



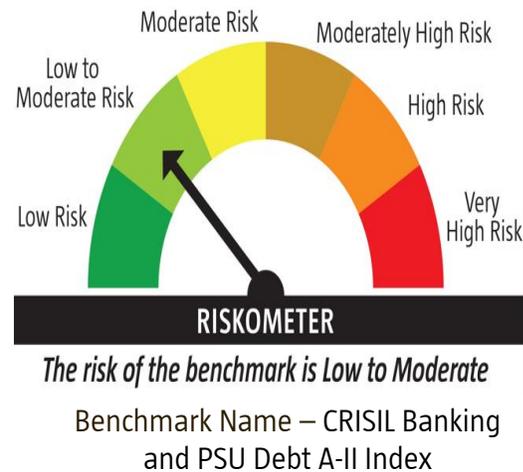
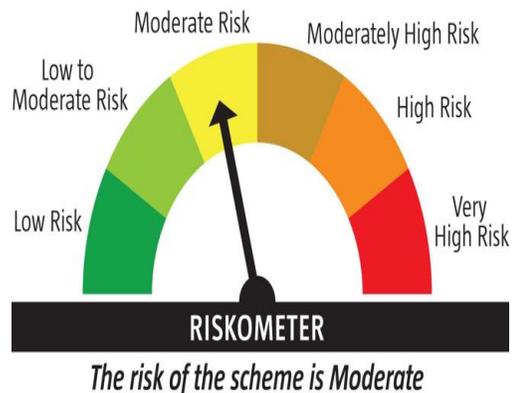
Canara Robeco Banking and PSU Debt Fund

December 2025

Canara Robeco Banking and PSU Debt Fund

This product is suitable for investors who are seeking*

- Income/Capital appreciation over short to medium term
- Investment in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds



**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

Potential Risk Class			
Credit Risk	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)		B-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 31st December'25

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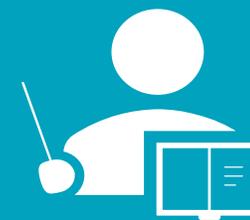
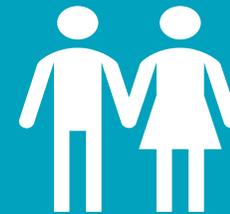
FIXED
INCOME
MARKET
REPORT
CARD

ABOUT
CANARA
ROBECO

CANARA
ROBECO
BANKING &
PSU DEBT
FUND

INVESTORS
SUITABILITY

SCHEME
FEATURES



Fixed Income Market Report Card



Note: The opinions expressed on this slide are the fund management views of Canara Robeco Asset Management regarding the Current economic situation. The view of the Fund Managers should not be construed as investment advice. Investors should consult their financial advisers if in doubt about whether an investment recommendation is suitable for them.

Canara Robeco Fixed Income - Investment Philosophy

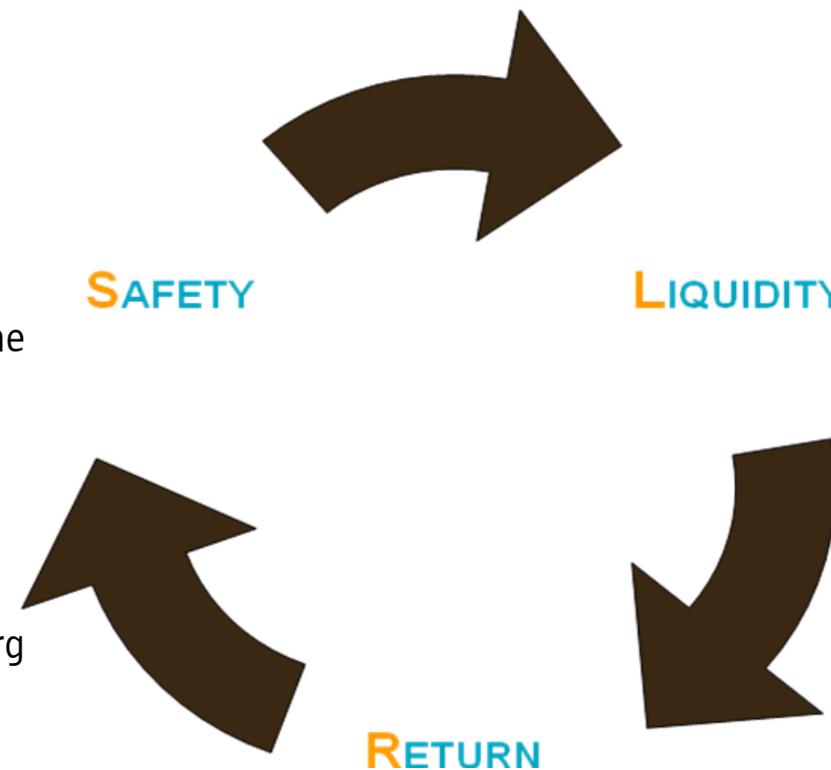
Safety - Most Important Filter In An Investment Decision

- ✓ Minimize credit risk
 - Majority of Investment in above AA/A1+ rated assets
- ✓ Independent credit research
 - Due diligence to evaluate a borrower's ability and willingness to repay the debt on time
 - Emphasis on strong parentage
- ✓ De-risk the portfolio on downgrades
- ✓ Strict adherence to regulatory limits and controlled through Bloomberg system on real time basis

Liquidity - Core to our Investment Philosophy

- ✓ Asset-liability match and stress test

Return - Aim to maximize returns by following a Disciplined Investment Process



Note: The above is only for general understanding purposes and should not be construed as CRAMC investment policy or portfolio construction process.

Risk Officer responsible for ongoing Risk Management

- Dedicated Risk Management Team

Risk Management Committee

- Risk profiling of portfolios
- Limit on active bets
- Sector exposure Limit
- Tracking error
- Ratio VaR
- Limit on illiquid investments
- Instrument exposure Limits
- Risk rules embedded in front office system
- Weekly reports generation & circulation
- Liquidity profile of portfolios
- Exception reporting RMC

Bloomberg POMS

Limit & Control Structure

Monitoring

- RMC is updated with changes in the regulatory / investment environment
- Limit & Control Structures reviewed, modifications / additions made as required

Review

Final Portfolio

Risk Process Flow

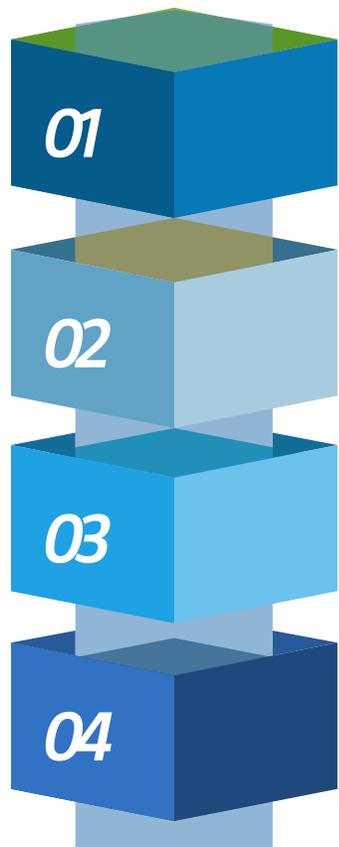
Note: The above is only indicative in nature and should not be construed as CRAMC Risk Management Policy or Process. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Proactive Credit Risk Management



It is to be noted that as a Fund House, Canara Robeco AMC did not have any exposure to the issuers at the time of their default during the credit crisis period of 2018-2020.

Stringent Risk Management – Key to superior risk adjusted return across interest rate cycles



Risk control process to manage risks through tools such as **issuer/sector limits, Liquidity tracking, managing portfolio concentration** and **Weighted average maturity** to ensure that the portfolio liquidity is maintained.

Maintaining a **conservative portfolio** through exposure to **high credit quality issuers** with **low credit risk profile**.

Optimal Diversification among sectors to achieve **consistency in returns**.

Given our **expertise** in managing debt portfolios with **high credit quality papers** and with **low credit risk**, we plan for a **New Fund Offer** in the **Banking & PSU Category**.

Note: The above is only indicative in nature and should not be construed as CRAMC Risk Management Policy or Process. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

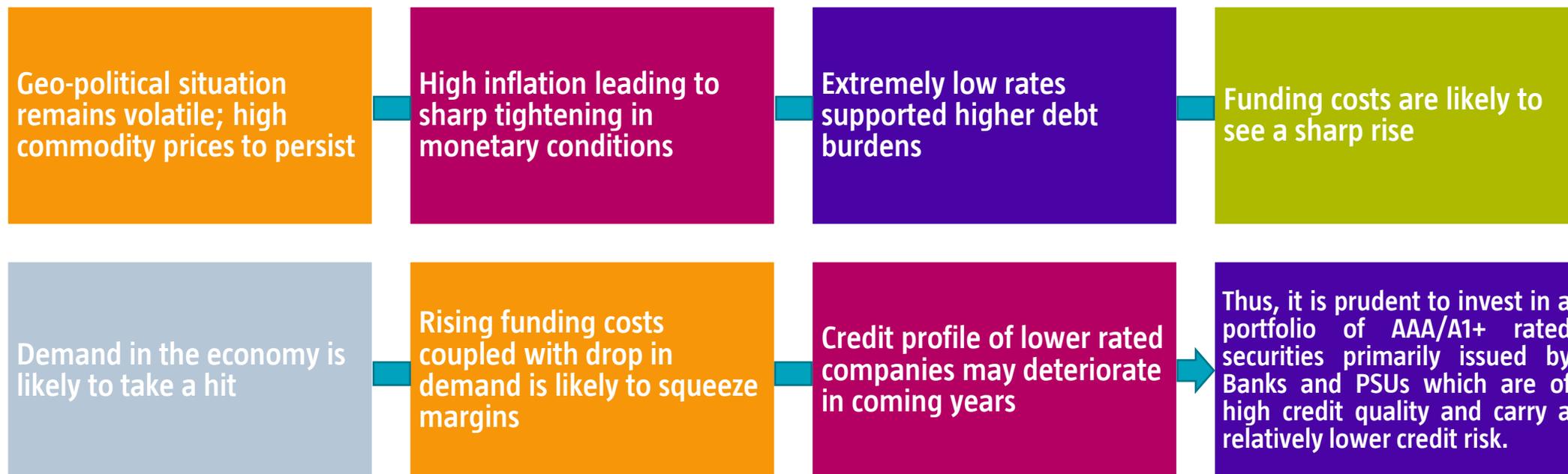
Presenting :

Canara Robeco Banking and PSU Debt Fund



(An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. Relatively high interest rate risk and moderate credit risk)

Why invest in a Banking & PSU themed debt fund?

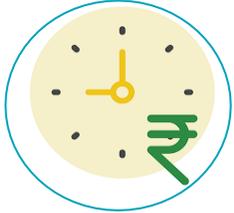


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Canara Robeco Banking and PSU Debt Fund



The fund seeks to generate **optimal returns** by **investing in debt & money market instruments** issued primarily by **banks, public financial institutions (PFIs), public sector undertakings (PSUs) and municipal bonds**.



An **actively managed fund** that aims to **manage duration** and **capture opportunities** in the interest rate cycle and mispricing on the yield curve.



Canara Robeco Banking and PSU Debt Fund intends to maintain **high credit quality and liquidity** in the portfolio.



The fund aims to invest **~80% of the portfolio in bonds & money market instruments issued by Banks, PSUs & Public Financial Institutions and Municipal Bonds** and remaining **~20% in G-Secs/SDLs and other AAA or equivalent debt/ money market securities**.

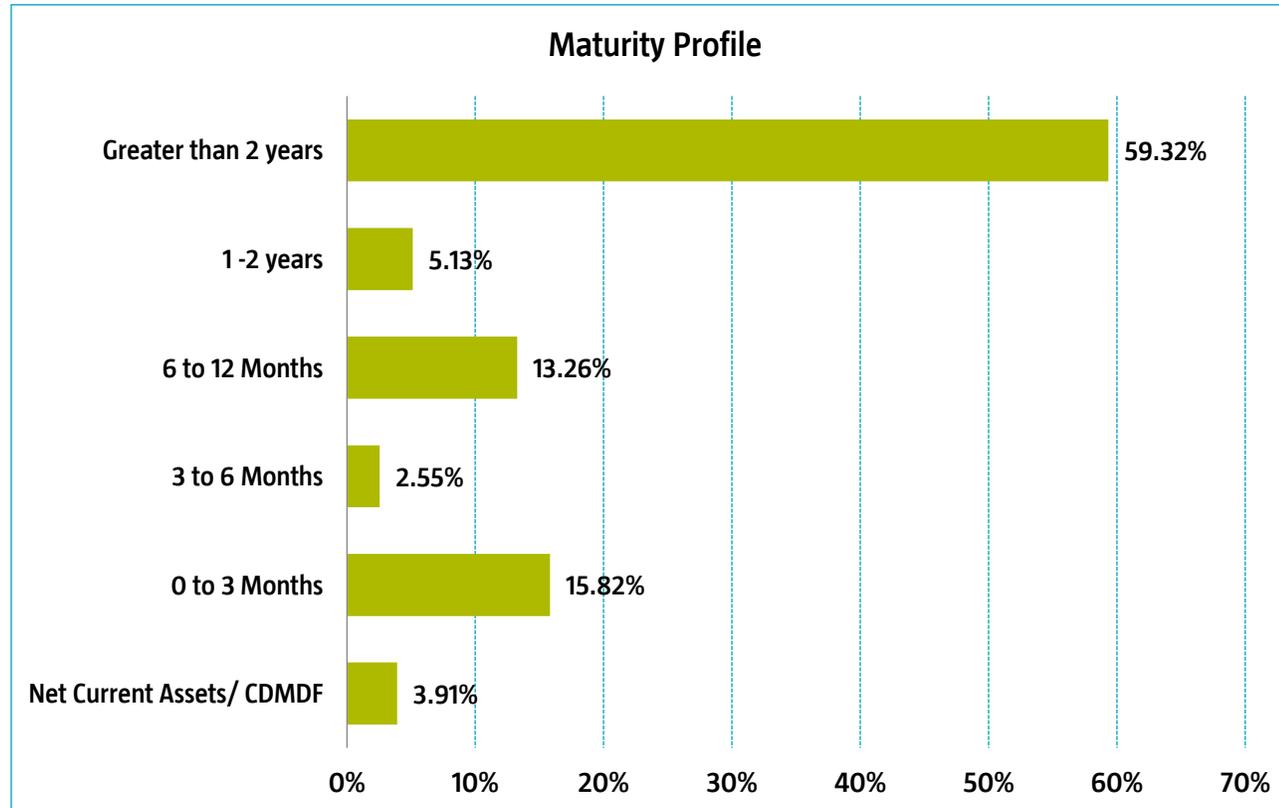
How the Fund will Invest?

Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt and Money Market Instruments issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	80%	100%	Low to Medium
Debt (including securities issued by Central and State Governments) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds	0%	20%	Low to Medium
Units issued by REITs and InvITs	0%	10%	Medium to High

The risks associated with issuances by Banks and PSUs are lower due to:

- ✓ Comprehensive Regulatory framework for Banks by the Reserve Bank of India.
- ✓ Government Ownership in case of PSUs/PFIs.

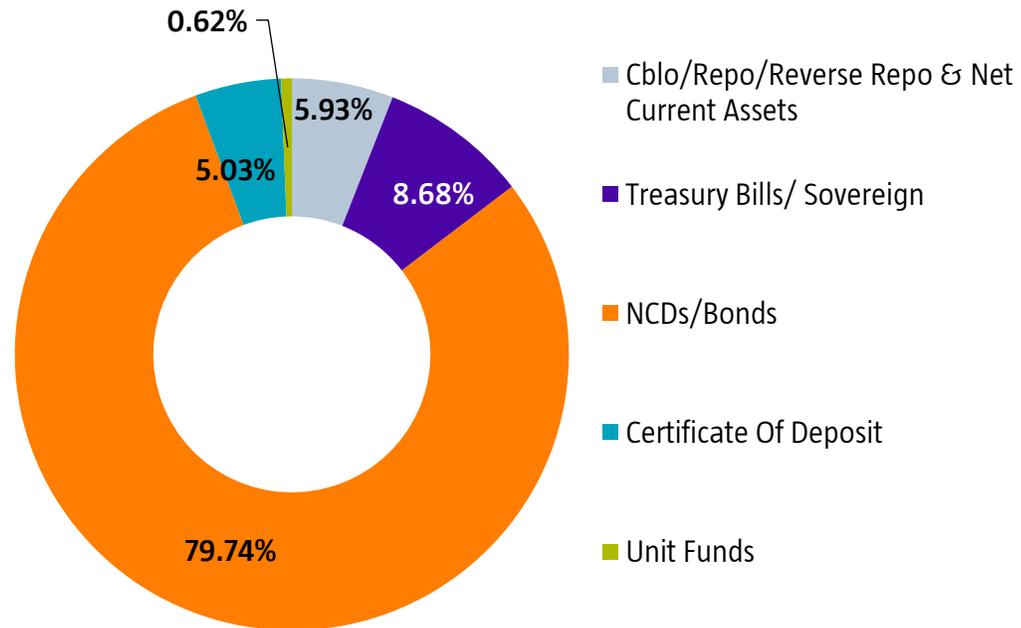
Portfolio Analysis



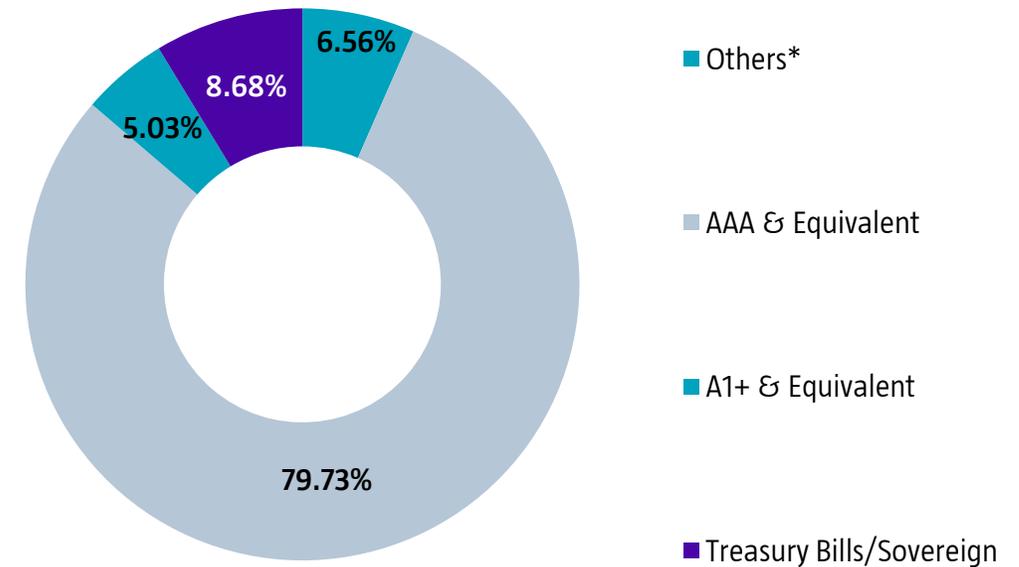
As on 31st December'25

Portfolio Analysis

Asset Allocation



Rating Allocation

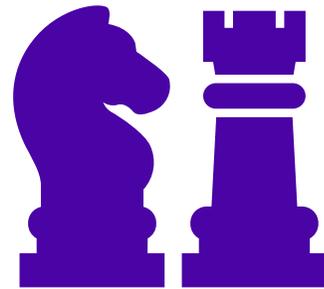


Note - Others* (Includes Equity & Equity Related Instruments, Cblo/Repo/Reverse Repo & Net Current Assets, Unit Funds, Mutual Funds and other non - rated instruments)

Why Invest in Canara Robeco Banking & PSU Debt Fund?



CR AMC is **India's second oldest asset manager**, in existence **since 1993**, tied into the JV since September 2007



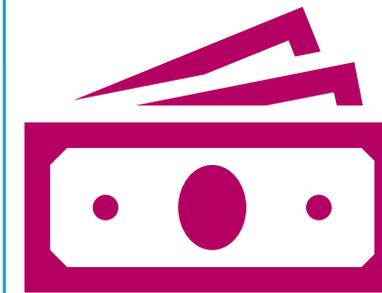
Canara Robeco Banking & PSU Debt Fund would focus on a portfolio primarily of **"AAA rated bonds issued by Banks and PSU"**.



The Fund would be a **"High Credit Quality"** portfolio; thus, providing a higher liquidity benefit.



Fund would invest in **"High Grade Assets"** that are either government – backed entities or systemically important private banks/entities. This potentially provides lower credit risk.



The Fund would be an **"Actively Managed Fund"** that aims to capture opportunities in the interest rate cycle and mispricing on the yield curve.

Who should Invest in this fund?

Investors who wish to take exposure towards bonds issued by Banks, Public Sector Undertakings and other government backed securities

Investors with a medium-term investment horizon of 2-3 years

Investors having relatively low to medium risk appetite looking to invest in high credit quality bonds with good liquidity

Investors seeking to gain from accrual and duration calls by investing in short to medium term maturity bonds



Fund Summary:

Type	An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. Relatively high interest rate risk and moderate credit risk.			
Investment Objective	To generate income and/or capital appreciation through a portfolio of high-quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realized.			
Inception Date	22-August-2022			
Asset Allocation	Types of Instruments	Indicative allocation (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt and Money Market Instruments issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	80%	100%	Low to Medium
	Debt (including securities issued by Central and State Governments) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds	0%	20%	Low to Medium
	Units issued by REITs and InvITs	0%	10%	Medium to High
Plans & Options	Regular Plan & Direct Plan (a) Growth (b) Income Distribution cum capital withdrawal option: - Reinvestment of Income Distribution cum capital withdrawal option - Payout of Income Distribution cum Capital Withdrawal Option			
Fund Size	Rs. 196.54 Crs (As on 31st December'25)			
Load Structure	Entry Load: Nil Exit Load: Nil			
Benchmark	CRISIL Banking and PSU Debt A-II Index			
Fund Manager	Ms. Suman Prasad & Mr. Avnish Jain			

Performance

Fund Manager: Mr. Avnish Jain^^

Scheme Names	CAGR (%)															
	6 Months Return			1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#]	Scheme Regular Plan	Scheme Direct Plan	Bench-mark [#] Regular Plan	Bench-mark [#] Direct Plan
Canara Robeco Equity Hybrid Fund*	-	-	-	6.55	7.77	8.62	13.78	15.08	13.18	12.89	14.21	12.72	11.58	14.50	#	12.34
Canara Robeco Conservative Hybrid Fund*	-	-	-	4.39	5.60	7.29	8.03	9.29	8.98	7.31	8.61	7.40	9.85	9.63	8.81	8.93
Canara Robeco Liquid Fund	-	-	-	6.54	6.65	6.42	6.97	7.06	6.93	5.79	5.86	5.85	6.95	6.72	6.79	6.73
Canara Robeco Savings Fund	-	-	-	7.22	7.52	7.25	7.17	7.48	7.40	5.73	6.03	6.11	7.30	7.28	7.30	7.47
Canara Robeco Ultra Short Term Fund	-	-	-	6.47	7.08	6.92	6.53	7.12	7.32	5.22	5.80	6.14	6.78	6.91	7.40	7.21
Canara Robeco Corporate Bond Fund	-	-	-	6.12	6.81	7.92	6.53	7.22	7.63	5.06	5.73	6.02	6.93	7.58	8.21	8.21
Canara Robeco Gilt Fund	-	-	-	3.63	4.38	6.43	6.26	7.02	7.98	4.57	5.31	5.76	8.08	7.87	8.43	7.57
Canara Robeco Dynamic Bond Fund	-	-	-	3.38	4.52	6.60	5.55	6.71	7.53	4.06	5.19	5.66	6.69	7.58	7.75	7.81
Canara Robeco Income Fund	-	-	-	4.28	5.43	7.26	5.82	7.02	7.75	4.17	5.35	5.75	7.66	7.63	7.65	7.85
Canara Robeco Short Duration Fund	-	-	-	6.86	7.53	7.85	6.76	7.40	7.60	5.18	5.82	6.03	6.73	7.23	7.76	7.63
Canara Robeco Banking And Psu Debt Fund	-	-	-	6.74	7.04	7.32	6.86	7.18	7.28	-	-	-	6.56	6.89	7.08	7.08
Canara Robeco Balanced Advantage Fund	-	-	-	4.70	6.05	8.26	-	-	-	-	-	-	3.37	4.83	5.39	5.39
Canara Robeco Overnight Fund	-	-	-	5.73	5.74	5.81	6.31	6.32	6.43	5.34	5.36	5.46	5.03	5.05	5.12	5.12
Canara Robeco Multi Asset Allocation Fund**	14.97	16.70	19.63	-	-	-	-	-	-	-	-	-	15.55	17.24	22.06	22.06

Note:

a. Mr. Avnish Jain manages 14 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 & Direct plan - Growth Option.

d. *Managing the portfolio only for debt allocation.

e. 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.

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 and since inception.

Performance

Fund Manager: Ms. Suman Prasad^^

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark# Regular Plan	Bench-mark# Direct Plan
Canara Robeco Corporate Bond Fund	6.12	6.81	7.92	6.53	7.22	7.63	5.06	5.73	6.02	6.93	7.58	8.21	8.21
Canara Robeco Short Duration Fund	6.86	7.53	7.85	6.76	7.40	7.60	5.18	5.82	6.03	6.73	7.23	7.76	7.63
Canara Robeco Banking And Psu Debt Fund	6.74	7.04	7.32	6.86	7.18	7.28	-	-	-	6.56	6.89	7.08	7.08
Canara Robeco Overnight Fund	5.73	5.74	5.81	6.31	6.32	6.43	5.34	5.36	5.46	5.03	5.05	5.12	5.12
Canara Robeco Balanced Advantage Fund	4.70	6.05	8.26	-	-	-	-	-	-	3.37	4.83	5.39	5.39
Canara Robeco Equity Hybrid Fund	6.55	7.77	8.62	13.78	15.08	13.18	12.89	14.21	12.72	11.58	14.50	#	12.34
Canara Robeco Conservative Hybrid Fund	4.39	5.60	7.29	8.03	9.29	8.98	7.31	8.61	7.40	9.85	9.63	8.81	8.93

Note:

- Ms. Suman Prasad 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.
- N.A.- Not Applicable because scheme is in existence for less than 3 years or 5 years respectively.
- : Corresponding Benchmark values not available.

Disclaimer

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