
**CANARA ROBECO
EQUITY DIVERSIFIED FUND**

Canara Robeco Equity Diversified Fund

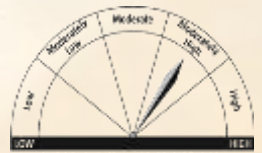
Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks



This product is suitable for investors who are seeking*

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

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



Investors understand that their principal will be at Moderately High risk

CONTENTS

- **Diversification- An Approach**
 - Benefits of Diversification
 - Risk-Reward Matrix
- **Canara Robeco Equity Diversified**
 - Investment Strategy
 - Portfolio Snapshot
 - Performance at a glance
- **Product Positioning**
- **Why Canara Robeco Equity Diversified Fund**
- **Fund Facts**

ARE MARKETS PREDICTABLE?

Sector performance varies based on the economic conditions

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 YTD |
|-----------------------------|----------------------------|-----------------------|----------------------------|------------------------------|---------------------------|--------------------------|
| BEST Performer | IT TRI [62.30%] | CD TRI [67.33%] | CD TRI [24.79%] | Metal TRI [43.19%] | Realty TRI [107.24%] | IT TRI [31.24%] |
| 2nd BEST | HealthCare TRI [23.49%] | Bank TRI [67.07%] | HealthCare TRI [15.62%] | Oil & Gas TRI [30.38%] | CD TRI [102.87%] | FMCG TRI [5.35%] |
| Diversified Index* | 6.06% | 37.45% | -0.18% | 5.37% | 34.97% | -3.95% |
| 2nd WORST | CD TRI [-23.85%] | Metal TRI [9.55%] | Realty TRI [-12.82%] | Health Care TRI [-12.43%] | IT TRI [13.29%] | Realty TRI [-35.24%] |
| WORST | Realty TRI [-31.22%] | Realty TRI [9.37%] | Metal TRI [-28.85%] | Telecom TRI [-20.95%] | HealthCare TRI [1.10%] | Telecom TRI [-40.40%] |

Diversification renders cushioning against The volatility


Timing & predicting the market is a tough call; so diversification across various sectors reduces risk over time. Diversified Index: S&P BSE 200 TRI, IT- Information Technology TRI, CD- Consumer Durables TRI

*Illustration for Diversified Index is a basket of 200 financially sound companies, drawn from various sectors of the Indian Economy.

Source: ICRA MFI Explorer. Chart shows calendar year returns for Top 2 and Bottom 2 performing S&P BSE Sector indices. CY18-YTD is till October 31, 2018

DIVERSIFICATION & ITS IMPORTANCE

Investing across market-cap helps reduce the extremes!

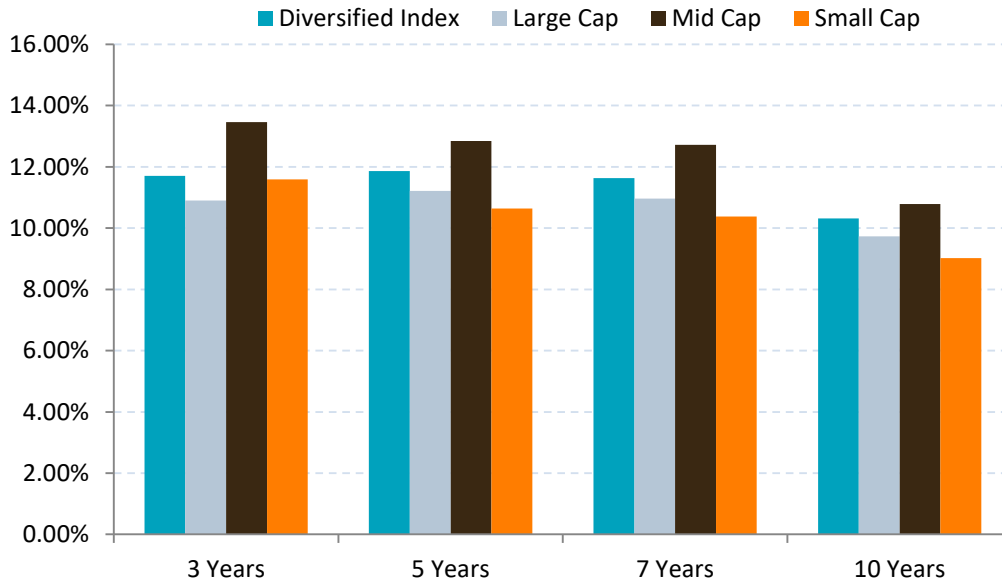


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018-YTD |
|--------|--|---|---|--|---|---|
| TOP | Large cap TRI [8.12%] | Small Cap TRI [71.13%] | Mid Cap TRI [8.72%] | Mid Cap TRI [9.28%] | Small Cap TRI [60.80%] | Large cap TRI [-1.17%] |
| | Diversified Index TRI [6.06%] | Mid Cap TRI [56.91%] | Small Cap TRI [7.73%] | Diversified Index TRI [5.37%] | Mid Cap TRI [49.90%] | Diversified Index TRI [-3.95%] |
| | Mid Cap TRI [-4.03%] | Diversified Index TRI [37.45%] | Diversified Index TRI [-0.18%] | Large Cap TRI [4.75%] | Diversified Index TRI [34.97%] | Mid Cap TRI [-17.27%] |
| BOTTOM | Small Cap TRI [-9.66%] | Large Cap TRI [33.30%] | Large Cap TRI [-2.73%] | Small Cap TRI [2.70%] | Large Cap TRI [31.55%] | Small Cap TRI [-25.63%] |

Chart shows calendar year returns for select indices

Portfolio allocation across market cap may result in lower exposure to risk, at the same time help boost the returns

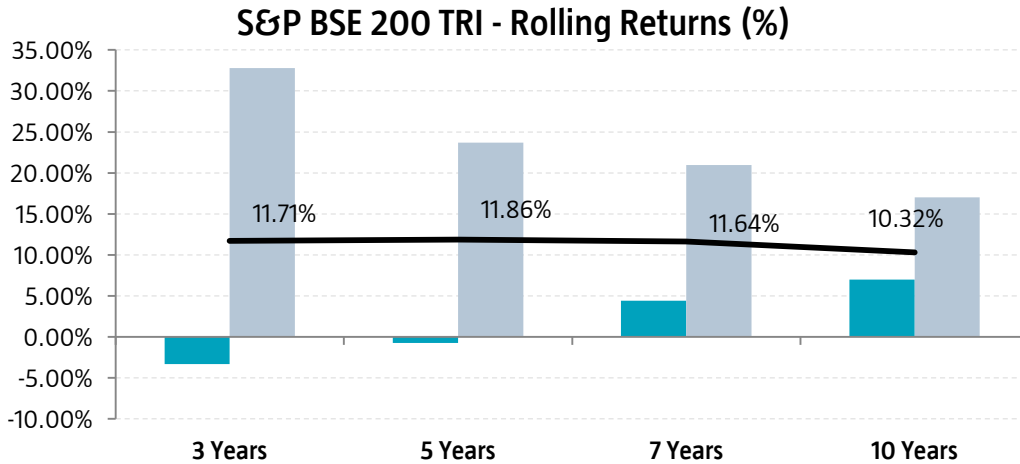
NO MARKET CAP BIAS IS THE BEST STRATEGY TO BUILD LONG TERM WEALTH



Diversified index [market cap agnostic] Outperformed large, mid as well as small caps across all time periods

Diversification captures opportunities across market capitalisation

TAKING A DIVERSIFIED APPROACH REDUCES THE “RISK OF LOSS” SIGNIFICANTLY

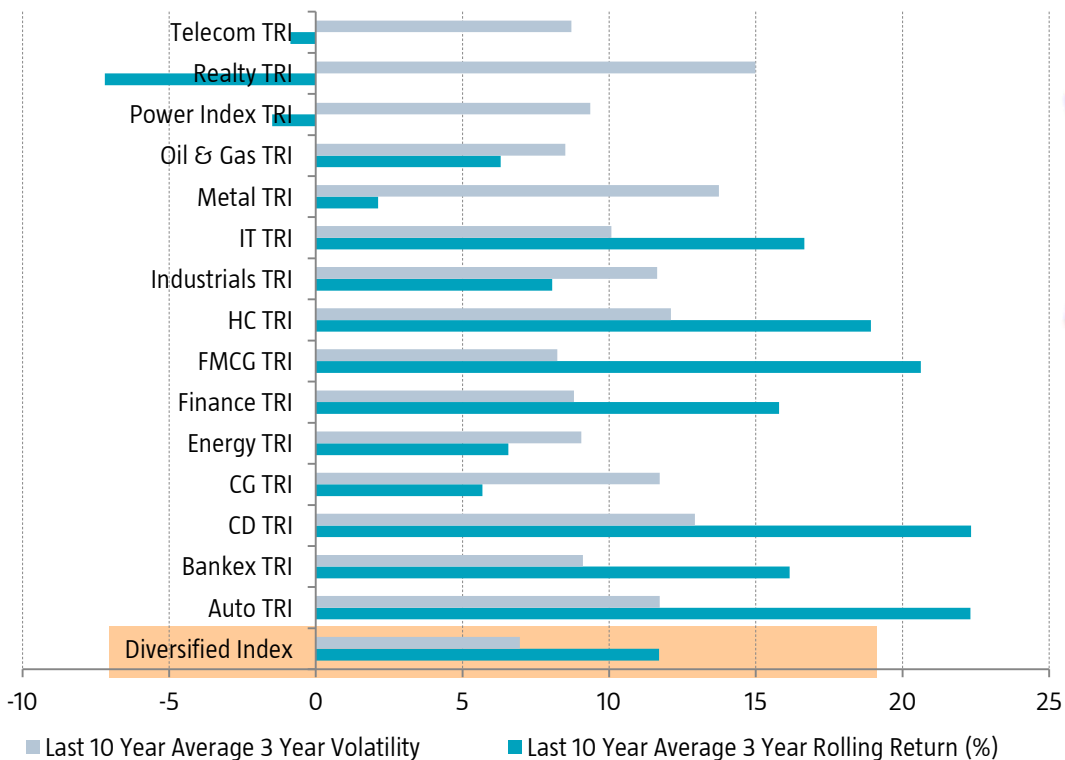


Possibility of loss reduces to “Zero” over long term

| Period | 3 Years | 5 Years | 7 Years | 10 Years |
|---------------------------|---------|---------|---------|----------|
| Probability of +ve Return | 95.95% | 98.41% | 100.00% | 100.00% |
| Probability of -ve Return | 4.05% | 1.59% | 0.00% | 0.00% |

Historically, no instances of loss over long term (for investments held for 7 Years and 10 Years)

DIVERSIFICATION REDUCES THE VOLATILITY OVER LONG TERM

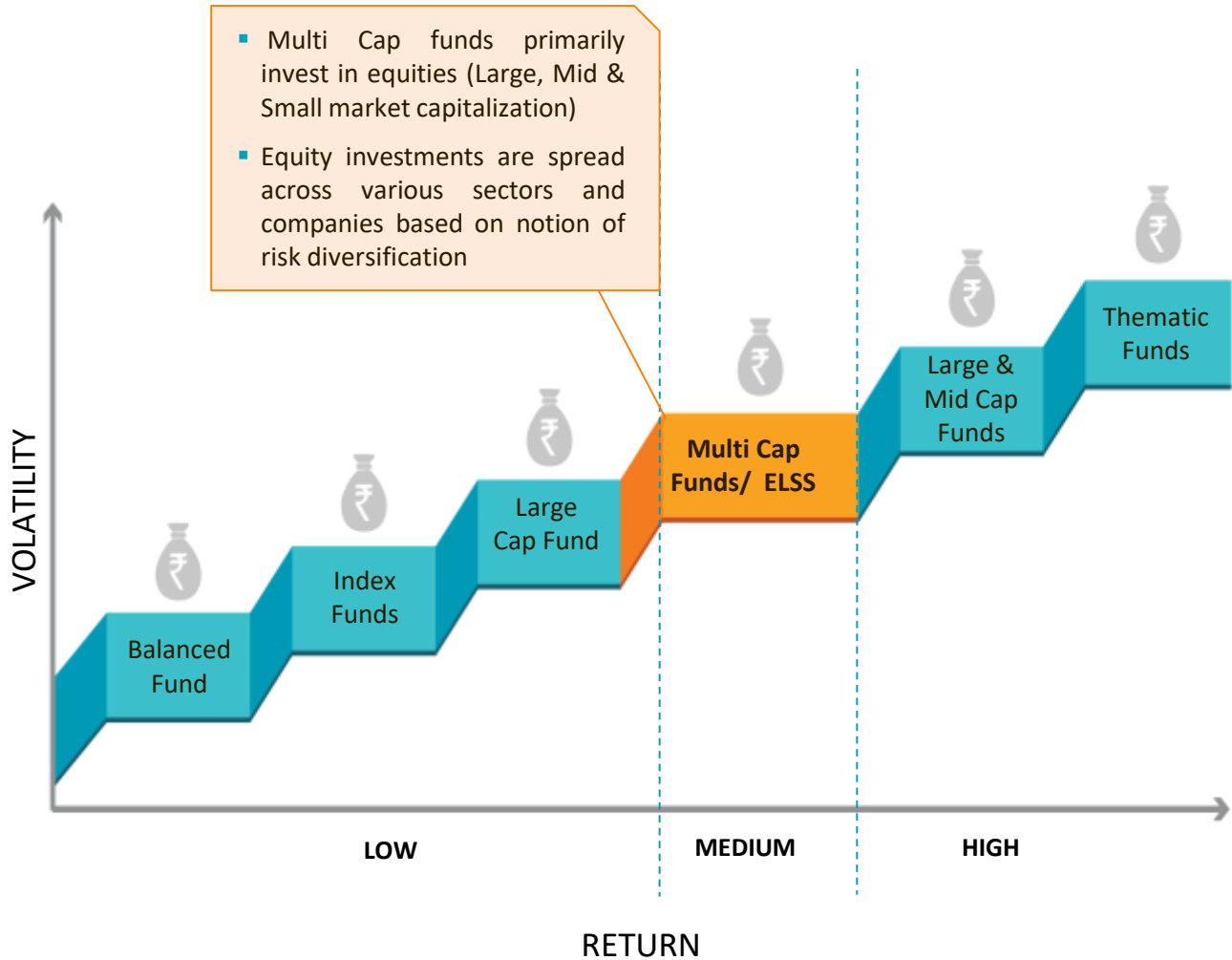


Diversification
provides better
risk adjusted
return opportunity

Diversification renders flexibility to invest across sectors/themes and may perform well in different market conditions with relatively lower risk

For Illustration Purpose Only. Period considered is from 28th Sep'08 – 31st Oct'18. Average of 3 year rolling return for sectoral indices under S&P BSE is taken for comparison. Diversified Index – S&P BSE 200 TRI. Source: ICRA MFI Explorer as on 31st Oct'18. CAGR Returns.

RISK-REWARD MATRIX



Multi Cap Funds have high risk as well as high reward as compared to Large Cap Funds

Choose **DIVERSIFICATION**
with a **Long Term View**
to capitalise on
Wealth Creation Opportunity!



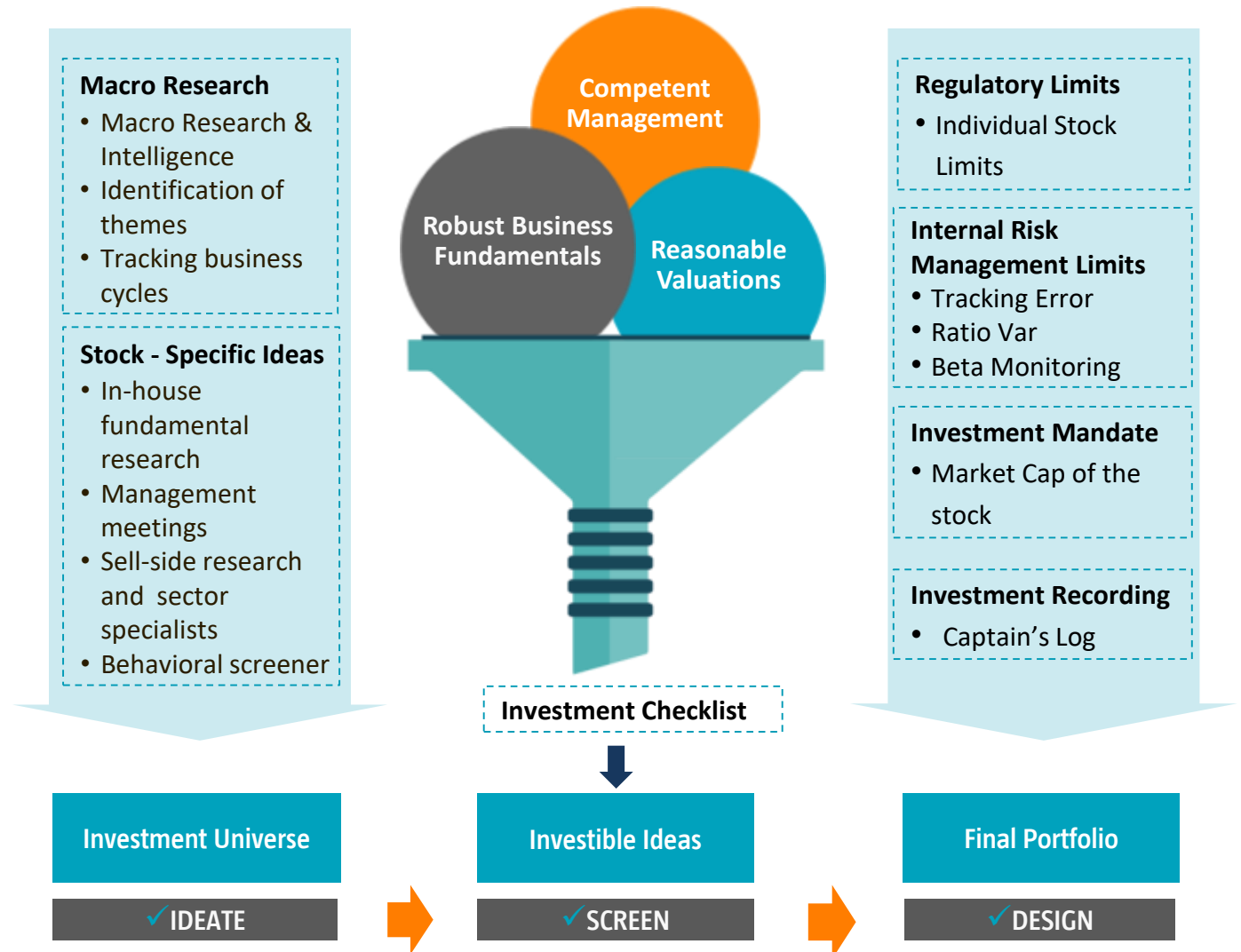
Presenting

Canara Robeco
Equity Diversified Fund

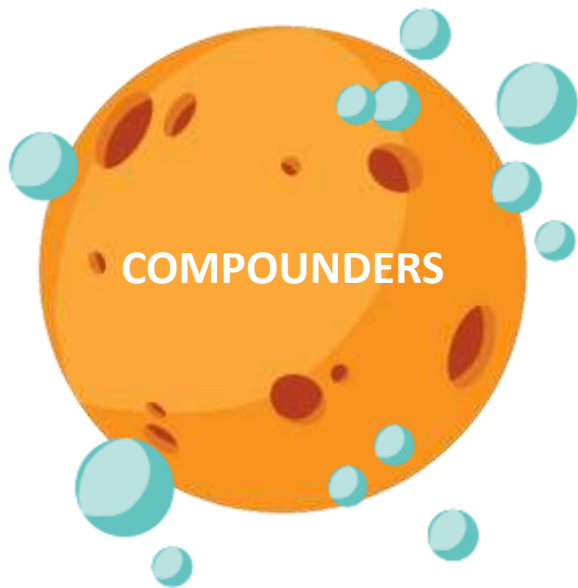


INVESTMENT PROCESS

3 Steps investment process designed to achieve the investment objective in a disciplined manner



THE FUND'S INVESTMENT STRATEGY



ALPHA GENERATORS

- Aims to deliver **robust and better risk-adjusted returns** by taking a **flexible approach** of investing in a mix of large cap and mid & small cap companies based on **relative valuation**
- **Compounders** are companies that operate in a competitive environment but have a unique business model which help them generate consistent returns year after year. These companies
 - ✓ Have earnings CAGR visibility
 - ✓ Enjoy competitive business advantage
 - ✓ Are available at reasonable valuations
- **Alpha generators** are quality companies, irrespective of their market cap or sector and could be based on a
 - ✓ Theme
 - ✓ Turnarounds
 - ✓ Newer Listings
 - ✓ Capital Allocation changing
 - ✓ Turn around on balance sheet/ operating parameter
- **Focus on Bottom-up stock selection** aligned with market Top-down risk allocation

THE FUND'S PORTFOLIO CONSTRUCT

Consumption

~57%

Investments

~21%

Exports

~22%

Domestic Consumption (Including rural)

Auto & Auto Ancillaries

Private Banks / HFC's

Insurance

FMCG

Consumer Discretionary

Media

Agri Equipment

Agro Chemical

Infrastructure

Roads

Cement

Defence

Railways

Corporate Banks

Building Material

Express Cargo

Supply Chain Solutions

DFC beneficiaries

Logistics Housing

Exports & others

IT / Pharmaceuticals

Engineering/Auto Ancillaries

Speciality Chemicals

Textile

& Others

WHY CANARA ROBECO EQUITY DIVERSIFIED FUND?



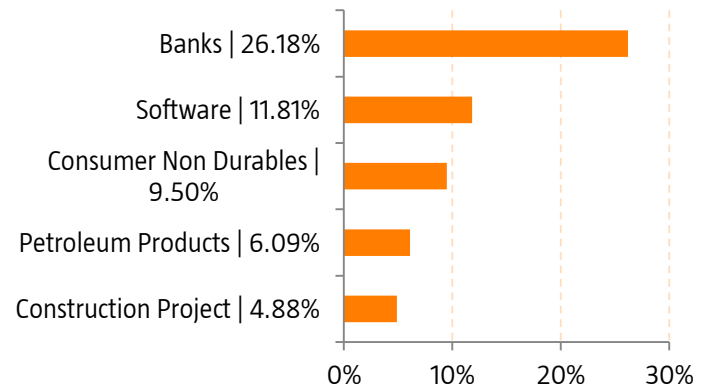
The fund aims to provide an investment opportunity in the "best in class" Indian companies with sustainable business models to gain for the India Growth Story. These companies are selected based on "Top Down" as well as "Bottom Up" research based approach

- ✓ **Focused on large caps with few high conviction mid-cap and small cap ideas** – Large -cap companies aims to render stability and liquidity to the portfolio and select mid and small cap companies yield higher returns in the long term as the companies grow in size and in market capitalization
- ✓ **Investment Style** – Fund follows GARP (Growth at Reasonable Price) style of investing
- ✓ **Investor Profile** – The fund should form the 'CORE' part of an investor's equity portfolio.

PORTFOLIO SNAPSHOT

| Top 10 Holdings | Industry Classification | % of Net Assets |
|-------------------------------|-------------------------|-----------------|
| HDFC Bank Ltd | Banks | 8.54% |
| ICICI Bank Ltd | Banks | 6.57% |
| Reliance Industries Ltd | Petroleum Products | 6.09% |
| Infosys Ltd | Software | 5.03% |
| Axis Bank Ltd | Banks | 4.79% |
| Tata Consultancy Services Ltd | Software | 4.29% |
| Larsen & Toubro Ltd | Construction Project | 4.08% |
| State Bank of India | Banks | 3.66% |
| ITC Ltd | Consumer Non Durables | 3.62% |
| Kotak Mahindra Bank Ltd | Banks | 2.62% |

Top 5 Sector break up (% to NAV)



Asset Allocation

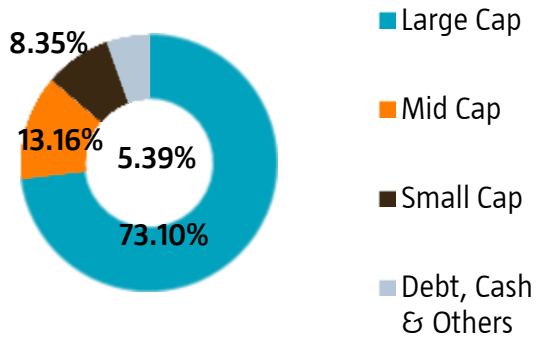


- Equities | 94.79%
- Money Market Instruments | 5.5%
- Others | -0.29%

- A concentrated portfolio with 48 stocks
- Top 5 Sectors: 58.46%
- Top 10 Stocks: 49.29%

PORTFOLIO SNAPSHOT

Market Capitalisation (%)



Investment Style

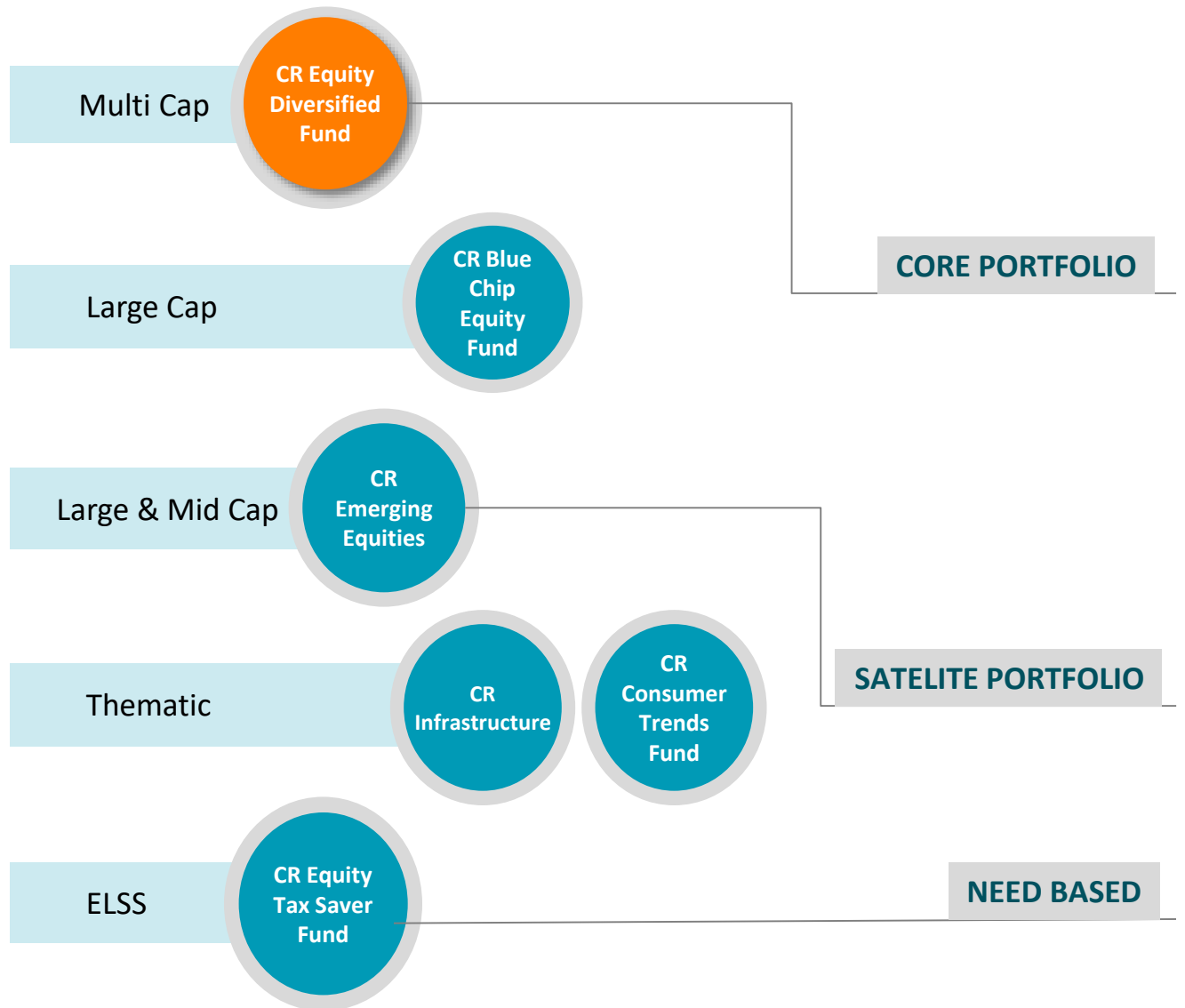


Quantitative Information

| Criteria | Values |
|--------------------------|------------|
| Standard Deviation | 16.18 |
| Portfolio Beta | 1.03 |
| Portfolio Turnover Ratio | 1.04 times |
| R-Squared | 0.93 |
| Sharpe Ratio | 0.18 |

- Focus on blue chip companies by investing in Top 100 companies based on market capitalisation
- Fund focuses on companies and sectors that are expected to perform better than the general market
- Fund uses inputs from internal quant model to identify investable companies

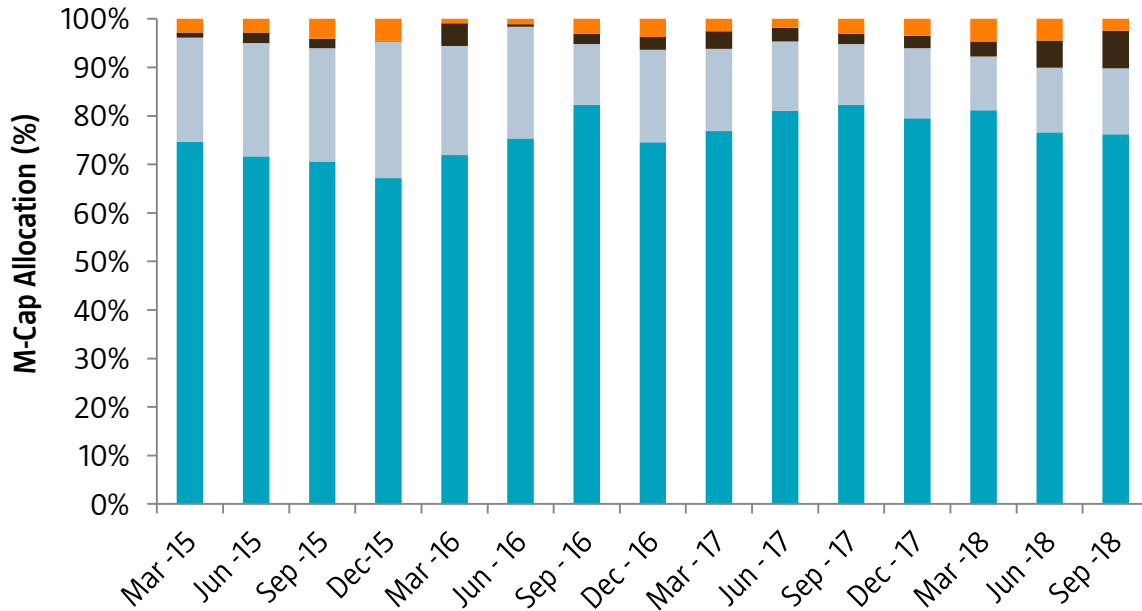
PRODUCT POSITIONING



FUND CAPITALISING ON OPPORTUNITIES ACROSS MARKET CAP AS WELL AS SECTORS

Market Cap Trend: QoQ (%) to Net Asset

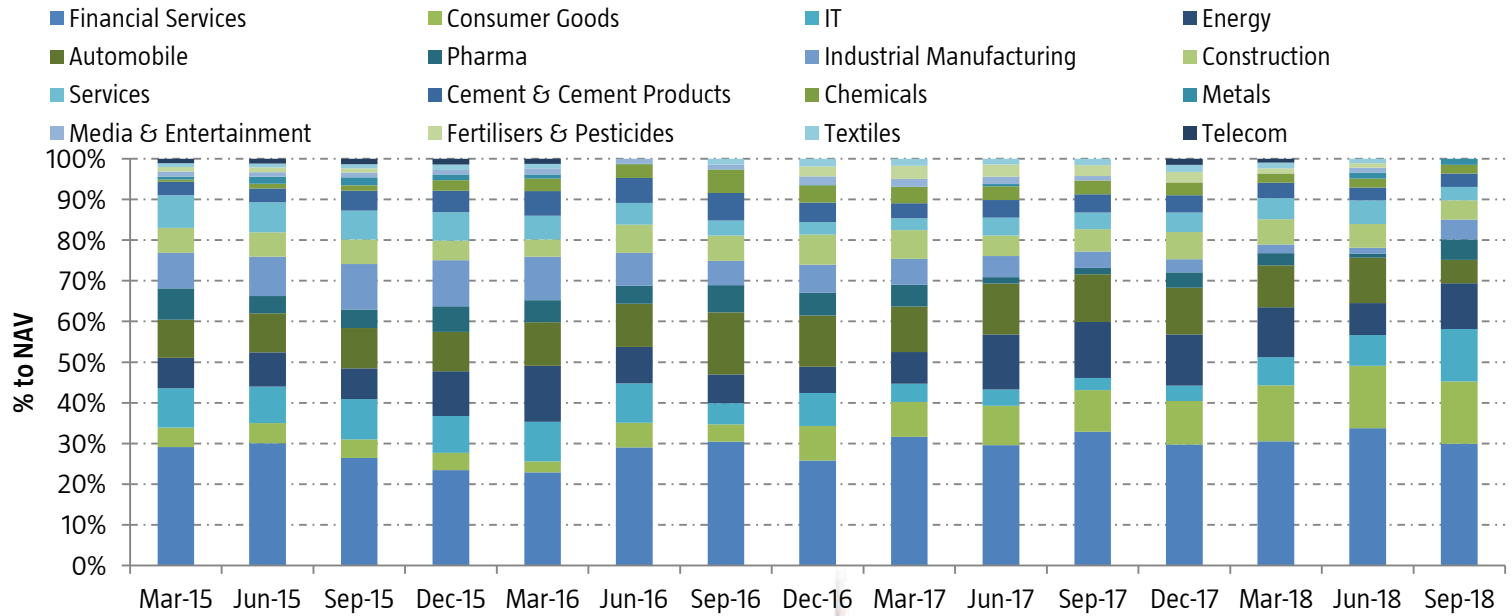
■ Large Cap ■ Mid Cap ■ Small Cap ■ Debt & Cash & Others



Fund is focussed on identifying opportunities across market cap

FUND CAPITALISING ON OPPORTUNITIES ACROSS MARKET CAP AS WELL AS SECTORS

Sector Break Up % to Net Assets



Active portfolio management with no sector bias with an objective to reduce volatility and generate Alpha

PERFORMANCE AT A GLANCE

FUND VS BENCHMARKS

Canara Robeco Equity Diversified: Rs. 1,24,460 on an investment of Rs.10,000 since inception

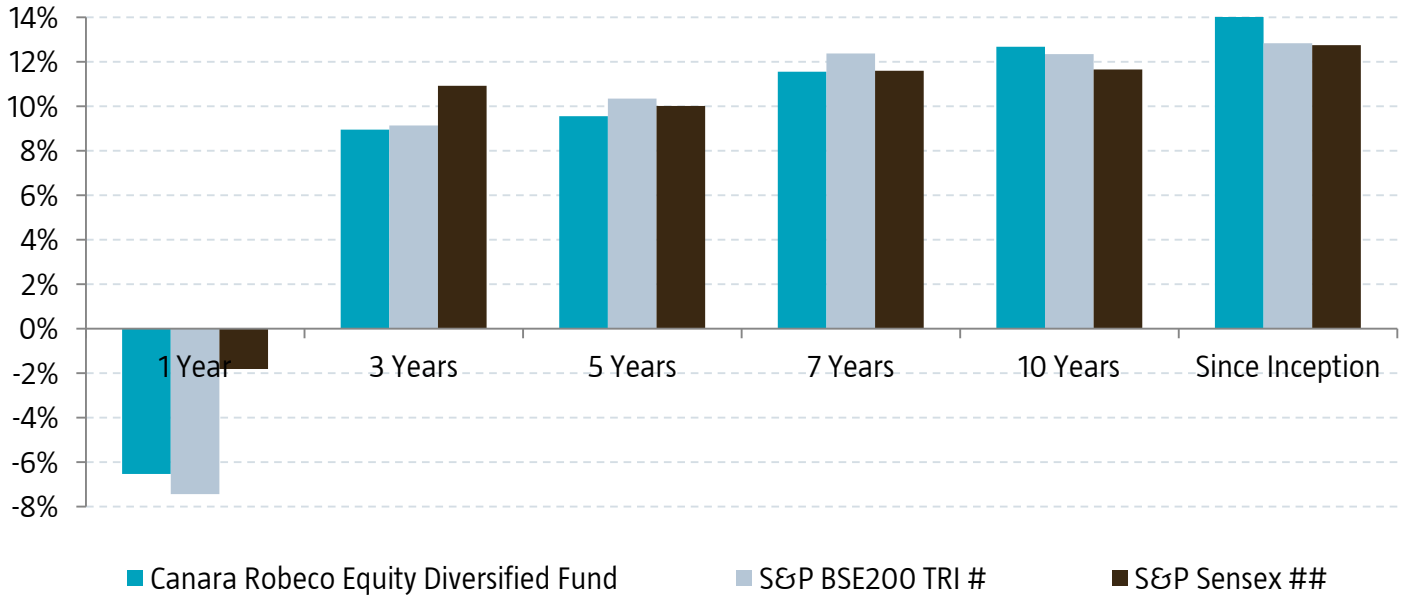
| Period | Returns (%) | | | Current Value of Standard Investment of Rs.10,000 in the | | |
|------------------------|-------------|------------------|----------------------|--|------------------|----------------------|
| | Scheme | S&P BSE 200 TRI# | S&P BSE Sensex TRI## | Scheme | S&P BSE 200 TRI# | S&P BSE Sensex TRI## |
| Last 1 Year | -0.31% | -0.98% | 4.91% | 9,969 | 9,902 | 10,491 |
| Last 3 Years | 8.81% | 10.67% | 10.33% | 12,890 | 13,560 | 13,436 |
| Last 5 Years | 13.07% | 13.76% | 11.75% | 18,491 | 19,058 | 17,430 |
| Since inception (CAGR) | 17.87% | 16.03% | 17.59% | 1,20,470 | 94,916 | 1,16,142 |

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 . Different plans have a different expense structure . The performance details provided herein are of Regular Plan. The current fund managers Mr. Ravi Gopalakrishnan is managing the scheme since 16 -Sep-12 and Mr. Shridatta Bhandwadar is managing the Scheme since 5 July 2016. Performance as on 31st Oct'18.

PERFORMANCE AT A GLANCE

SIP

Canara Robeco Equity Diversified has outperformed the benchmark & S&P BSE SENSEX over long term



| Canara Robeco Equity Diversified | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Inception |
|----------------------------------|----------|----------|----------|-----------|-----------|-----------------|
| Total Amt invested (INR) | 1,20,000 | 3,60,000 | 6,00,000 | 8,40,000 | 12,00,000 | 18,20,000 |
| Market Value (INR) | 1,15,731 | 4,11,886 | 7,63,276 | 12,67,769 | 23,23,174 | 58,94,785 |

FUND FACTS

| | |
|--------------------------|---|
| Category/ Type of Scheme | Open Ended Equity Scheme |
| Investment 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. |
| Inception Date | 16-Sep-03 |
| Asset Allocation | <input type="checkbox"/> Equity & Equity Related Instruments - 65% to 100% (Risk- High) <input type="checkbox"/> Debt and money- market instruments - 0% to 35% (Risk- Low to medium) <input type="checkbox"/> Reits/Invits- 0% to 10% (Risk- Medium to High) |
| Plans/Options | Regular & Direct Plan: Options: Growth / Dividend with payout & Reinvestment |
| Facilities | SIP/ STP/ SWP/ Dividend Transfer Facility |
| Fund Size | Rs. 842.64 Crs (Month End AuM) |
| Load Structure | Exit Load: 1% - if redeemed/switched out within 1 year; Nil- if redeemed/switched out after 1 year |
| Benchmark | S&P BSE 200 TRI |
| Fund Manager | Mr. Shridatta Bhandwadar |

Performance of Fund Manager

Fund Manager: Mr. Shridatta Bhandwalidar

| Scheme Name's | CAGR (%) | | | | | | | |
|---------------------------------------|---------------|------------------------|----------------|------------------------|----------------|------------------------|-----------------|------------------------|
| | 1 Year Return | | 3 Years Return | | 5 Years Return | | Since Inception | |
| | Scheme | Benchmark [#] | Scheme | Benchmark [#] | Scheme | Benchmark [#] | Scheme | Benchmark [#] |
| CANARA ROBECO EQUITY DIVERSIFIED FUND | -0.31% | -0.98% | 8.81% | 10.67% | 13.07% | 13.76% | 17.87% | 16.03% |
| CANARA ROBECO BLUE CHIP EQUITY FUND | 1.13% | 0.24% | 9.30% | 10.63% | 12.15% | 12.72% | 10.35% | 10.13% |
| CANARA ROBECO EQUITY HYBRID FUND | 0.02% | 0.22% | 8.51% | 9.52% | 14.91% | 12.17% | 10.94% | N.A. |
| CANARA ROBECO INFRASTRUCTURE | -20.79% | -20.42% | 4.22% | 6.61% | 15.48% | N.A. | 11.62% | N.A. |

Note:

- Mr. Shridatta Bhandwalidar manages 4 open-ended schemes of CanaraRobeco Mutual Fund.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.

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. CRMF, its sponsors, its trustees, CRAMC, its employees, officer, directors, etc. assume no financial liability whatsoever to the user of this document. Mutual Fund Investments are subject to market risk. Investors are requested to read the Scheme related documents carefully before investing.

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