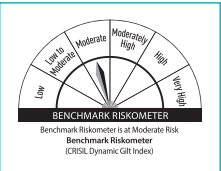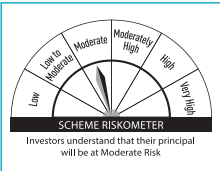# CANARA ROBECO GILT FUND

(Gilt Fund - An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk)

This product is suitable for investors who are seeking*:

– Risk free return (except interest rate risk) and long term capital appreciation

– Investment in government securities across maturity

SCHEME RISKOMETER

Investors understand that their principal will be at Moderate Risk

BENCHMARK RISKOMETER

Benchmark Riskometer is at Moderate Risk
Benchmark Riskometer
(CRISIL Dynamic Gilt Index)

POTENTIAL RISK CLASS (PRC) MATRIX
Relatively High Interest Rate Risk and Moderate Credit Risk

| Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

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

Canara Robeco Gilt Fund is an open ended debt scheme invests in Government securities (G-Secs), State Development loans (SDLs) and treasury bills issued by government of Indian and various state governments". The scheme intends to provide risk free return (except interest rate risk) and long term capital appreciation while maintaining stability of capital and liquidity. Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other fixed income funds investing in corporate debt.

Key Highlights of Canara Robeco Gilt Fund

- Through active management the fund aims at maximizing returns by aligning the portfolio based on views of interest rate movements

- As risk of default in government securities is generally considered to be nil, the portfolio is immune to credit risk

- Offers a Trigger facility which acts as an asset rebalancing tool and enables one to capitalize the gains

- Fund suitable for investors with moderate risk appetite and who have an investment horizon of medium to long term

NAV growth since inception:
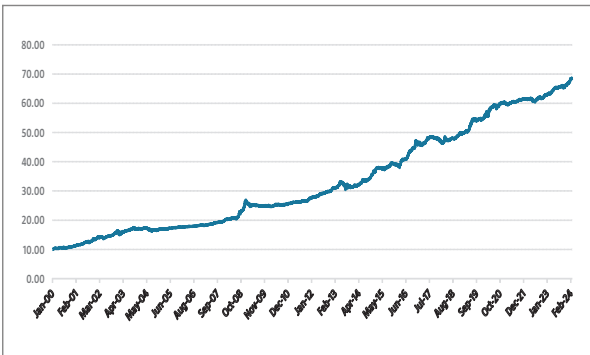
Past performance may or may not be sustained in the future. Graph shows NAV of Regular Plan Growth option.

Source: ICRA MFI Explorer

What is a Trigger Facility?

Target Appreciation Percentage (TAP) Trigger - Working

- A trigger is an event upon occurring of which the Scheme will automatically switch units as the case may be on behalf of the investor on the date of happening of the event.

- A TAP trigger facility will automatically switch units on behalf of the investor on achieving the targeted appreciation in % (such as 20%) as opted by the investor at the time of investment.

- This switch as selected by the investor shall be only to the extent of the increase in value.

- The trigger will only be executed in case of a point-to-point appreciation of the NAV with the TAP that the investor opted for.

The amount that will be switched is the amount with which the total investment has appreciated. The initial invested amount will remain in the Canara Robeco Gilt Fund

Benefits of Trigger Facility:

- This facility provides an opportunity to capitalize the gains

- Enables one to shift the profits from duration fund to safer avenues. At the same time investor can stay invested in duration fund

- Facilitates as an asset rebalancing tool

Terms & conditions in relation to the Trigger facility based on TAP (Target Appreciation Percentage):

- Exit load, if applicable will be charged.

- The facility will only be available under the Growth Option of the Regular Plan and the Direct Plan.

- The trigger is currently not available for SIP (Systematic Investment Plan)/STP (Systematic Transfer Plan) related transactions.

- Investors who wish to register a TAP as mentioned above, will have to submit the duly filled in Trigger form at the nearest Canara Robeco Mutual Fund Sales Office or to the Registrar & Transfer Agents of the fund

- The investors opting for the Trigger facility will have the right to redeem/switch their holdings before happening of the trigger event. In such cases, the trigger facility already registered for a particular transaction will be deactivated.
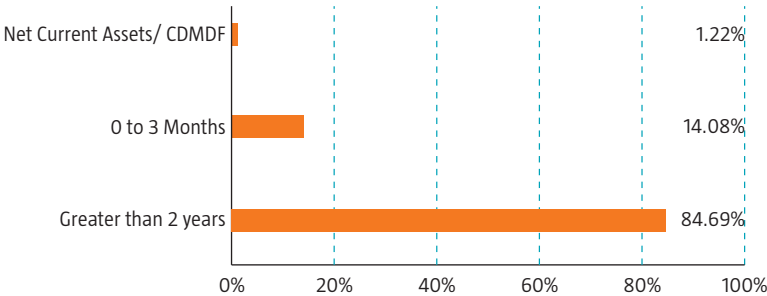
Portfolio Characteristics (as on 29th February, 2024)

Asset Allocation & Rating Allocation

- Tri-party repo/REPO/Reverse Repo & Net Current Assets 15.31%
- Treasury Bills/ Sovereign 84.69%

Maturity Profile (as on 29th February, 2024)

Net Current Assets/ CDMDF	1.22%
0 to 3 Months	14.08%
Greater than 2 years	84.69%

Fund Specifics

Fund Inception	:	December 29, 1999
Investment Objective	:	To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.
Monthend AUM (₹)*	:	103.34 Crores
Asset Allocation	:	Govt. Securities - 80% to 100% (Risk- Low) ● Money Market Instruments - 0% to 20% (Risk- Low to Medium)
Minimum Investment Amount	:	₹ 5000 and in multiples of ₹1 thereafter **Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter **SIP:** For any date / monthly frequency – ₹ 1000 and in multiples of ₹1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter **STP:** For Daily/Weekly/Monthly frequency – ₹1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter **SWP:** For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹2000 and in multiples of ₹ 1 thereafter
Entry Load	:	Nil
Exit Load	:	Nil
Benchmark	:	CRISIL Dynamic Gilt Index
Plans / Options	:	Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option
Fund Manager	:	Mr. Kunal Jain / Mr. Avnish Jain

*Monthend AUM as on 29.02.2024

PERFORMANCE AT A GLANCE (as on 29th February, 2024)

CANARA ROBECO GILT FUND

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22   (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Dynamic Gilt Index#	CRISIL 10 Year Gilt Index##	Scheme	CRISIL Dynamic Gilt Index#	CRISIL 10 Year Gilt Index##
Last 1 Year	8.21	9.23	9.39	10824	10925	10942
Last 3 Years	4.76	5.73	4.37	11503	11826	11374
Last 5 Years	6.51	7.32	6.21	13713	14239	13518
Since Inception	8.28	8.49	-	68505	71701	-

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: December 29, 1999. Different plans have a different expense structure.

● Scheme Benchmark # ● Additional Benchmark ## ● - :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 29th February, 2024)

Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO LIQUID FUND	7.21	7.25	5.27	5.41	5.03	5.27	6.96	6.79
CANARA ROBECO SAVINGS FUND	7.23	7.81	5.01	5.89	5.68	6.31	7.31	7.24
CANARA ROBECO DYNAMIC BOND FUND	7.41	7.34	4.19	6.70	5.91	8.36	6.93	8.50
CANARA ROBECO INCOME FUND	6.96	7.35	4.07	6.69	6.06	8.35	7.84	8.21
CANARA ROBECO GILT FUND	8.21	9.23	4.76	5.73	6.51	7.32	8.28	-

Note:
a. Mr. Kunal Jain manages 5 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.

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO EQUITY HYBRID FUND*	25.88	26.58	13.78	14.08	15.37	15.07	11.64	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	11.93	12.52	7.52	7.67	9.50	9.40	10.10	8.87
CANARA ROBECO LIQUID FUND	7.21	7.25	5.27	5.41	5.03	5.27	6.96	6.79
CANARA ROBECO SAVINGS FUND	7.23	7.81	5.01	5.89	5.68	6.31	7.31	7.24
CANARA ROBECO ULTRA SHORT TERM FUND	6.57	7.80	4.54	5.92	4.79	6.20	6.80	7.50
CANARA ROBECO CORPORATE BOND FUND	6.62	7.72	4.63	6.31	6.12	7.14	6.97	8.35
CANARA ROBECO GILT FUND	8.21	9.23	4.76	5.73	6.51	7.32	8.28	-
CANARA ROBECO DYNAMIC BOND FUND	7.41	7.34	4.19	6.70	5.91	8.36	6.93	8.50
CANARA ROBECO INCOME FUND	6.96	7.35	4.07	6.69	6.06	8.35	7.84	8.21
CANARA ROBECO SHORT DURATION FUND^	6.77	7.98	4.49	6.05	5.84	7.14	6.69	7.95
CANARA ROBECO BANKING AND PSU DEBT FUND	7.01	7.65	N.A	-	N.A	-	5.99	6.75

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. ^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.

CANARA ROBECO GILT FUND | Fund Manager: Mr. Kunal Jain / Mr. Avnish Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2910000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	8320351	5639460	3419961	1677458	1032090	687963	393486	125387
Scheme Returns	7.81%	7.87%	8.08%	6.52%	5.80%	5.42%	5.87%	8.46%
Crisil Dynamic Gilt Index#	7.63%	7.48%	7.51%	7.11%	6.71%	6.24%	6.65%	9.09%
CRISIL 10 Year Gilt Index##	NA	NA	6.25%	5.99%	5.53%	5.05%	6.65%	8.42%
Inception Date	29-Dec-99							

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 29th February, 2024 and are based on XIRR **approach. 2.** The calculations are based on the regular growth plan NAVs. **3.** NA : Not Applicable as Benchmark index data not available for the period **4. Past performance may or may not be sustained in the future.** Scheme Benchmark #, Additional benchmark##

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

Canara Robeco Mutual Fund

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