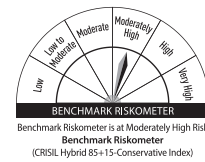


# CANARA ROBECO CONSERVATIVE HYBRID FUND

(Conservative Hybrid Fund - An open-ended hybrid scheme investing predominantly in debt instruments)

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

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



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

A Conservative Hybrid Fund is a hybrid investment avenue that invests a large portion of its assets in debt and money market instruments and the balance in equities with an endeavor to provide exposure to equity and debt

- In volatile markets, a Canara Robeco Conservative Hybrid Fund can be a good option since their primary exposure is towards debt instruments
- Canara Robeco Conservative Hybrid Fund helps an investor to diversify his portfolio through one investment avenue
- The debt allocation of the portfolio aims to generate regular income, while the equity portion of the portfolio aims to enhance, the returns of overall portfolio

### Presenting Canara Robeco Conservative Hybrid Fund

- Canara Robeco Conservative Hybrid Fund with its blend of fixed income & equity investments seeks to generate regular income without compromising on the safety of the portfolio
- Equity exposure is restricted to 25% of assets and is actively managed to boost returns of the overall portfolio
- The fund is ideal for investors with moderate risk appetite as well as investors nearing retirement as it combines regular income (from debt instruments) and the alpha is generated from equity portion of the portfolio
- ✓ Fixed Income Investment Strategy
  - Focus is on generating High Accrual Income from the portfolio by primarily investing in high-quality short-term papers.
  - With an emphasis on quality, the portfolio has a large portion of its investments in A1+/AAA rated paper.
- ✓ Equity Investment Strategy
  - Focus is on investing in Indian companies with sustainable business models to gain from the India growth story.
  - With an emphasis on safety, the portfolio has a large portion of its investments in Large Cap companies with few high conviction mid cap companies.

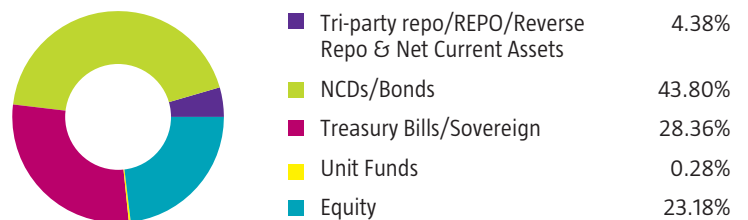
### Portfolio Characteristics (as on 28th March, 2024)

Portfolio is spread across 74 stocks with Top 10 Stocks contributing to 38.02% of the Net Assets.

Name of the Company	Industry	% to Net Assets
7.18% GOI 2033 (14-AUG-2033)	Sovereign	6.61
7.06% GOI 2028 (10-APR-2028)	Sovereign	6.56
7.18% GOI 2037 (24-JUL-2037)	Sovereign	5.08
7.17% GOI 2030 (17-APR-2030)	Sovereign	4.05
National Bank For Agriculture & Rural Development	Finance	3.02
Indian Railway Finance Corporation Ltd	Finance	2.61
Small Industries Development Bank Of India	Finance	2.53
Kotak Mahindra Prime Ltd	Finance	2.52
National Bank For Agriculture & Rural Development	Finance	2.52
Grasim industries Ltd	Cement & Cement Products	2.52

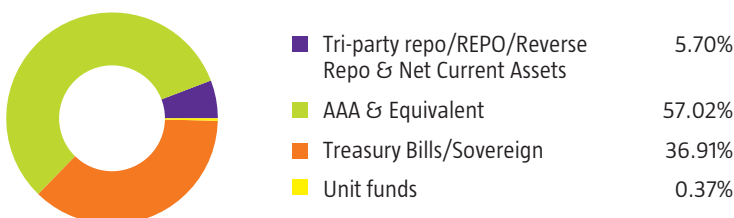
### Portfolio Characteristics (as on 28th March, 2024)

#### Asset Allocation

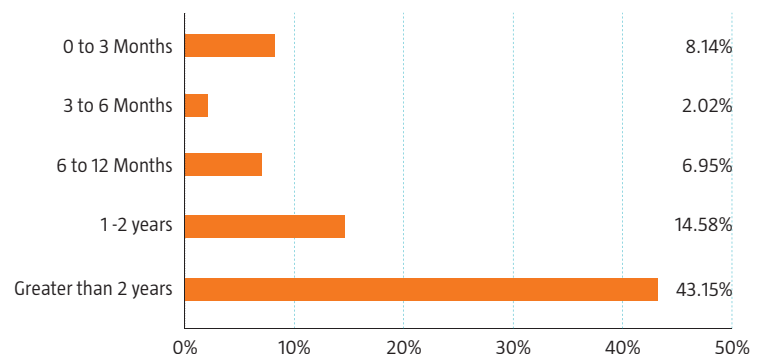


### Portfolio Characteristics (as on 28th March, 2024)

#### Rating Profile



### Maturity Profile (as on 28th March, 2024)



## Income Distribution cum Capital Withdrawal (IDCW) - Payout/Reinvestment

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular Monthly IDCW - Payout/Reinvestment</b>		
26.05.2023	0.10	13.135
30.06.2023	0.10	13.1931
28.07.2023	0.10	13.2303
25.08.2023	0.10	13.1367
29.09.2023	0.10	13.1733
27.10.2023	0.10	12.9716
24.11.2023	0.10	13.0826
29.12.2023	0.10	13.3193
25.01.2024	0.10	13.2226
23.02.2024	0.10	13.3269
28.03.2024	0.10	13.2549
<b>Regular Quarterly IDCW - Payout/Reinvestment</b>		
30.09.2022	0.20	13.3374
30.12.2022	0.20	13.4004
31.03.2023	0.23	13.1547
30.06.2023	0.24	13.4326
29.09.2023	0.24	13.4801
29.12.2023	0.24	13.7036
28.03.2024	0.24	13.7086

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Direct Monthly IDCW - Payout/Reinvestment</b>		
26.05.2023	0.10	15.5775
30.06.2023	0.10	15.6838
28.07.2023	0.10	15.762
25.08.2023	0.10	15.6848
29.09.2023	0.10	15.7671
27.10.2023	0.10	15.5605
24.11.2023	0.10	15.7288
29.12.2023	0.10	16.0527
25.01.2024	0.10	15.9713
23.02.2024	0.10	16.1335
28.03.2024	0.10	16.0857
<b>Direct Quarterly IDCW - Payout/Reinvestment</b>		
30.09.2022	0.24	15.355
30.12.2022	0.24	15.4665
31.03.2023	0.27	15.2251
30.06.2023	0.28	15.5883
29.09.2023	0.28	15.6906
29.12.2023	0.28	15.9992
28.03.2024	0.29	16.0421

\* On face value of ₹10. ● The dividend amount is before tax calculation. ● Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the IDCW option of the scheme would fall to the extent of payout and statutory levy (if applicable).

### Fund Specifics

<b>Fund Inception</b>	: April 24, 1988
<b>Investment Objective</b>	: 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.
<b>Monthend AUM (₹)®</b>	: 991.67 Crores
<b>Asset Allocation</b>	: Equity and equity related instruments-10% -25% (Risk- High) Debt securities (including Securitized debt) with Money Market Instruments -75% -90% (Risk- Medium)
<b>Minimum Investment Amount</b>	: ₹ 5000 and in multiples of ₹ 1 thereafter <b>Subsequent purchases:</b> Minimum amount of ₹1000 and multiples of ₹ 1 thereafter <b>SIP:</b> For any date / monthly frequency – ₹1000 and in multiples of ₹1 thereafter. For quarterly frequency – ₹2000 and in multiples of ₹1 thereafter <b>STP:</b> For Daily/Weekly/Monthly frequency – ₹1000 and in multiples of ₹1 thereafter. For quarterly frequency – ₹2000 and in multiples of ₹1 thereafter <b>SWP:</b> For monthly frequency – ₹1000 and in multiples of ₹1 thereafter. For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter
<b>Entry Load</b>	: Nil
<b>Exit Load</b>	: For any redemption / switch out upto 10% of units within 1 Year from the date of allotment - Nil For any redemption / switch out more than 10% of units within 1 Year from the date of allotment - 1% For any redemption / switch out after 1 Year from the date of allotment - Nil
<b>Benchmark</b>	: CRISIL Hybrid 85+15-Conservative Index
<b>Plans / Options</b>	: Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option
<b>Fund Manager</b>	: Mr. Avnish Jain (for debt allocation) / Mr. Shridatta Bhandwadar (For Equity Portfolio)

®Monthend AUM as on 28.03.2024

### SIP RETURNS

(as on 28th March, 2024)

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

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15 - Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	11.84	12.46	8.55	11177	11239	10850
Last 3 Years	7.47	7.48	4.30	12407	12410	11343
Last 5 Years	8.96	9.02	6.15	15360	15405	13477
Since Inception	10.08	8.88	6.15	78121	61784	35881

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

PERFORMANCE AT A GLANCE

(as on 28th March, 2024)

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

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

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15-Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>	Scheme	CRISIL Hybrid 85+15-Conservative Index <sup>#</sup>	CRISIL 10 Year Gilt Index <sup>##</sup>
Last 1 Year	11.83	12.46	8.55	11177	11239	10850
Last 3 Years	7.47	7.48	4.30	12408	12410	11343
Last 5 Years	8.96	9.02	6.15	15362	15405	13477
Since Inception	9.63	-	-	272241	-	-

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

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

Scheme Performance - Fund Manager wise

(as on 28th March, 2024)

**Fund Manager: Mr. Avnish Jain**

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO EQUITY HYBRID FUND*	27.51	27.43	13.81	14.09	14.34	14.10	11.65	-
CANARA ROBECO CONSERVATIVE HYBRID FUND* <sup>^</sup>	11.84	12.46	7.47	7.48	8.96	9.02	10.08	8.88
CANARA ROBECO LIQUID FUND	7.20	7.25	5.40	5.53	5.03	5.27	6.96	6.80
CANARA ROBECO SAVINGS FUND	7.21	7.58	5.12	5.63	5.62	6.19	7.31	7.22
CANARA ROBECO ULTRA SHORT TERM FUND	6.52	7.61	4.66	5.75	4.79	5.94	6.80	7.43
CANARA ROBECO CORPORATE BOND FUND	6.55	7.54	4.57	5.38	5.93	6.87	6.98	8.29
CANARA ROBECO GILT FUND	7.69	8.64	4.80	5.67	6.45	7.20	8.28	8.49
CANARA ROBECO DYNAMIC BOND FUND	6.92	8.10	4.27	5.40	5.62	7.45	6.94	7.80
CANARA ROBECO INCOME FUND	6.44	8.00	4.02	5.37	5.76	7.41	7.84	7.64
CANARA ROBECO SHORT DURATION FUND <sup>^</sup>	6.61	7.54	4.50	5.42	5.74	6.59	6.69	7.76
CANARA ROBECO BANKING AND PSU DEBT FUND	6.79	7.48	N.A	-	N.A	-	6.07	6.84

Note:

- a. Mr. Avnish Jain manages 11 open-ended schemes of Canara Robeco Mutual Fund.
- b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- c. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- d. \*Managing the portfolio only for debt allocation
- e. <sup>^</sup>As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- f. Past performance may or may not be sustained in the future.
- g. - : Corresponding Benchmark values not available
- h. N.A. - Not Applicable because scheme is in existence for less than 3 year.

**Fund Manager: Mr. Shridatta Bhandwaldar**

Scheme Names	CAGR (%)									
	6 Months Return <sup>**</sup>		1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SMALL CAP FUND			39.41	64.60	28.53	28.39	25.59	22.53	26.12	25.31
CANARA ROBECO INFRASTRUCTURE			54.57	105.37	30.41	41.06	22.94	25.61	14.88	-
CANARA ROBECO CONSUMER TRENDS FUND			39.20	34.40	19.45	17.74	18.81	16.05	16.66	12.82
CANARA ROBECO FOCUSED EQUITY FUND			36.39	40.42	N.A	-	N.A	-	19.27	19.06
CANARA ROBECO EMERGING EQUITIES			36.74	46.28	17.94	21.81	17.52	19.46	17.37	-
CANARA ROBECO FLEXICAP FUND*			33.93	40.42	16.48	19.34	16.51	17.39	17.81	16.68*
CANARA ROBECO ELSS TAX SAVER			33.59	40.42	16.89	19.34	18.06	17.39	19.30	17.67
CANARA ROBECO EQUITY HYBRID FUND			27.51	27.43	13.81	14.09	14.34	14.10	11.65	-
CANARA ROBECO BLUE CHIP EQUITY FUND			33.45	34.40	15.49	17.74	16.94	16.05	13.21	12.40
CANARA ROBECO CONSERVATIVE HYBRID FUND			11.84	12.46	7.47	7.48	8.96	9.02	10.08	8.88
CANARA ROBECO MID CAP FUND			42.68	57.81	N.A	-	N.A	-	27.41	32.59
CANARA ROBECO MULTI CAP FUND <sup>**</sup>	30.21	35.30	N.A	-	N.A	-	N.A	-	27.23	34.17

Note:

- a. Mr. Shridatta Bhandwaldar manages 13 open-ended schemes of Canara Robeco Mutual Fund.
- b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
- c. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
- d. Past performance may or may not be sustained in the future.
- e. - : Corresponding Benchmark values not available
- f. N.A. - Not Applicable because scheme is in existence for less than 1 year or 3 years respectively.
- g. \*Since inception return for the benchmark is Composite return - "As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI Index. PRI values from 16th Sept 2003 to 1st Aug, 2006 and TRI values since 1st Aug, 2006 are considered.
- h. \*\*Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months from the last day of previous month-end / since inception.

## CANARA ROBECO CONSERVATIVE HYBRID FUND

Fund Manager: 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	2570000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	7734734	6535068	3554462	1833399	1135875	743138	404422	126783
Scheme Returns	9.29%	9.13%	8.55%	8.23%	8.50%	8.52%	7.75%	10.83%
Crisil Hybrid 85+15 Conservative Index <sup>#</sup>	8.73%	8.76%	8.94%	8.78%	8.66%	8.58%	8.58%	12.36%
CRISIL 10 Year Gilt Index <sup>##</sup>	6.19%	6.28%	6.29%	6.02%	5.61%	5.15%	6.03%	8.46%
Inception Date	24-April-88							

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 28th March, 2024 and are based on XIRR approach. 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>

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

## Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd. Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Tel.: 6658 5000 Fax: 6658 5012 / 13. www.canararobeco.com Toll Free No : 1800 209 2726 CIN No : U65990MH1993PLC071003

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