

# CANARA ROBECO GILT FUND

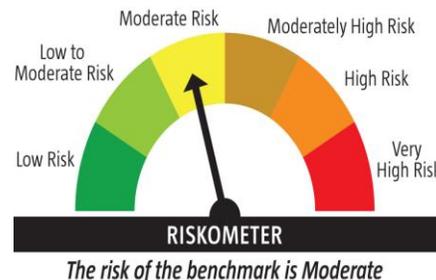
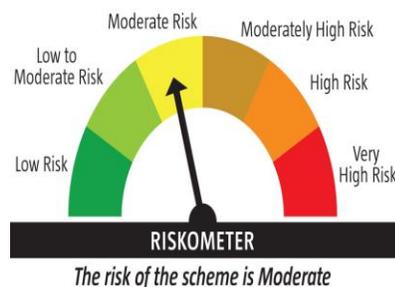
November 2025

# Canara Robeco GILT Fund

**Gilt Fund - An open-ended debt scheme investing in government securities across maturity**

**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



Benchmark Name – CRISIL  
Dynamic GILT Index

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

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

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

Note: The Scheme and Benchmark Risk-O-Meters are evaluated on a monthly basis and the above Risk-O-Meters are based on the evaluation of the portfolios for the month ended 28th November'25

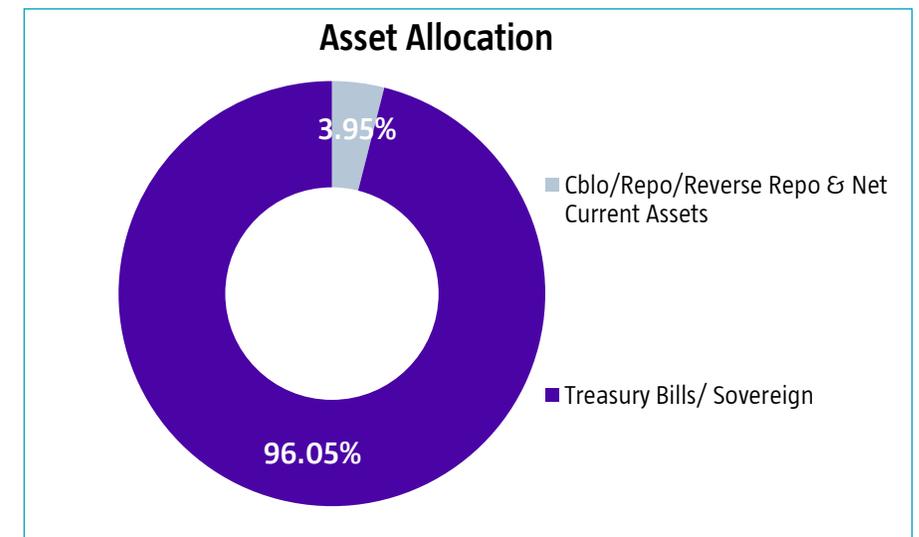
# CANARA ROBECO GILT FUND

## Investment Objective

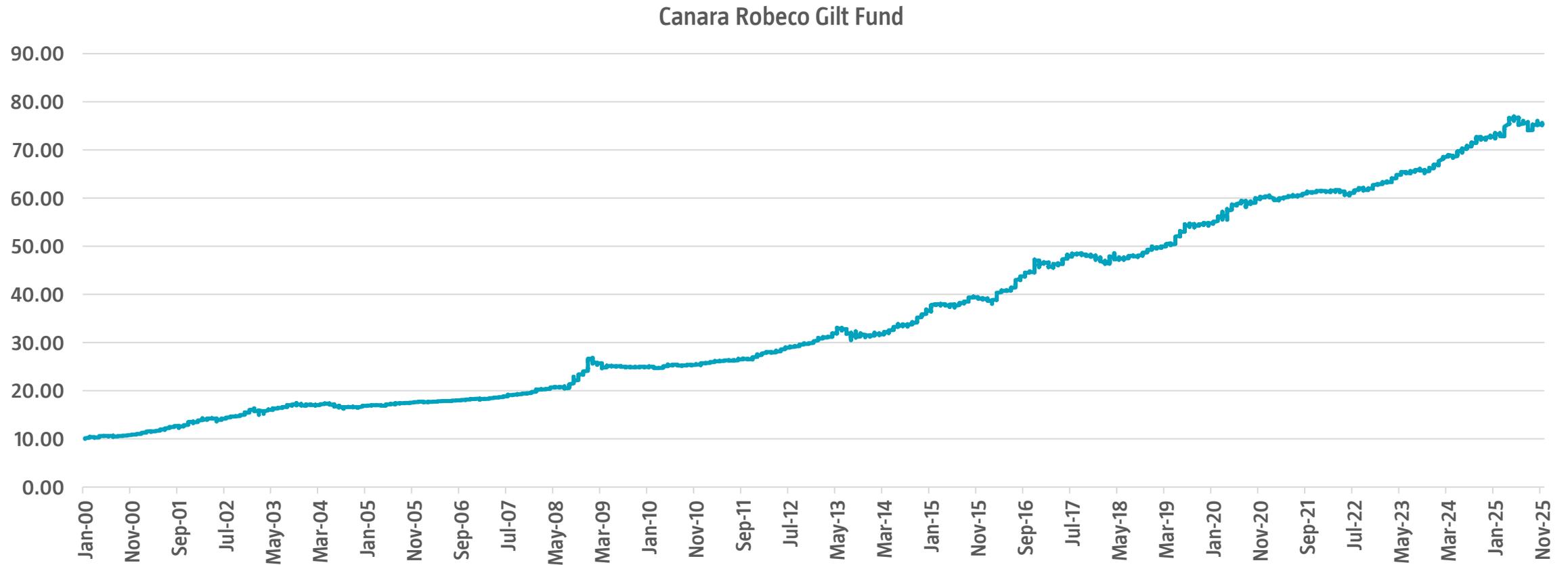
To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.

## Fund Overview

- Fund suitable for investors with medium to long term investment horizon
- The fund is suitable for investors with moderate risk appetite
- No credit risk (as investment in G-Secs). Only interest rate risk



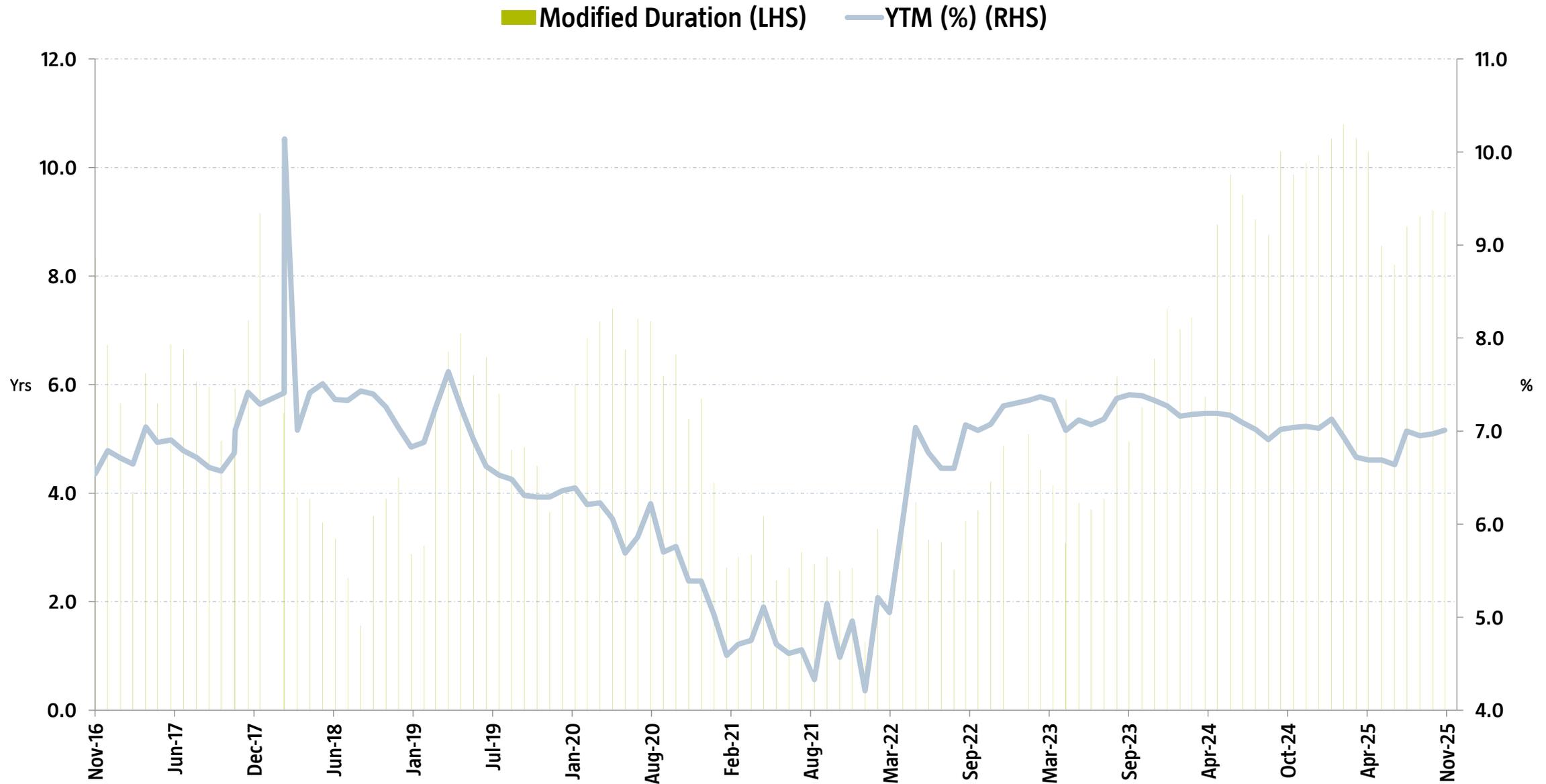
## GROWTH OF NAV



- ☐ **INR 10 at invested at inception would have grown to INR 93.56\***
- ☐ **Since inception return for the fund is 8.22% (CAGR)\***

Past performance may or may not be sustained in the future. Graph shows NAV of Regular Plan Growth option. Inception date: December 29, 1999. Source: ICRA MFI Explorer performance of other funds managed by fund manager of Canara Robeco Gilt Fund is on the slide number 14

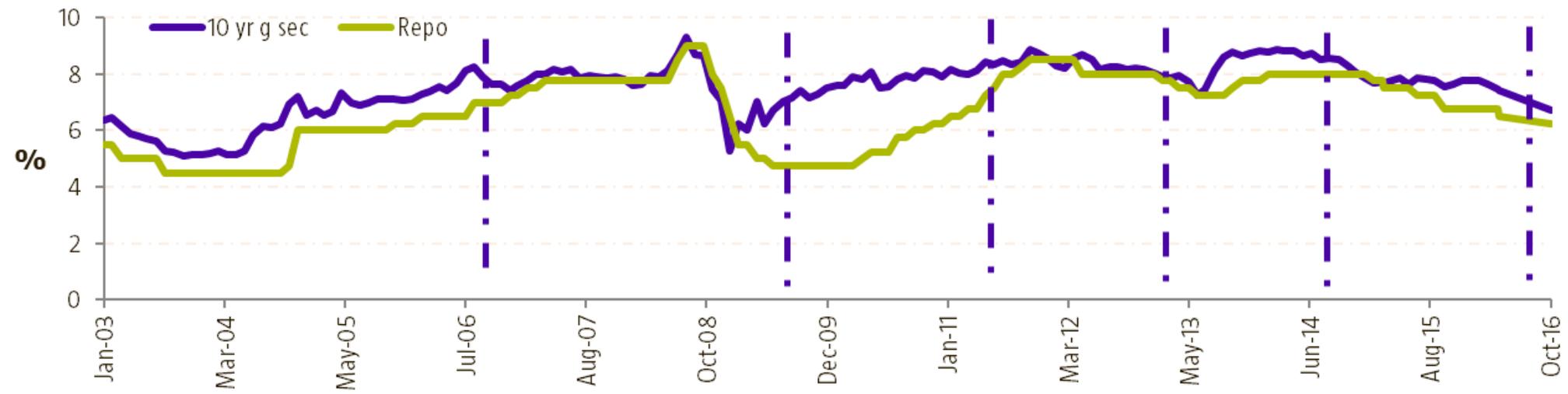
## DURATION &amp; YTM MEASUREMENT



## LIQUID FUNDS OVER TRADITIONAL AVENUES

Start Date	25/10/05	17/10/08	18/03/10	16/04/12	19/09/13	14/01/15
End Date	30/07/08	18/03/10	25/10/11	3/05/13	13/01/15	04/10/16
Interest Rate Scenario						
CAGR	5.79%	4.91%	4.61%	12.66%	11.55%	11.67%

Less than 1 year on Simple Annualized basis & more than 1 year on CAGR basis



## TRIGGER FACILITY

- A trigger is an event, on occurring of which the Scheme will automatically switch units 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

## TRIGGER FACILITY

Date	NAV	Units in CR Gilt Fund	Value (Rs.)	Units Remaining	Units switched	Switched Amount
13-Jun-01	12.00	10000.00	120045.00	8330	1670	20045
26-Jul-02	14.43	8330.21	120214.92	6929	1401	20214.92
12-Oct-03	17.32	6929.43	120016.35	5774	1156	20016.35
12-May-08	20.81	5773.74	120138.80	4806	968	20138.8
11-Dec-08	25.00	4805.89	120160.23	4000	806	20160.23
13-Dec-12	30.01	3999.57	120014.24	3333	667	20014.24
2-Dec-14	36.24	3332.58	120780.62	2759	573	20780.62

	Lumpsum	Trigger + Switched (switched amount earning 8%)
CAGR (7-01-2000 to 31-03-2015)	9.14%	9.18%
End Value (Rs.)	379069.4	381026.02

Past performance may or may not be sustained in the future. Based on historical NAV's from Inception (07/01/2000) of the Regular Plan – Growth Option. Assumed rate of reinvestment for switched amounts is 8%

## TRIGGER FACILITY

Date	NAV	Units in CR Gilt Fund	Value (Rs.)	Units Remaining	Units switched	Switched Amount
10-Nov-01	13.01	10000.00	130115.00	7685.5	2314.5	30115
25-Aug-03	16.95	7685.51	130276.29	5899.4	1786.1	30276.29
8-Sep-08	22.07	5899.39	130190.14	4531.4	1368.0	30190.14
4-Jun-12	28.76	4531.37	130304.42	3477.5	1053.8	30304.42
16-Jan-15	37.40	3477.52	130067.71	2673.6	803.9	30067.71

	Lumpsum	Trigger + Switched (switched amount earning 8%)
CAGR (7-01-2000 to 31-03-2015)	9.14%	9.19%
End Value (Rs.)	379069.4	381757.20

Past performance may or may not be sustained in the future. Based on historical NAV's from Inception (07/01/2000) of the Regular Plan – Growth Option. Assumed rate of reinvestment for switched amounts is 8%

## WHY INVEST

- Comes with Trigger Facility
- Invests in Gilts: **free from default risk + reasonable returns**
- Aims to generate positive returns in different interest rate scenarios
- Benefit from Active Management by an experienced investment team
- Solid and sophisticated Risk Management processes in place

# Fund Summary:

<b>Fund Category</b>	Open ended debt scheme investing in government securities across maturity
<b>Investment Objective</b>	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.
<b>Inception Date</b>	29-Dec-99
<b>Asset Allocation</b>	Govt. Securities - 80% to 100% Money Market Instruments - 0% to 20%
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / Dividend with weekly & monthly payout & Reinvestment
<b>Facilities</b>	SIP/ STP/ SWP/ Dividend Transfer Facility
<b>Fund Size</b>	Rs. 146.23 Crs (Month End AUM)
<b>Load Structure</b>	Nil
<b>Benchmark</b>	CRISIL Dynamic GILT Index
<b>Fund Manager</b>	Mr. Kunal Jain, Mr. Avnish Jain

## PERFORMANCE

## Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark <sup>#</sup>	Scheme Regular Plan	Scheme Direct Plan	Bench-mark <sup>#</sup>	Scheme Regular Plan	Scheme Direct Plan	Bench-mark <sup>#</sup>	Scheme Regular Plan	Scheme Direct Plan	Bench-mark <sup>#</sup> Regular Plan	Bench-mark <sup>#</sup> Direct Plan
Canara Robeco Liquid Fund	6.63	6.74	6.51	7.00	7.09	6.96	5.73	5.80	5.79	6.95	6.72	6.80	6.73
Canara Robeco Savings Fund	7.44	7.74	7.46	7.25	7.56	7.47	5.70	5.99	6.08	7.32	7.30	7.24	7.49
Canara Robeco Ultra Short Term Fund	6.62	7.24	7.03	6.57	7.17	7.37	5.17	5.75	6.09	6.79	6.92	7.41	7.22
Canara Robeco Gilt Fund	3.75	4.49	6.68	6.28	7.04	8.02	4.56	5.31	5.83	8.09	7.89	8.44	7.60
Canara Robeco Dynamic Bond Fund	3.77	4.92	7.09	5.69	6.84	7.69	4.12	5.24	5.74	6.73	7.63	7.79	7.86
Canara Robeco Income Fund	4.63	5.79	7.89	5.90	7.10	7.94	4.23	5.42	5.87	7.68	7.68	7.68	7.92

- Note:
- Mr. Kunal Jain manages 7 open-ended schemes of Canara Robeco 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 & Direct plan - Growth Option.
  - Past performance may or may not be sustained in the future.
  - Canara Robeco Multi Asset Allocation Fund has not completed 6 months, hence the performance of the said Scheme has not been provided.

## PERFORMANCE

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark# Regular Plan	Benchmark# Direct Plan
Canara Robeco Equity Hybrid Fund*	5.54	6.74	7.67	13.10	14.39	12.48	14.05	15.39	13.87	11.62	14.64	#	12.44
Canara Robeco Conservative Hybrid Fund*	4.77	5.98	7.30	8.00	9.27	8.89	7.76	9.07	7.68	9.91	9.72	8.84	8.98
Canara Robeco Liquid Fund	6.63	6.74	6.51	7.00	7.09	6.96	5.73	5.80	5.79	6.95	6.72	6.80	6.73
Canara Robeco Savings Fund	7.44	7.74	7.46	7.25	7.56	7.47	5.70	5.99	6.08	7.32	7.30	7.24	7.49
Canara Robeco Ultra Short Term Fund	6.62	7.24	7.03	6.57	7.17	7.37	5.17	5.75	6.09	6.79	6.92	7.41	7.22
Canara Robeco Corporate Bond Fund	6.67	7.36	8.24	6.70	7.39	7.71	5.11	5.78	6.01	6.98	7.63	8.25	8.25
Canara Robeco Gilt Fund	3.75	4.49	6.68	6.28	7.04	8.02	4.56	5.31	5.83	8.09	7.89	8.44	7.60
Canara Robeco Dynamic Bond Fund	3.77	4.92	7.09	5.69	6.84	7.69	4.12	5.24	5.74	6.73	7.63	7.79	7.86
Canara Robeco Income Fund	4.63	5.79	7.89	5.90	7.10	7.94	4.23	5.42	5.87	7.68	7.68	7.68	7.92
Canara Robeco Short Duration Fund	7.26	7.92	8.20	6.86	7.51	7.72	5.19	5.83	6.03	6.76	7.26	7.80	7.66
Canara Robeco Banking And Psu Debt Fund	7.17	7.47	7.72	6.96	7.28	7.42	-	-	-	6.71	7.03	7.22	7.22

Note:

- Mr. Avnish Jain manages 11 open-ended schemes of Canara Robeco 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 & Direct plan - Growth Option.
- \*Managing the portfolio only for debt allocation.
- Past performance may or may not be sustained in the future.
- f -: Corresponding Benchmark values not available.
- g. N.A.- Not Applicable because scheme is in existence for less than 5 years.

# 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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