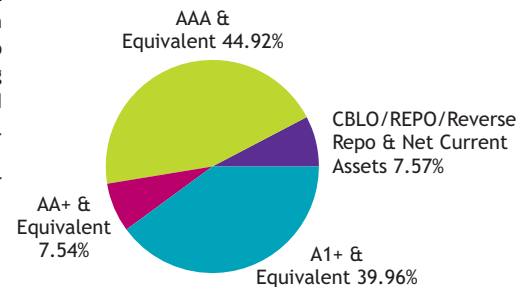
	% Allocation
Net Current Assets	2.71%
0 to 3 Months	27.33%
3 to 6 Months	7.34%
6 to 12 Months	28.99%
1 -2 years	3.81%
Greater than 2 years	29.82%

## PORTFOLIO

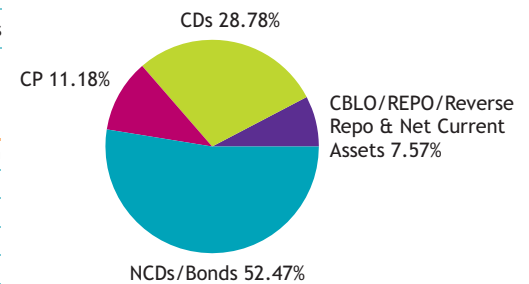
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>39.97</b>
Raymond Ltd	A1+(CRISIL)	7.45
Andhra Bank	A1+(CARE)	7.34
Yes Bank Ltd	A1+(ICRA)	7.20
Axis Bank Ltd	A1+(CRISIL)	7.19
ICICI Bank Ltd	A1+(ICRA)	7.06
Housing Development Finance Corporation Ltd	A1+(ICRA)	3.73
<b>Debt Instruments</b>		<b>52.46</b>
L&T Infrastructure Finance Ltd	AA+(CARE)	7.54
Can Fin Homes Ltd	AAA(CARE)	7.53
Indian Railway Finance Corporation Ltd	AAA(CRISIL)	4.06
Power Grid Corporation of India Ltd	AAA(CRISIL)	3.89
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.88
Power Grid Corporation of India Ltd	AAA(CRISIL)	3.86
NTPC Ltd	AAA(CRISIL)	3.86
LIC Housing Finance Ltd	AAA(CRISIL)	3.84
Rural Electrification Corporation Ltd	AAA(CRISIL)	3.81
Kotak Mahindra Prime Ltd	AAA(CRISIL)	3.76
Power Finance Corporation Ltd	AAA(CRISIL)	3.75
Indiabulls Housing Finance Ltd	AAA(CARE)	1.51
Housing Development Finance Corporation Ltd	AAA(CRISIL)	1.17
CBLO		4.86
Other Current Assets		2.71
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)

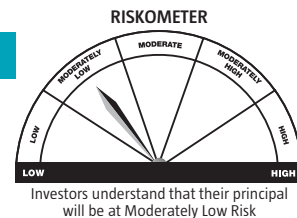


## ASSET ALLOCATION



# CANARA ROBECO SAVINGS PLUS FUND (CRSPF)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY :** Open Ended Debt Scheme

### SCHEME OBJECTIVE :

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

**Monthend AUM #** : ₹ 971.98 Crores

**Monthly AVGAUM** : ₹ 956.57 Crores

**NAV :** (as on October 28, 2016)

Regular Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan -

Daily Dividend Reinvestment Option ₹ 10.2600

Direct Plan - Dividend Option ₹ 22.3133

Regular Plan - Dividend Option ₹ 22.1713

Direct Plan - Growth Option ₹ 24.9032

Regular Plan - Growth Option ₹ 24.7524

Direct Plan -

Monthly Dividend Option ₹ 10.2624

Regular Plan -

Monthly Dividend Option ₹ 10.2623

Regular Plan -

Weekly Dividend Option ₹ 10.2623

Direct Plan - Weekly Dividend Option ₹ 10.2625

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

### ASSET ALLOCATION :

Indian Money Market Instruments : 70% - 100%

Indian Debt Securities : 0-30%

### MINIMUM INVESTMENT :

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

**SIP/STP/SWP:** For monthly frequency - ₹ 1000 and

in multiples of ₹ 1 thereafter

For quarterly frequency - ₹ 2000 and in multiples

of ₹ 1 thereafter

### PLANS / OPTIONS :

Regular Plan-Growth Option

Regular Plan- Dividend Reinvestment / Payout Option

Regular Plan-Daily Dividend Reinvestment Option

Regular Plan-Weekly Dividend Payout/ Reinvestment Option

Regular Plan- Monthly Dividend Payout/ Reinvestment Option

Direct Plan-Growth Option

Direct Plan- Dividend Reinvestment / Payout Option

Direct Plan-Daily Dividend Reinvestment Option

Direct Plan-Weekly Dividend Payout/ Reinvestment Option

Direct Plan- Monthly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

### EXPENSE RATIO^:

Regular Plan : 0.55%

Direct Plan : 0.37%

**BENCHMARK:** Crisil Liquid Fund Index

**FUND MANAGER:** 1) Mr. Girish Hisaria

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1) 13 Years 2) 18 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14

2) Since 12-Apr-11

## PRODUCT POSITIONING

Canara Robeco Savings Plus Fund aims at primarily generating accrual income from investments in money market and debt securities. The Scheme is ideally suited for investors looking at a comparatively lower risk strategy short term debt fund.

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

Yield to Maturity 7.49%

Modified Duration 0.79 Years

Average Maturity 0.90 Years

## MATURITY PROFILE

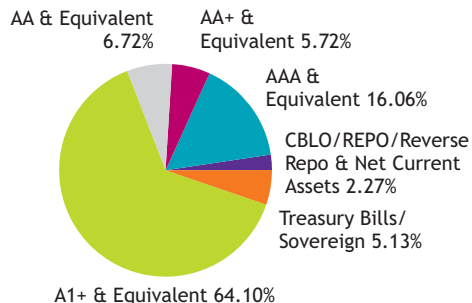
	% Allocation
Net Current Assets	1.00%
0 to 3 Months	14.59%
3 to 6 Months	30.17%
6 to 12 Months	31.42%
1 -2 years	6.23%
Greater than 2 years	16.62%

## PORTFOLIO

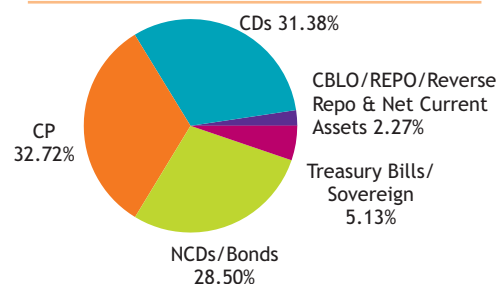
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>64.07</b>
Corporation Bank	A1+(CRISIL)	5.03
Piramal Enterprises Ltd	A1+(ICRA)	5.03
Vijaya Bank	A1+(CARE)	4.86
Shapoorji Pallonji & Company Ltd	A1+(ICRA)	4.86
Manappuram Finance Ltd	A1+(ICRA)	4.85
Axis Bank Ltd	A1+(CRISIL)	2.55
Cox & Kings Ltd	A1+(CARE)	2.54
Export Import Bank Of India	A1+(CRISIL)	2.52
National Bank For Agriculture & Rural Development	A1+(CRISIL)	2.52
Shapoorji Pallonji & Company Ltd	A1+(ICRA)	2.52
Yes Bank Ltd	A1+(ICRA)	2.51
Corporation Bank	A1+(CRISIL)	2.51
ICICI Bank Ltd	A1+(ICRA)	2.51
Family Credit Ltd	A1+(CARE)	2.51
JM Financial Products Ltd	A1+(ICRA)	2.50
ICICI Bank Ltd	A1+(ICRA)	2.47
Piramal Enterprises Ltd	A1+(ICRA)	2.43
Export Import Bank Of India	A1+(CRISIL)	2.42
Aspire Home Finance Corporation Ltd	A1+(ICRA)	2.41
India Infoline Finance Ltd	A1+(ICRA)	1.54
Housing Development Finance Corporation Ltd	A1+(ICRA)	1.52
ICICI Bank Ltd	A1+(ICRA)	0.97
Axis Bank Ltd	A1+(CRISIL)	0.49
<b>Debt Instruments</b>		<b>28.50</b>
Tata Motors Ltd	AA+(CARE)	2.61
Dewan Housing Finance Corporation Ltd	AAA(CARE)	2.60
Recco Home Finance Ltd	AA(CARE)	2.59
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.59
Emami Ltd	AA+(CRISIL)	2.59
India Infoline Housing Finance Ltd	AA(ICRA)	2.58
Dewan Housing Finance Corporation Ltd	AAA(CARE)	2.57
Indiabulls Housing Finance Ltd	AAA(CARE)	2.06
Rural Electrification Corporation Ltd	AAA(CRISIL)	1.60
Recco Home Finance Ltd	AA(CARE)	1.54
Bajaj Finance Ltd	AAA(IND)	1.05
Power Finance Corporation Ltd	AAA(CRISIL)	1.05
Bajaj Finance Ltd	AAA(IND)	1.04
Dewan Housing Finance Corporation Ltd	AAA(CARE)	1.03
Tata Motors Ltd	AA+(CARE)	0.53
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	0.47
Treasury Bills		5.13
CBLO		1.30
Other Current Assets		1.00
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION



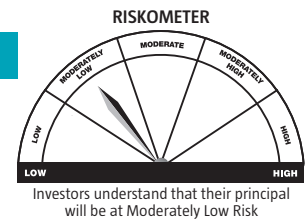
<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

# CANARA ROBECO TREASURY ADVANTAGE FUND (CRTAF)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE:** To generate income/capital appreciation through a low risk strategy by investment in Debt Securities and Money Market Instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM #** : ₹ 78.39 Crores

**Monthly AVGAUM** : ₹ 83.45 Crores

**NAV:** (as on October 28, 2016)

Direct Plan - Daily Dividend Reinvestment Option	₹ 1,240.7100
Direct Plan - Dividend Option	₹ 1,389.4757
Direct Plan - Growth Option	₹ 2,426.1718
Institutional Plan - Daily Dividend Option**	₹ 1,240.7100
Institutional Plan - Growth Option**	₹ 2,558.3632
Direct Plan - Monthly Dividend Option	₹ 1,002.7823
Retail Plan - Daily Dividend Option**	₹ 1,240.7100
Retail Plan - Dividend Option**	₹ 1,713.3270
Retail Plan - Growth Option**	₹ 2,489.4459
Retail Plan - Monthly Divi. Option**	₹ 1,240.9548
Retail Plan - Weekly Divi. Option**	₹ 1,240.9548
Regular Plan - Daily Dividend Reinvestment Option**	₹ 1,240.7100
Regular Plan - Growth Option	₹ 2,397.1473
Regular Plan - Monthly Dividend Option	₹ 1,003.1327
Regular Plan - Weekly Dividend Option	₹ 1,240.9759
Direct Plan - Weekly Dividend Option	₹ 1,241.0235

**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:** ₹ 5000 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 Option : Daily Dividend Reinvestment  
Regular Plan - Weekly Dividend Reinvestment  
Regular Plan - Weekly Dividend Payout  
Regular Plan - Monthly Dividend Reinvestment  
Regular Plan - Monthly Dividend Payout  
Direct Plan - Growth Option  
Direct Plan - Dividend Option : Daily Dividend Reinvestment  
Direct Plan - Weekly Dividend Reinvestment

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

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

**EXPENSE RATIO ^:**

Regular Plan : 0.95%  
Direct Plan : 0.25%

**BENCHMARK:** Crisil Liquid Fund Index

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

**TOTAL EXPERIENCE:** 1) 13 Years  
2) 18 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14  
2) Since 12-Apr-11

## PRODUCT POSITIONING

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

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

Yield to Maturity	6.72%
Modified Duration	0.40 Years
Average Maturity	0.46 Years

## MATURITY PROFILE

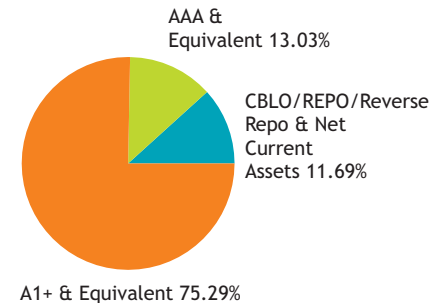
	% Allocation
Net Current Assets	-0.48%
0 to 3 Months	56.57%
3 to 6 Months	31.33%
6 to 12 Months	6.00%
Greater than 2 years	6.58%

## PORTFOLIO

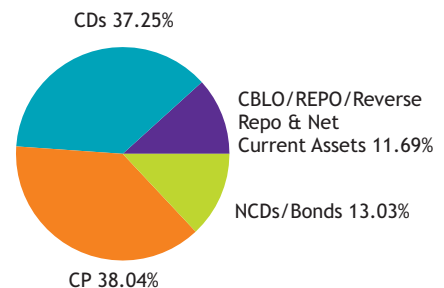
Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		<b>75.29</b>
Small Industries Development Bank Of India	A1+(CARE)	6.37
Indian Bank	A1+(IND)	6.36
Indiabulls Housing Finance Ltd	A1+(CRISIL)	6.34
Aditya Birla Finance Ltd	A1+(ICRA)	6.34
National Bank For Agriculture & Rural Development	A1+(CRISIL)	6.33
L&T Infrastructure Finance Ltd	A1+(CARE)	6.33
Raymond Ltd	A1+(CRISIL)	6.33
Andhra Bank	A1+(CARE)	6.24
Vijaya Bank	A1+(CARE)	6.22
Yes Bank Ltd	A1+(ICRA)	6.22
Axis Bank Ltd	A1+(CRISIL)	6.21
ICICI Bank Ltd	A1+(ICRA)	6.00
<b>Debt Instruments</b>		<b>13.02</b>
Power Finance Corporation Ltd	AAA(CRISIL)	6.58
Housing Development Finance Corporation Ltd	AAA(CRISIL)	6.44
CBLO		12.16
Other Current Assets		-0.47
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)

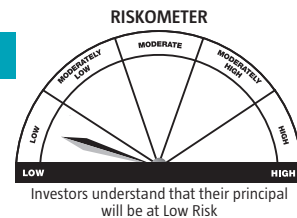


## ASSET ALLOCATION



# CANARA ROBECO LIQUID (CRL)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Cash Management Scheme

**SCHEME OBJECTIVE:** To enhance the income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities. However, there can be no assurance that the investment objective of the scheme will be realized.

**Monthend AUM<sup>#</sup> :** ₹ 1,327.06 Crores

**Monthly AVGAUM :** ₹ 1,334.56 Crores

**NAV:** (as on October 28, 2016)

Direct Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Direct Plan - Dividend Option ₹ 1,372.4721

Direct Plan - Growth Option ₹ 1,917.0282

Unclaimed Redmp &

Dividend Plan-Direct Growth ₹ 1,041.4037

Institutional Plan-Growth Option\*\* ₹ 2,807.8433

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

Direct Plan-Monthly Divi. Option ₹ 1,000.4084

Retail Plan-Monthly Divi. Option\*\* ₹ 1,005.8617

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

Retail Plan - Growth Option\*\* ₹ 2,727.0170

Retail Plan - Weekly Divi. Option\*\* ₹ 1,005.8612

Regular Plan -

Daily Divi. Reinvestment Option ₹ 1,005.5000

Regular Plan - Growth Option ₹ 1,913.7371

Regular Plan - Monthly Divi. Option ₹ 1,000.4068

Regular Plan - Weekly Divi. Option ₹ 1,000.4066

Direct Plan - Weekly Divi. Option ₹ 1,000.4083

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

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

**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 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

Unclaimed Redmp & Dividend Plan-Direct Growth

**ENTRY LOAD:** Nil

**EXIT LOAD:** Nil

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

Regular Plan : 0.09% ● Direct Plan : 0.12%

**BENCHMARK:** Crisil Liquid Fund Index

**FUND MANAGER:** 1) Mr. Girish Hisaria

2) Ms. Suman Prasad

**TOTAL EXPERIENCE:** 1)13 Years 2) 18 Years

**MANAGING THIS FUND:** 1) Since 24-Aug-14

2) Since 18-Mar-11

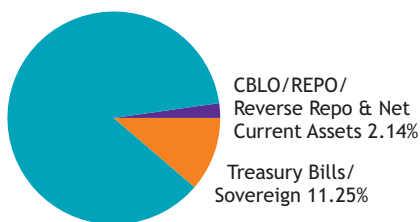
## PRODUCT POSITIONING

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

## RATING PROFILE

(% to net assets)

A1+ & Equivalent 86.60%



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

Yield to Maturity 6.67%

Modified Duration 0.07 Years

Average Maturity 0.08 Years

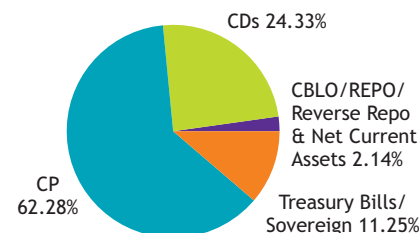
## MATURITY PROFILE

% Allocation

Net Current Assets -0.40%

0 to 3 Months 100.40%

## ASSET ALLOCATION



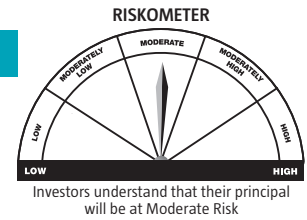
## PORTFOLIO

Name of the Instruments	Rating	% to NAV
<b>Money Market Instruments</b>		
Aditya Birla Fashion and Retail Ltd	A1+(CRISIL)	86.60
Godrej Industries Ltd	A1+(ICRA)	7.15
India Infoline Finance Ltd	A1+(ICRA)	6.02
Alkem Laboratories Ltd	A1+(CRISIL)	5.64
Raymond Ltd	A1+(CRISIL)	5.61
IDFC Bank Ltd	A1+(ICRA)	3.77
Manappuram Finance Ltd	A1+(ICRA)	3.76
India Infoline Finance Ltd	A1+(CRISIL)	3.75
Cox & Kings Ltd	A1+(ICRA)	3.75
PTC India Financial Services Ltd	A1+(CARE)	3.75
Rural Electrification Corporation Ltd	A1+(CRISIL)	3.74
Aspire Home Finance Corporation Ltd	A1+(CARE)	3.74
Vijaya Bank	A1+(ICRA)	3.74
RBL Bank Ltd	A1+(CARE)	3.74
Andhra Bank	A1+(ICRA)	3.74
Kotak Mahindra Bank Ltd	A1+(CARE)	3.74
IDFC Bank Ltd	A1+(CRISIL)	3.74
ICICI Bank Ltd	A1+(ICRA)	3.74
Alkem Laboratories Ltd	A1+(ICRA)	1.88
Raymond Ltd	A1+(CRISIL)	1.88
Cox & Kings Ltd	A1+(CRISIL)	1.87
Dalmia Bharat Ltd	A1+(CARE)	1.87
Sutlej Textiles and Industries Ltd	A1+(CARE)	1.87
Dalmia Bharat Ltd	A1+(CARE)	1.87
Housing Development Finance Corporation Ltd	A1+(CARE)	1.86
Treasury Bills	A1+(ICRA)	0.38
Treasury Bills		11.25
CBLO		2.55
Other Current Assets		-0.40
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

<sup>§</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ●\*\* Plan / Option close for subscription w.e.f 1st October 2012 ● # Monthend AUM as on 28.10.2016 ● ^The expense ratios mentioned for the schemes excludes additional service tax on investment management fees. ● Please refer page no. 39 for disclaimers.

# CANARA ROBECO YIELD ADVANTAGE FUND (CRYAF)

(as on October 28, 2016)



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

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

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

## FUND INFORMATION

**CATEGORY:** Open Ended Debt Scheme

**SCHEME OBJECTIVE :** To generate regular income by investing in a wide range of debt securities and Money Market Instruments 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 will be realized.

**Monthend AUM \* :** ₹ 24.74 Crores

**Monthly AVGAUM :** ₹ 23.22 Crores

**NAV :** (as on October 28, 2016)

Direct Plan - Growth Option ₹ 15.3799

Regular Plan - Growth Option ₹ 14.9377

Direct Plan -

Monthly Dividend Option ₹ 14.8731

Regular Plan -

Monthly Dividend Option ₹ 14.1804

Regular Plan -

Quarterly Dividend Option ₹ 14.3779

Direct Plan -

Quarterly Dividend Option ₹ 14.8191

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

### ASSET ALLOCATION :

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

Equity and Equity related Instruments: 0% - 10%

### MINIMUM INVESTMENT :

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

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

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

### PLANS/OPTIONS :

Regular Plan- Growth Option

Regular Plan- Monthly Dividend Payout / Reinvestment Option

Regular Plan- Quarterly Dividend Payout/ Reinvestment Option

Direct Plan- Growth Option

Direct Plan- Monthly Dividend Payout / Reinvestment Option

Direct Plan- Quarterly Dividend Payout/ Reinvestment Option

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

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

Regular Plan : 1.50%

Direct Plan : 0.45%

**BENCHMARK:** Crisil MIP Blended Index

**FUND MANAGER :** 1) Mr. Ravi Gopalakrishnan  
2) Ms. Suman Prasad

**TOTAL EXPERIENCE :** 1) 23 Years  
2) 18 Years

**MANAGING THIS FUND :** 1) Since 16-Sep-12  
2) Since 16-Sep-12

## PRODUCT POSITIONING

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

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

Yield to Maturity 7.51%

Modified Duration 2.12 Years

Average Maturity 2.70 Years

## MATURITY PROFILE

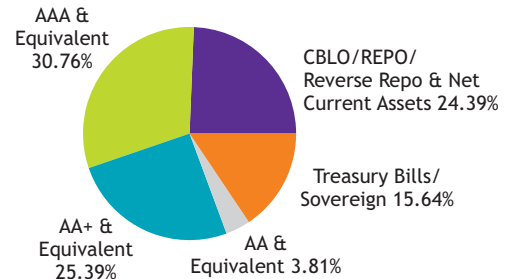
	% Allocation
Net Current Assets	2.54%
0 to 3 Months	21.85%
6 to 12 Months	10.16%
1 -2 years	1.89%
Greater than 2 years	63.56%

## PORTFOLIO

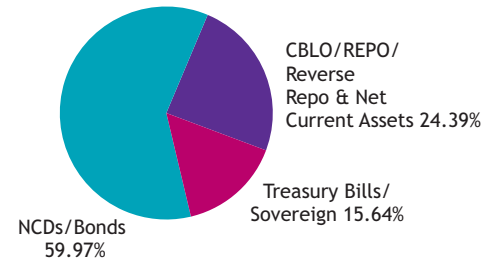
Name of the Instruments	RATING	% to NAV
<b>Debt Instruments</b>		
Tata Motors Ltd	AA+(CARE)	17.27
Indiabulls Housing Finance Ltd	AAA(CARE)	12.16
Power Finance Corporation Ltd	AAA(CRISIL)	8.49
L&T Infrastructure Finance Ltd	AA+(CARE)	8.12
Dewan Housing Finance Corporation Ltd	AAA(CARE)	8.08
Mahindra & Mahindra Financial Services Ltd	AAA(IND)	2.03
Blue Dart Express Ltd	AA(ICRA)	1.89
Blue Dart Express Ltd	AA(ICRA)	1.09
Blue Dart Express Ltd	AA(ICRA)	0.83
<b>Government Securities</b>		
6.97% GOI 06-SEP-26	Sovereign	8.18
8.21% RAJASTHAN UDAY 31-MAR-21	Sovereign	7.46
CBLO		21.85
Other Current Assets		2.55
<b>Grand Total ( Net Asset)</b>		<b>100.00</b>

## RATING PROFILE

(% to net assets)



## ASSET ALLOCATION





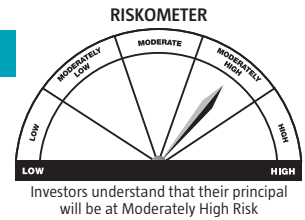
# CANARA ROBECO GOLD SAVINGS FUND (CRGSF)

(as on October 28, 2016)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 61.68 Crores

**Monthly AVGAUM :** ₹ 62.96 Crores

**NAV :** (as on October 28, 2016)

Direct Plan - Dividend Option ₹ 9.2771

Regular Plan - Dividend Option ₹ 9.2551

Direct Plan - Growth Option ₹ 9.3019

Regular Plan - Growth Option ₹ 9.2495

**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 in multiples of ₹ 1 thereafter  
**SIP/STP/SWP:** - ₹ 500 and ₹ 1,000 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.

### PLANS / OPTIONS :

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

**ENTRY LOAD:** Nil

### EXIT LOAD:

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

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

Regular Plan : 0.62%

Direct Plan : 0.44%

**BENCHMARK :** Price of Physical Gold

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

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

**MANAGING THIS FUND:** 1) Since 7-Oct-13  
2) Since 25-Jun-15

## PRODUCT POSITIONING

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

## PORTFOLIO

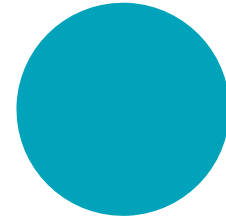
Name of the Instruments	% to NAV
<b>Mutual Fund Investments</b>	<b>99.83</b>
Canara Robeco Gold ETF	99.83
CBLO	0.38
Other Current Assets	-0.21
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.21%

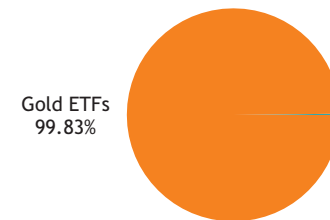
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Gold ETFs  
99.83%

CBLO/REPO/  
Reverse  
Repo & Net  
Current  
Assets  
0.17%

<sup>5</sup>Source ICRA MFI Explorer (for remaining disclaimer Please refer page no. 39) ● # Monthend AUM as on 28.10.2016

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

● Please refer page no. 39 for disclaimers.

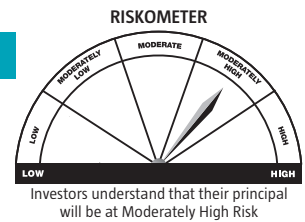
# CANARA ROBECO GOLD EXCHANGE TRADED FUND (CRGETF)

(as on October 28, 2016)

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

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

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



## FUND INFORMATION

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

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

**Monthend AUM<sup>#</sup> :** ₹ 71.22 Crores

**Monthly AVGAUM :** ₹ 71.77 Crores

**NAV :** (as on October 28, 2016) : ₹ 2,884.7584

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

### ASSET ALLOCATION :

Physical Gold : 95%-100%

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

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

### MINIMUM INVESTMENT:

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

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

**PLANS / OPTIONS :** Nil

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

**ENTRY LOAD:** Nil -

### EXIT LOAD:

Nil - for redemption of the units through Stock Exchange.

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

Regular Plan : 1.00%

Direct Plan : N.A.

**BENCHMARK :** Domestic Price of gold

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

**TOTAL EXPERIENCE:** 1) 22 Years  
2) 9 Years

**MANAGING THIS FUND:** 1) Since 25-Jun-14  
2) Since 1-Apr-12

## PRODUCT POSITIONING

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

## PORTFOLIO

Name of the Instruments	% to NAV
<b>GOLD</b>	
GOLD 995 1KG BAR	98.03
CBLO	2.11
Other Current Assets	-0.14
<b>Grand Total ( Net Asset)</b>	<b>100.00</b>

## TRACKING ERROR

Annualised Tracking error for Gold ETF as of September 2016 is 0.08(Period: October 2013 to October 2016).

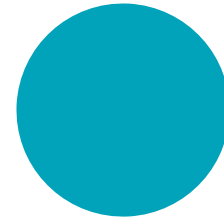
**Source:** Internal Calculation, Domestic Price of Gold- Nova Scotia Bank

## MATURITY PROFILE

	% Allocation
Net Current Assets	-0.14%

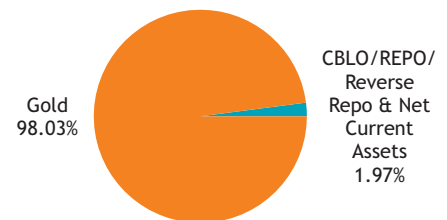
## RATING PROFILE

(% to net assets)



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

## ASSET ALLOCATION



Gold 98.03%

CBLO/REPO/Reverse Repo & Net Current Assets 1.97%

## PERFORMANCE AT A GLANCE

(as on September 30, 2016)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwaldar

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	S&P BSE 200 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 200 <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	98.69	19.18	15.73	15.45	98690	67294	65187
30 Sept'2015 to 30 Sept'2016	92.70	6.46	10.96	6.54	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	86.92	6.65	3.08	-1.79			
30 Sept'2013 to 30 Sept'2014	59.95	44.99	42.50	37.41			

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

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	41.08	13.93	11.40	11.04	41080	32226	31095
30 Sept'2015 to 30 Sept'2016	36.00	14.11	9.73	6.54	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	32.91	9.39	0.77	-1.79			
30 Sept'2013 to 30 Sept'2014	18.77	75.33	40.05	37.41			

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. Yogesh Patil

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	24.49	14.84	12.19	11.23	258796	149621	122191
30 Sept'2015 to 30 Sept'2016	24.50	7.67	9.73	6.54	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	24.91	6.38	0.77	-1.79			
30 Sept'2013 to 30 Sept'2014	17.17	49.45	40.05	37.41			

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. Kartik Mehta

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	Nifty Free Float Midcap 100 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	Nifty Free Float Midcap 100 <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	70.47	18.39	14.86	12.89	70470	49629	40658
30 Sept'2015 to 30 Sept'2016	60.34	16.79	18.70	6.54	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	49.04	23.04	13.72	-1.79			
30 Sept'2013 to 30 Sept'2014	23.10	112.29	63.17	37.41			

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

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

Fund Manager: Mr. Hemang Kapasi

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	Nifty 50 <sup>#</sup>	S&P Sensex <sup>##</sup>	Scheme	Nifty 50 <sup>#</sup>	S&P Sensex <sup>##</sup>
Since Inception (CAGR)	28.93	16.26	8.62	7.98	28930	17908	17186
30 Sept'2015 to 30 Sept'2016	25.10	15.26	8.33	6.54	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	21.24	18.17	-0.20	-1.79			
30 Sept'2013 to 30 Sept'2014	14.38	47.71	38.87	37.41			

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

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • NAV per unit for since inception is as of 30-September-2016 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on September 30, 2016)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwaladar

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>###</sup>	Scheme	S&P BSE 100 <sup>#</sup>	S&P Sensex <sup>###</sup>
Since Inception (CAGR)	18.88	10.95	7.44	7.02	18880	15514	15143
30 Sept' 2015 to 30 Sept' 2016	17.07	10.60	9.73	6.54	NOT APPLICABLE		
30 Sept' 2014 to 30 Sept' 2015	16.12	5.89	0.77	-1.79			
30 Sept' 2013 to 30 Sept' 2014	11.66	38.25	40.05	37.41			

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: August 20, 2010

#### CANARA ROBECO BALANCE

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

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	CRISIL Balanced Fund - Aggressive Index <sup>#</sup>	S&P Sensex <sup>###</sup>	Scheme	CRISIL Balanced Fund - Aggressive Index <sup>#</sup>	S&P Sensex <sup>###</sup>
Since Inception (CAGR)	124.92	11.25	-	10.48	124920	-	105776
30 Sept' 2015 to 30 Sept' 2016	111.42	12.12	9.68	6.54	NOT APPLICABLE		
30 Sept' 2014 to 30 Sept' 2015	99.78	11.67	4.38	-1.79			
30 Sept' 2013 to 30 Sept' 2014	67.09	48.73	28.89	37.41			

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

### INCOME / DEBT SCHEMES

#### CANARA ROBECO MONTHLY INCOME PLAN

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

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	14.73	10.08	-	-	153828	-	-
30 Sept' 2015 to 30 Sept' 2016	14.83	7.45	11.17	11.11	NOT APPLICABLE		
30 Sept' 2014 to 30 Sept' 2015	14.65	9.41	10.72	13.76			
30 Sept' 2013 to 30 Sept' 2014	13.31	19.13	15.45	6.85			

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

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	I-Sec-Li-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	I-Sec-Li-Bex <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	44.43	9.30	-	-	44427	-	-
30 Sept' 2015 to 30 Sept' 2016	39.41	12.73	13.80	11.11	NOT APPLICABLE		
30 Sept' 2014 to 30 Sept' 2015	34.09	15.62	15.70	13.76			
30 Sept' 2013 to 30 Sept' 2014	31.19	9.29	12.85	6.85			

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

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	NAV Per Unit (₹)	Scheme	CRISIL Composite Bond Fund <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	CRISIL Composite Bond Fund <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	33.50	8.99	7.03	6.64	33502	25951	24666
30 Sept' 2015 to 30 Sept' 2016	30.71	9.11	11.51	11.11	NOT APPLICABLE		
30 Sept' 2014 to 30 Sept' 2015	27.16	13.04	12.56	13.76			
30 Sept' 2013 to 30 Sept' 2014	25.03	8.52	11.61	6.85			

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

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • NAV per unit for since inception is as of 30-September-2016 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

# PERFORMANCE AT A GLANCE

(as on September 30, 2016)

## INCOME / DEBT SCHEMES

### CANARA ROBECO INDIGO FUND

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

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	₹ NAV Per Unit (₹)	Scheme	Canara Robeco Blended Gold Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Canara Robeco Blended Gold Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	14.85	6.55	8.75	7.34	14849	16867	15550
30 Sept'2015 to 30 Sept'2016	13.77	7.87	13.27	11.11	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	13.25	3.86	6.08	13.76			
30 Sept'2013 to 30 Sept'2014	13.03	1.69	2.35	6.85			

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

### CANARA ROBECO YIELD ADVANTAGE FUND

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

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	₹ NAV Per Unit (₹)	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil MIP Blended Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	14.83	6.95	9.28	7.94	14827	16200	15150
30 Sept'2015 to 30 Sept'2016	13.73	8.02	11.17	11.11	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	12.94	6.06	10.72	13.76			
30 Sept'2013 to 30 Sept'2014	11.87	9.06	15.45	6.85			

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

### CANARA ROBECO LIQUID

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

Period	Returns (%)						Current Value of Standard Investment of ₹ 10000				
	₹ NAV Per Unit (₹)	Retail Plan	Instt. Plan	Regular Plan	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>	Retail Plan	Instt. Plan	Regular Plan	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Since Inception (CAGR)	2,713.57	7.02	7.40	8.15	-	6.00	27136	27935	19040	-	23576
30 Sept'2015 to 30 Sept'2016	2,524.36	7.50	7.73	7.73	7.69	7.36	NOT APPLICABLE				
30 Sept'2014 to 30 Sept'2015	2,332.37	8.23	8.50	8.52	8.56	8.86					
30 Sept'2013 to 30 Sept'2014	2,158.32	8.06	8.71	9.30	9.49	8.35					
Last 7 Days	-	0.25	0.26	0.26	0.28	0.37					
Last 14 Days	-	0.13	0.13	0.13	0.15	0.24					
Last 30 Days	-	0.54	0.55	0.55	0.58	0.65					

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

### CANARA ROBECO TREASURY ADVANTAGE FUND

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

Period	Returns (%)						Current Value of Standard Investment of ₹ 10000				
	₹ NAV Per Unit (₹)	Retail Plan	Instt. Plan	Regular Plan	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>	Retail Plan	Instt. Plan	Regular Plan	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Since Inception (CAGR)	2,478.96	7.20	8.01	8.27	6.94	5.92	24790	25471	23865	24003	21177
30 Sept'2015 to 30 Sept'2016	2,314.32	7.11	7.36	7.45	7.69	7.36	NOT APPLICABLE				
30 Sept'2014 to 30 Sept'2015	2,129.80	8.66	8.96	9.08	8.56	8.86					
30 Sept'2013 to 30 Sept'2014	1,966.34	8.31	8.91	9.46	9.49	8.35					

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

### CANARA ROBECO SAVINGS PLUS FUND

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

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	₹ NAV Per Unit (₹)	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>	Scheme	Crisil Liquid Fund Index <sup>#</sup>	364 Day T-Bill <sup>##</sup>
Since Inception (CAGR)	24.60	8.08	7.31	6.18	24605	22633	20019
30 Sept'2015 to 30 Sept'2016	22.70	8.38	7.69	7.36	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	20.84	8.94	8.56	8.86			
30 Sept'2013 to 30 Sept'2014	19.11	9.07	9.49	8.35			

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

Scheme Benchmark<sup>#</sup> ● Additional Benchmark<sup>##</sup> ● ₹ NAV per unit for since inception is as of 30-September-2016 and for others is as of beginning of the period. ● Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## PERFORMANCE AT A GLANCE

(as on September 30, 2016)

### INCOME / DEBT SCHEMES

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	₹ NAV Per Unit (₹)	Scheme	Crisil Short Term Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil Short Term Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	17.81	7.99	8.15	6.65	17809	18012	16213
30 Sept'2015 to 30 Sept'2016	16.53	7.77	9.31	11.11	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	15.16	9.03	9.90	13.76			
30 Sept'2013 to 30 Sept'2014	13.89	9.12	10.12	6.85			

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. Girish Hisaria

Period	Returns (%)				Current Value of Standard Investment of ₹ 10000		
	₹ NAV Per Unit (₹)	Scheme	Crisil Composite Bond Fund <sup>#</sup>	10 Years G-Sec <sup>##</sup>	Scheme	Crisil Composite Bond Fund <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	18.13	8.43	8.15	6.31	18126	17782	15678
30 Sept'2015 to 30 Sept'2016	16.40	10.53	11.51	11.11	NOT APPLICABLE		
30 Sept'2014 to 30 Sept'2015	14.45	13.51	12.56	13.76			
30 Sept'2013 to 30 Sept'2014	13.28	8.79	11.61	6.85			

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

#### CANARA ROBECO GOLD EXCHANGE TRADED FUND

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

Period	Returns (%)		
	₹ NAV Per Unit (₹)	Scheme	Domestic Price of Gold <sup>#</sup>
Since Inception (CAGR)	2,965.63	1.29	2.83
30 Sept'2015 to 30 Sept'2016	2,496.29	18.80	19.95
30 Sept'2014 to 30 Sept'2015	2,587.95	-3.54	-0.83
30 Sept'2013 to 30 Sept'2014	2,960.67	-12.59	-11.50

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

#### CANARA ROBECO GOLD SAVINGS FUND

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

Period	Returns (%)		
	₹ NAV Per Unit (₹)	Scheme	Price of Physical Gold <sup>#</sup>
Since Inception (CAGR)	9.67	-0.77	1.34
30 Sept'2015 to 30 Sept'2016	8.18	18.27	19.95
30 Sept'2014 to 30 Sept'2015	8.58	-4.65	-0.83
30 Sept'2013 to 30 Sept'2014	9.75	-12.02	-11.50

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

#### CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

Period	Returns (%)			
	₹ NAV Per Unit (₹)	Scheme	Crisil Composite Bond Fund Index <sup>#</sup>	10 Years G-Sec <sup>##</sup>
Since Inception (CAGR)	12.81	9.80	12.07	11.59
30 Sept'2015 to 30 Sept'2016	11.77	8.86	11.51	11.11
30 Sept'2014 to 30 Sept'2015	10.70	9.94	12.56	13.76

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: 7th February, 2014

Scheme Benchmark <sup>#</sup> • Additional Benchmark <sup>##</sup> • ₹ NAV per unit for since inception is as of 30-September-2016 and for others is as of beginning of the period. • Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable.

## SIP RETURNS

(as on September 30, 2016)

### EQUITY SCHEMES

#### CANARA ROBECO EQUITY DIVERSIFIED

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwadar

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1570000	1200000	840000	600000	360000	120000
Market Value (INR)	4262379	2220945	1199566	776890	392343	120986
Scheme Returns	14.69%	12.39%	10.72%	11.36%	6.77%	2.87%
S&P BSE 200 <sup>#</sup>	11.66%	9.63%	9.74%	11.90%	8.86%	13.48%
S&P BSE Sensex <sup>###</sup>	11.14%	8.46%	8.26%	9.51%	5.26%	11.34%
Inception Date	16-Sep-03					

#### CANARA ROBECO EQUITY TAX SAVER

Fund Manager: Mr. Yogesh Patil

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	920000	840000	600000	360000	120000
Market Value (INR)	1534674	1267799	817660	406970	122386
Scheme Returns	13.87%	12.38%	13.63%	9.71%	7.01%
S&P BSE 100 <sup>#</sup>	9.31%	8.86%	10.32%	6.26%	13.25%
S&P BSE Sensex <sup>###</sup>	9.13%	8.26%	9.51%	5.26%	11.34%
Inception Date (Canara Robeco Equity Taxsaver – Reg Growth Plan)	02-Feb-09				

#### CANARA ROBECO BALANCE

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

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2840000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	18769457	14069166	7275731	2399555	1340188	853017	425112	122838.5
Scheme Returns	13.97%	15.77%	17.36%	13.90%	14.04%	15.52%	13.26%	8.37%
Crisil Balanced Fund- Aggressive Index <sup>#</sup>	NA	NA	NA	9.13%	9.15%	10.22%	8.18%	11.76%
S&P BSE Sensex <sup>###</sup>	12.00%	12.53%	8.26%	8.46%	8.26%	9.51%	5.26%	11.34%
Inception Date	01-Feb-93							

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

Fund Manager: Mr. Hemang Kapasi

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	850000	600000	360000	120000
Market Value	1442340	903138	444193	126555
Scheme Returns	15.67%	18.07%	16.88%	19.74%
NIFTY 50 <sup>#</sup>	8.84%	10.27%	6.69%	13.32%
S&P BSE Sensex <sup>###</sup>	8.25%	9.51%	5.26%	11.34%
Inception Date	14-Sep-09			

#### CANARA ROBECO EMERGING EQUITIES

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Kartik Mehta

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1390000	1200000	840000	600000	360000	120000
Market Value (INR)	4533608	3535440	1887176	1157196	503290	124761
Scheme Returns	19.76%	21.39%	24.27%	29.33%	27.49%	14.19%
Nifty Free Float Midcap 100 <sup>#</sup>	12.98%	12.88%	13.44%	17.63%	17.06%	12.30%
S&P BSE Sensex <sup>###</sup>	9.49%	8.46%	8.26%	9.51%	5.26%	11.34%
Inception Date	11-Mar-05					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2016 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>###</sup>

## SIP RETURNS

(as on September 30, 2016)

### EQUITY SCHEMES

#### CANARA ROBECO LARGE CAP+ FUND

Fund Manager: Mr. Ravi Gopalakrishnan / Mr. Shridatta Bhandwalder

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	740000	600000	360000	120000
Market Value	1022090	785302	400236	122802
Scheme Returns	11.21%	11.84%	8.36%	8.26%
S&P BSE 100 <sup>#</sup>	8.39%	10.32%	6.26%	13.25%
S&P BSE Sensex <sup>##</sup>	9.10%	9.51%	5.26%	11.34%
Inception Date	20-Aug-10			

#### CANARA ROBECO INFRASTRUCTURE

Fund Manager: Mr. Yogesh Patil

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1300000	1200000	840000	600000	360000	120000
Market Value (INR)	2539854	2208542	1302131	882237	445667	124109.4
Scheme Returns	12.31%	12.28%	13.18%	17.02%	17.16%	12.20%
S&P BSE 100 <sup>#</sup>	9.05%	8.96%	8.86%	10.32%	6.26%	13.25%
S&P BSE Sensex <sup>##</sup>	8.71%	8.46%	8.26%	9.51%	5.26%	11.34%
Inception Date	02-Dec-05					

### DEBT SCHEMES

#### CANARA ROBECO GILT PGS

Fund Manager: Mr. Girish Hisaria

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2020000	1800000	1200000	840000	600000	360000	120000
Market Value	4678145	3789833	2142063	1376298	802793	440597	132080.9
Scheme Returns	9.26%	9.31%	11.15%	13.85%	11.59%	13.56%	19.17%
Isec Li Bex <sup>#</sup>	NA	NA	10.24%	11.19%	12.28%	14.46%	18.88%
10yr G Sec Index <sup>##</sup>	NA	NA	16.25%	8.42%	9.51%	11.71%	14.35%
Inception Date	29-Dec-99						

#### CANARA ROBECO MONTHLY INCOME PLAN

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1670000	1200000	840000	600000	360000	120000
Market Value	3669415	2006147	1190270	777216	416718	127465
Scheme Returns	10.61%	9.92%	9.79%	10.29%	9.73%	11.73%
Crisil MIP Blended Index <sup>#</sup>	8.74%	9.09%	9.76%	10.68%	11.49%	14.36%
10yr G Sec Index <sup>##</sup>	17.30%	16.25%	8.42%	9.51%	11.71%	14.35%
Inception Date	24-April-88					

#### CANARA ROBECO INCOME

Fund Manager: Mr. Avnish Jain

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1690000	1200000	840000	600000	360000	120000
Market Value	3404625	1972737	1166045	765362	421776	128652.4
Scheme Returns	9.37%	9.60%	9.21%	9.67%	10.55%	13.64%
Crisil Composite Bond Fund Index <sup>#</sup>	7.81%	8.80%	8.85%	10.48%	11.93%	14.16%
10yr G Sec Index <sup>##</sup>	6.90%	16.25%	8.42%	9.51%	11.71%	14.35%
Inception Date	19-Sep-02					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2016 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>



## SIP RETURNS

(as on September 30, 2016)

### DEBT SCHEMES

#### CANARA ROBECO SAVINGS PLUS FUND

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

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1390000	1200000	840000	600000	360000	120000
Market Value	2314555	1867343	1151745	749374	410160	125613.4
Scheme Returns	8.45%	8.56%	8.87%	8.82%	8.65%	8.78%
Crisil Liquid Fund Index <sup>#</sup>	7.67%	7.96%	8.37%	8.45%	8.16%	7.70%
1 yr T- bill index <sup>##</sup>	6.69%	6.88%	7.42%	7.73%	7.98%	7.54%
Inception Date	04-Mar-05					

#### CANARA ROBECO DYNAMIC BOND FUND

Fund Manager: Mr. Girish Hisaria

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	890000	600000	360000	120000
Market Value	1287082	782824	427732	129910
Scheme Returns	9.76%	10.57%	11.51%	15.65%
Crisil Composite Bond Fund Index <sup>#</sup>	9.48%	10.48%	11.93%	14.16%
10yr G Sec Index <sup>##</sup>	7.52%	9.51%	11.71%	14.35%
Inception Date	29-May-09			

#### CANARA ROBECO TREASURY ADVANTAGE FUND

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

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	990000	840000	600000	360000	120000
Market Value	1419823	1144974	745250	407379	124786.1
Scheme Returns	8.54%	8.70%	8.60%	8.19%	7.47%
Crisil Liquid Fund Index <sup>#</sup>	8.14%	8.37%	8.45%	8.16%	7.70%
1 yr T- bill index <sup>##</sup>	7.11%	7.42%	7.73%	7.98%	7.54%
Inception Date	14-July-08				

#### CANARA ROBECO SHORT TERM FUND

Fund Manager: Ms. Suman Prasad

	Since Inception	7 yr	5 yr	3 yr	1 yr
Total Amt invested	910000	840000	600000	360000	120000
Market Value	1257097	1134641	742516	408195	125284.5
Scheme Returns	8.36%	8.45%	8.45%	8.33%	8.26%
Crisil Short-Term Bond Fund Index <sup>#</sup>	8.90%	9.06%	9.43%	9.63%	10.25%
10 YR G-sec Index <sup>##</sup>	8.11%	8.42%	9.51%	11.71%	14.35%
Inception Date	31-Mar-09				

#### CANARA ROBECO INDIGO FUND

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

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	750000	600000	360000	120000
Market Value	889072	677098	392298.9387	125543.98
Scheme Returns	5.37%	4.78%	5.66%	8.67%
Crisil Blended Gold Index <sup>#</sup>	8.01%	7.72%	9.53%	14.10%
10yr G Sec Index <sup>##</sup>	8.82%	9.51%	11.71%	14.35%
Inception Date	09-Jul-10			

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2016 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## DEBT SCHEMES

## CANARA ROBECO GOLD SAVINGS FUND

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

	Since Inception	3 yr	1 yr
Total Amt invested	520000	360000	120000
Market Value	556171	396852	133198
Scheme Returns	3.06%	6.43%	20.99%
Domestic Price of Gold (Per KG) <sup>#</sup>	4.85%	8.90%	20.82%
Inception Date	25-Jun-12		

## CANARA ROBECO MEDIUM TERM OPPORTUNITIES FUND

Fund Manager: Mr. Avnish Jain

	Since Inception	1 yr
Total Amt invested	320000	120000
Market Value	362598	126608
Scheme Returns	9.34%	10.36%
Crisil Composite Bond Fund Index <sup>#</sup>	11.96%	14.16%
10yr G Sec Index <sup>##</sup>	11.93%	14.35%
Inception Date	07-Feb-15	

## CANARA ROBECO YIELD ADVANTAGE FUND

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

	Since Inception	5 yr	3 yr	1 yr
Total Amt invested	660000	600000	360000	120000
Market Value	811560	723681	403874	125862
Scheme Returns	7.44%	7.43%	7.61%	9.17%
Crisil MIP Blended Index <sup>#</sup>	10.45%	10.68%	11.49%	14.36%
10yr G Sec Index <sup>##</sup>	9.25%	9.51%	11.71%	14.35%
Inception Date	25-Apr-11			

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 30-September-2016 and are CAGR. 2. The calculations are based on the regular growth plan NAVs. 3. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

## DIVIDEND HISTORY

### Canara Robeco Equity Diversified

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
14.10.2011	1.00	23.03
<b>Regular Plan</b>		
17.10.2014	2.80	34.20
30.10.2015	2.50	34.57
28.10.2016	2.70	34.26
<b>Direct Plan</b>		
28.10.2016	0.75	44.07

### Canara Robeco Balance

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan - Monthly Dividend Option</b>		
29.04.2016	0.60	73.74
27.05.2016	0.60	73.94
24.06.2016	0.60	73.93
29.07.2016	0.60	78.57
26.08.2016	0.60	79.21
30.09.2016	0.60	80.01
28.10.2016	0.60	80.89
<b>Direct Plan - Monthly Dividend Option</b>		
29.04.2016	0.60	74.74
27.05.2016	0.60	75.01
24.06.2016	0.60	75.06
29.07.2016	0.60	79.84
26.08.2016	0.60	80.56
30.09.2016	0.60	81.47
28.10.2016	0.60	82.45

### Canara Robeco Equity Tax Saver

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

### Canara Robeco Infrastructure

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
30.08.2013	0.85	13.80
22.08.2014	1.30	24.08
28.08.2015	1.65	25.91
28.08.2016	2.04	26.79
<b>Direct Plan</b>		
30.08.2013	0.85	14.08
22.08.2014	1.30	24.73

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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
26.07.2013	0.85	14.5100
25.07.2014	1.00	17.7100
31.07.2015	1.30	22.4700
29.07.2016	1.20	21.8600

### Canara Robeco Emerging Equities

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

### Canara Robeco Income

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option - Regular Plan</b>		
26.06.2015	0.20	13.9535
29.09.2015	0.20	14.2348
23.12.2015	0.20	14.0407
23.03.2016	0.20	14.0555
17.06.2016	0.20	14.1154
23.09.2016	0.20	14.7175
<b>Quarterly Dividend Option - Direct Plan</b>		
26.06.2015	0.20	14.1591
29.09.2015	0.20	14.4701
23.12.2015	0.20	14.2951
23.03.2016	0.20	14.3356
17.06.2016	0.20	14.4250
23.09.2016	0.20	15.0744

### Canara Robeco Savings Plus Fund

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

### Canara Robeco Large Cap+ Fund

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

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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
29.05.2015	0.10	15.1024
26.06.2015	0.10	14.9300
31.07.2015	0.10	15.1793
28.08.2015	0.10	14.8552
24.09.2015	0.10	14.7969
30.10.2015	0.10	14.9194
27.11.2015	0.10	14.7981
23.12.2015	0.10	14.6799
29.01.2016	0.10	14.2831
26.02.2016	0.10	13.7064
23.03.2016	0.10	14.1969
29.04.2016	0.10	14.2860
27.05.2016	0.10	14.2710
24.06.2016	0.10	14.2047
29.07.2016	0.10	14.6551
26.08.2016	0.10	14.6509
30.09.2016	0.10	14.7343
28.10.2016	0.10	14.7282
<b>Direct Plan</b>		
29.05.2015	0.10	15.4372
26.06.2015	0.10	15.2789
31.07.2015	0.10	15.5567
28.08.2015	0.10	15.2409
24.09.2015	0.10	15.1972
30.10.2015	0.10	15.3481
27.11.2015	0.10	15.2409
23.12.2015	0.10	15.1358
29.01.2016	0.10	14.7477
26.02.2016	0.10	14.1659
23.03.2016	0.10	14.6850
29.04.2016	0.10	14.7925
27.05.2016	0.10	14.7927
24.06.2016	0.10	14.7404
29.07.2016	0.10	15.2249
26.08.2016	0.10	15.2364
30.09.2016	0.10	15.3415
28.10.2016	0.10	15.3505
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
26.06.2015	0.30	15.3524
29.09.2015	0.30	15.2783
23.12.2015	0.30	15.1088
23.03.2016	0.30	14.6277
17.06.2016	0.30	14.6526
23.09.2016	0.30	15.2206
<b>Direct Plan</b>		
26.06.2015	0.30	15.7287
29.09.2015	0.30	15.7097
23.12.2015	0.30	15.5900
23.03.2016	0.30	15.1422
17.06.2016	0.30	15.2133
23.09.2016	0.30	15.8572

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

Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## DIVIDEND HISTORY

### Canara Robeco InDiGo

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
31.12.2014	0.10	10.6805
27.03.2015	0.10	10.6885
26.06.2015	0.10	10.6283
29.09.2015	0.10	10.6462
23.12.2015	0.10	10.5251
23.03.2016	0.10	10.7848
17.06.2016	0.10	10.9058
23.09.2016	0.10	11.0618
<b>Quarterly Dividend Option</b>		
<b>Direct Plan</b>		
31.12.2014	0.10	11.1219
27.03.2015	0.10	11.1533
26.06.2015	0.10	11.1158
29.09.2015	0.10	11.1592
23.12.2015	0.10	11.0548
23.03.2016	0.10	11.3515
17.06.2016	0.10	11.5031
23.09.2016	0.10	11.6961

### Canara Robeco Dynamic Bond Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.2913
20.06.2014	0.35	12.6800
31.12.2014	0.39	13.3433
26.06.2015	0.40	13.2629
23.12.2015	0.40	13.3071
24.06.2016	0.40	13.4407
<b>Direct Plan</b>		
20.12.2013	0.37	12.3200
20.06.2014	0.35	12.7361
31.12.2014	0.39	13.4389
26.06.2015	0.40	13.4008
23.12.2015	0.40	13.4853
24.06.2016	0.40	13.6734

### Canara Robeco Medium Term Opportunities Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
28.11.2014	0.32	10.9937
29.05.2015	0.30	11.1100
27.11.2015	0.30	11.2040
27.05.2016	0.34	11.3020
<b>Direct Plan</b>		
28.11.2014	0.32	11.0052
29.05.2015	0.30	11.1324
27.11.2015	0.30	11.2594
27.05.2016	0.34	11.4032

### Canara Robeco Yield Advantage Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Monthly Dividend Option</b>		
<b>Regular Plan</b>		
23.03.2016	0.06	13.7920
29.04.2016	0.06	13.8783
27.05.2016	0.06	13.8750
24.06.2016	0.06	13.8752
29.07.2016	0.06	14.0445
26.08.2016	0.06	14.0942
30.09.2016	0.06	14.1351
28.10.2016	0.06	14.1804
<b>Direct Plan</b>		
23.03.2016	0.06	14.1293
29.04.2016	0.06	14.4103
27.05.2016	0.06	14.4796
24.06.2016	0.06	14.4930
29.07.2016	0.06	14.6854
26.08.2016	0.06	14.7508
30.09.2016	0.06	14.8106
28.10.2016	0.06	14.8731
<b>Quarterly Dividend Option</b>		
<b>Regular Plan</b>		
23.03.2016	0.18	14.0967
17.06.2016	0.18	14.1688
23.09.2016	0.18	14.4387
<b>Direct Plan</b>		
23.03.2016	0.18	14.4357
17.06.2016	0.18	14.5416
23.09.2016	0.18	14.8616

### Canara Robeco Gilt PGS Fund

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Plan</b>		
20.12.2013	0.37	12.3226
20.06.2014	0.35	12.8805
31.12.2014	0.40	13.6628
26.06.2015	0.40	13.5912
23.12.2015	0.40	13.7057
24.06.2016	0.40	13.9683
<b>Direct Plan</b>		
20.12.2013	0.37	12.3426
20.06.2014	0.35	12.9282
31.12.2014	0.40	13.7442
26.06.2015	0.40	13.7047
23.12.2015	0.40	13.8634
24.06.2016	0.40	14.1721

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

Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the dividend option of the scheme would fall to the extent of payout and statutory levy (if applicable).

## DEFINITIONS

### **Total Expense Ratio**

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

### **Sharp Ratio**

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

### **Beta Ratio**

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

### **Portfolio Turnover Ratio**

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

### **Modified Duration**

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

### **Average Maturity**

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

### **Portfolio Yield**

Weighted Average valuation yield of the assets

### **Standard Deviation**

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

### **Risk Free Return**

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

### **Tracking Error**

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

### **R-Squared:**

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

## HOW TO READ A FACTSHEET

### Fund Manager

An employee of the asset management company who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

### Minimum Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

### Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

### Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

### Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until Maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

### SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

### NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

### Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

### Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

### Exit Load

Exit load is charged at the time an investor redeems the units of mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1% the investor will receive Rs. 99

### Modified Duration

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

### Standard Deviation

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

### Sharpe Ratio

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

### Beta

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

### AUM

AUM or assets under management refers to recent / updated cumulative market value of investments of a scheme managed by the mutual fund.

### Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

### Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

### Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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

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**Note :**

Risk ratios calculated for schemes having minimum three year performance

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

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

Risk Free Rate of Return : 6.24% (MIBOR as of October 28, 2016)

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

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**Note:** The disclosures relating to portfolio Turn over Ratio (for equity segment) is based on the aggregate market value of equity as on 28.10.2016. The disclosures of average maturity period relates to the debt component of the portfolio as on 28.10.2016.

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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.**

# The Canara Robeco Balance Fund is a lot like a working mom.

## Multiple roles are played with ease.

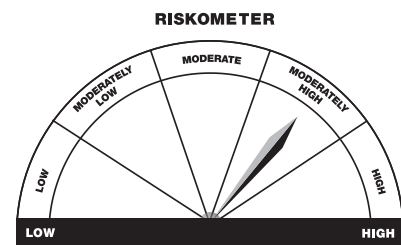
The Canara Robeco Balance Fund plays a dual role with equal efficiency. It has the bandwidth to invest your money across equity and fixed income securities. What you get is the benefit of growth potential of equity and the advantage of lower risk debt securities. No wonder then, that it's one of our leading funds with the potential to have a smarter tomorrow.

## CANARA ROBECO Balance

(An Open Ended Balance Scheme)

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

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



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

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



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**CANARA ROBECO**  
Mutual Fund

Information on tax benefits are based on prevailing taxation laws. Kindly Consult your tax advisor for actual tax implication before investment.

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