

CANARA ROBECO DYNAMIC BOND FUND

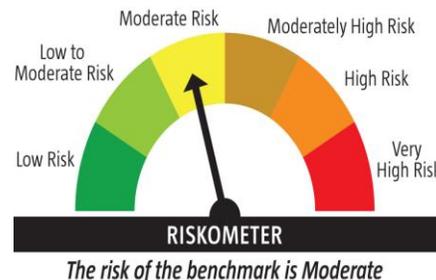
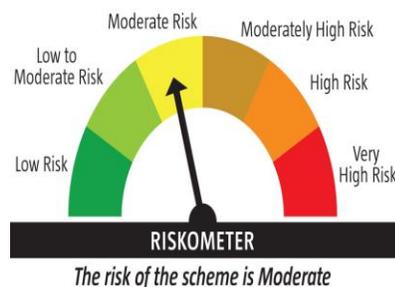
December 2025

Canara Robeco Dynamic Bond Fund

An open ended dynamic debt scheme investing across duration

This product is suitable for investors who are seeking*

- Income/ Capital appreciation by dynamically managing duration
- Investment in Debt and Money Market securities across duration



Benchmark Name – CRISIL
Dynamic Bond A-III 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

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

Confused???

When to invest in Long Term Bonds?

What's the best time to invest in Short Term Bonds?

When to Invest in Liquid Instruments?

Let the Experts take the Call, **“Invest in Canara Robeco Dynamic Bond Fund”**

WHAT IS DYNAMIC BOND FUND

Flexible Portfolio Allocation

- A Dynamic Bond Fund allows the fund manager to switch between short and long term bonds depending on the macro economic scenario

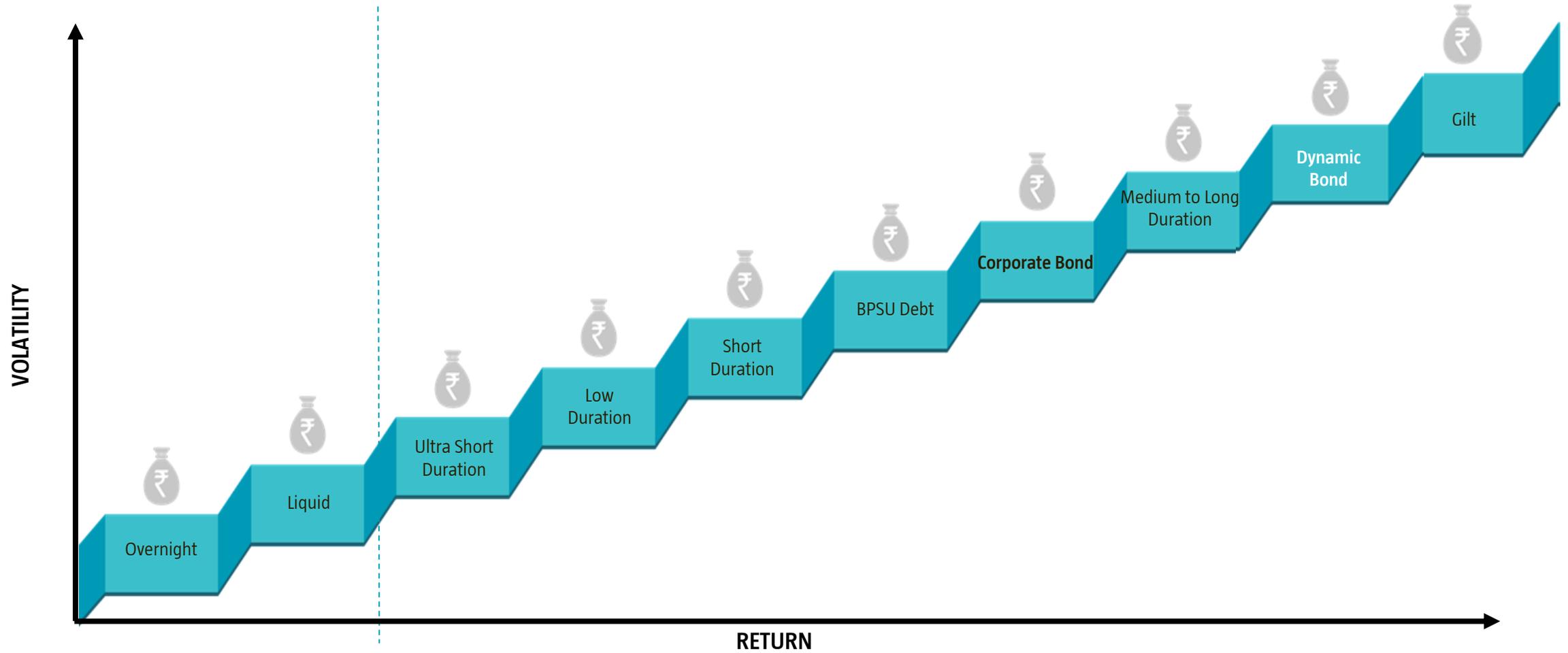
Benefit to the Investor

- The flexibility to realign the portfolio according to interest rate movements, gives the investor an opportunity to benefit irrespective of interest rate movements
- The flexible mandate also helps in protecting the investor from market volatility

Investor Suitability

- This fund is suitable for investors with medium to long time horizon

RISK-REWARD MATRIX



CANARA ROBECO DYNAMIC BOND FUND

Canara Robeco Dynamic Bond Fund
<input type="checkbox"/> An Open Ended dynamic debt scheme investing across duration that seeks to generate income from a portfolio constituted of debt and money market securities
<input type="checkbox"/> Endeavours to identify mispriced opportunities & capture volatility trends
<input type="checkbox"/> Aims to generate Alpha through free-style duration management
<input type="checkbox"/> Low exposure to credit risk to maintain high portfolio quality

Instruments	Minimum	Maximum
Government of India & Corporate Debt Securities (including Securitised Debt)*	0%	100%
Money Market Instruments	0%	100%

*excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills

CANARA ROBECO DYNAMIC BOND FUND

Characteristics

Active Management

Plans & Options

Regular & Direct Plan:

- a) Growth
- b) Dividend
 - Reinvestment Option
 - Payout option

Risk Profile

Low

High Quality
Issuers

Medium to High
Interest Rate Risk

Portfolio



Features

Open ended dynamic debt scheme that provides an short to medium term investment avenue

Active interest rate risk management

Endeavours to identify mispriced opportunities & capture volatility trends

Free style duration management

Low exposure to credit risk

Fund endeavors to trade on duration to generate alpha by using a proactive strategy of benefitting from interest rate fluctuations under any market condition.

PORTFOLIO STRATEGY

Active Duration Management

- The fund manager intends to actively manage duration in variable interest rate scenarios and capture any opportunities available in the Yield Curve

Dynamic Asset Allocation

- The Fund will be managed dynamically with asset allocation across the curve as per the changing environment

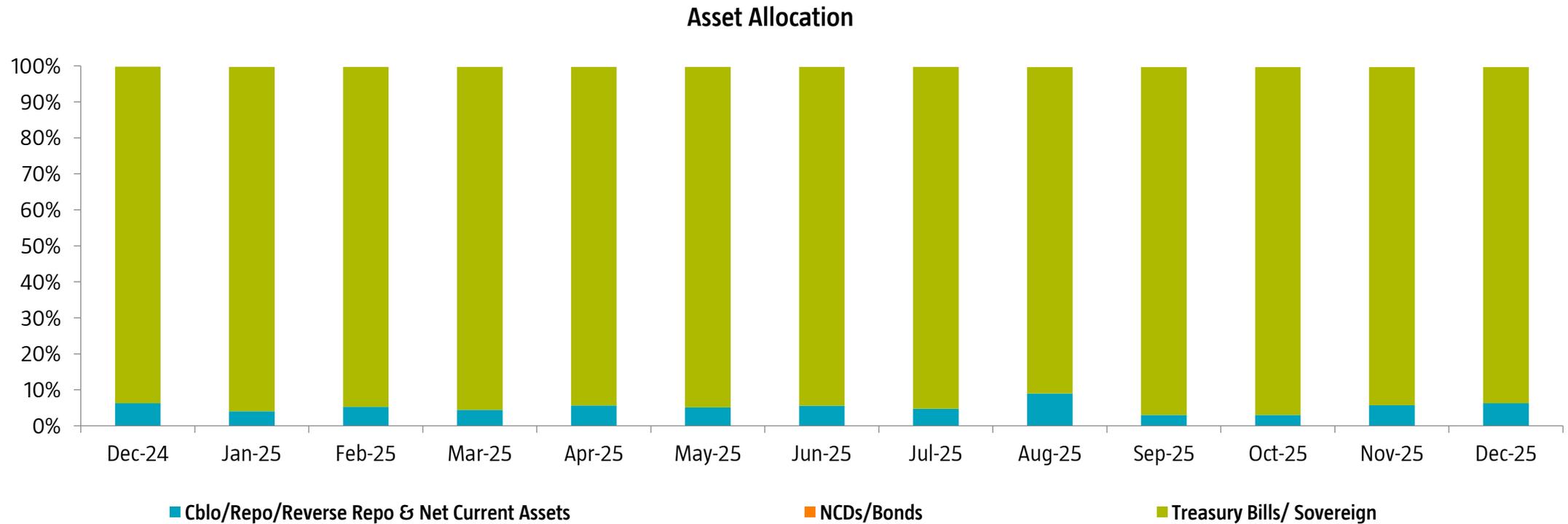
Analysis of Macro Economic Scenario

- Investment strategies would be formed based on Macro factors like inflation, fiscal deficit, currency, duration view and liquidity

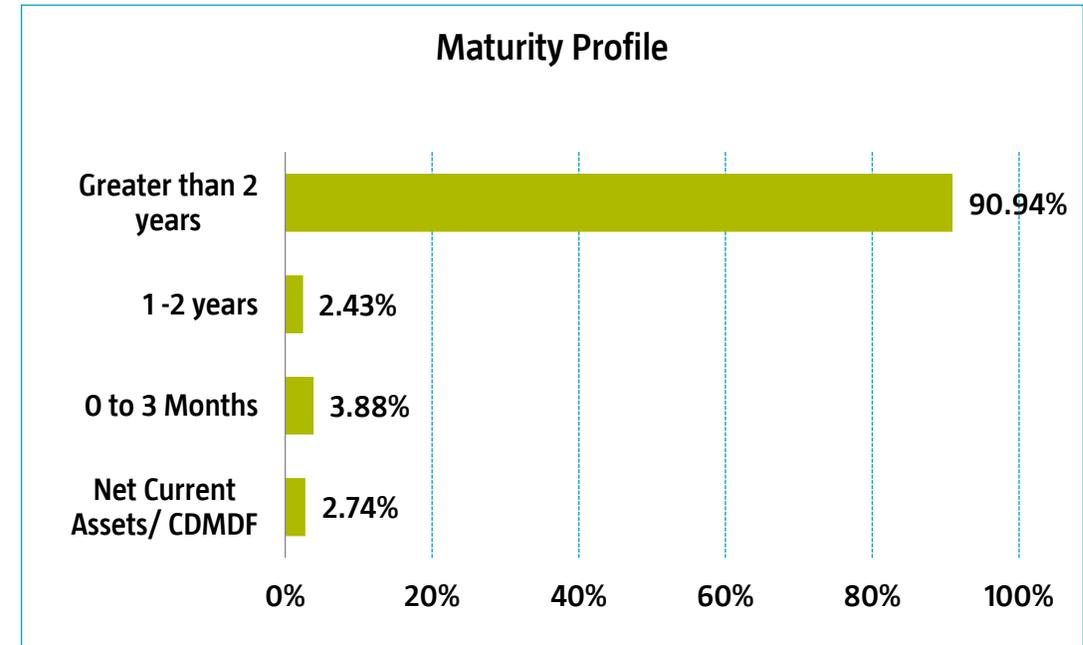
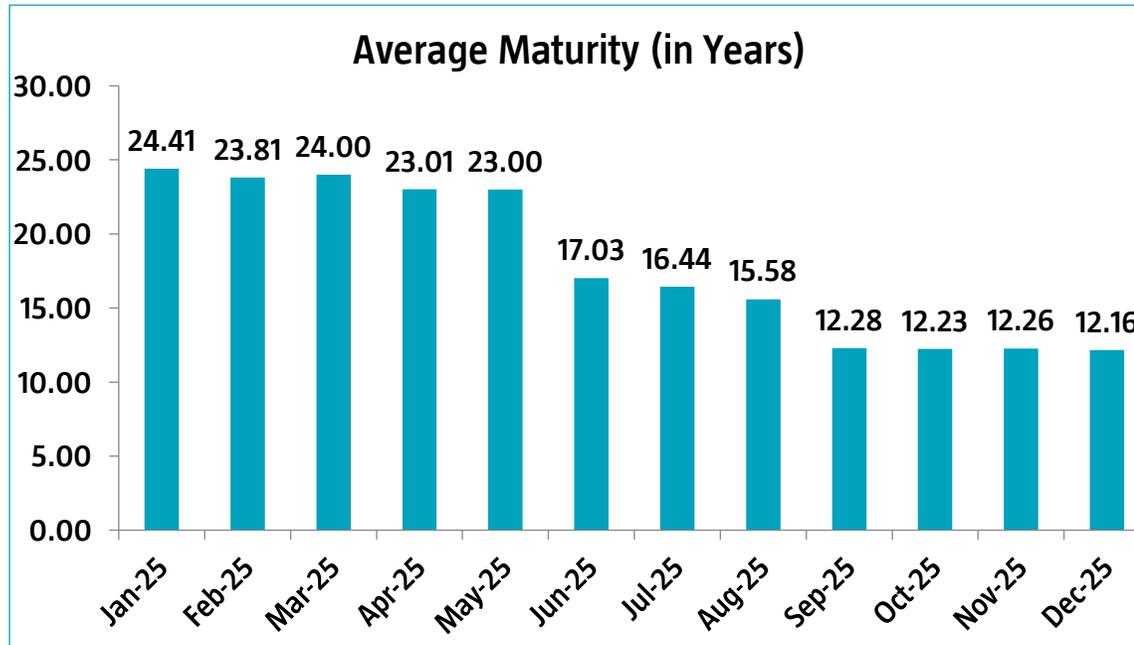
Credit Quality

- The fund manager does not intend to take credit risk
- Money market allocation would be towards higher rated money market instruments

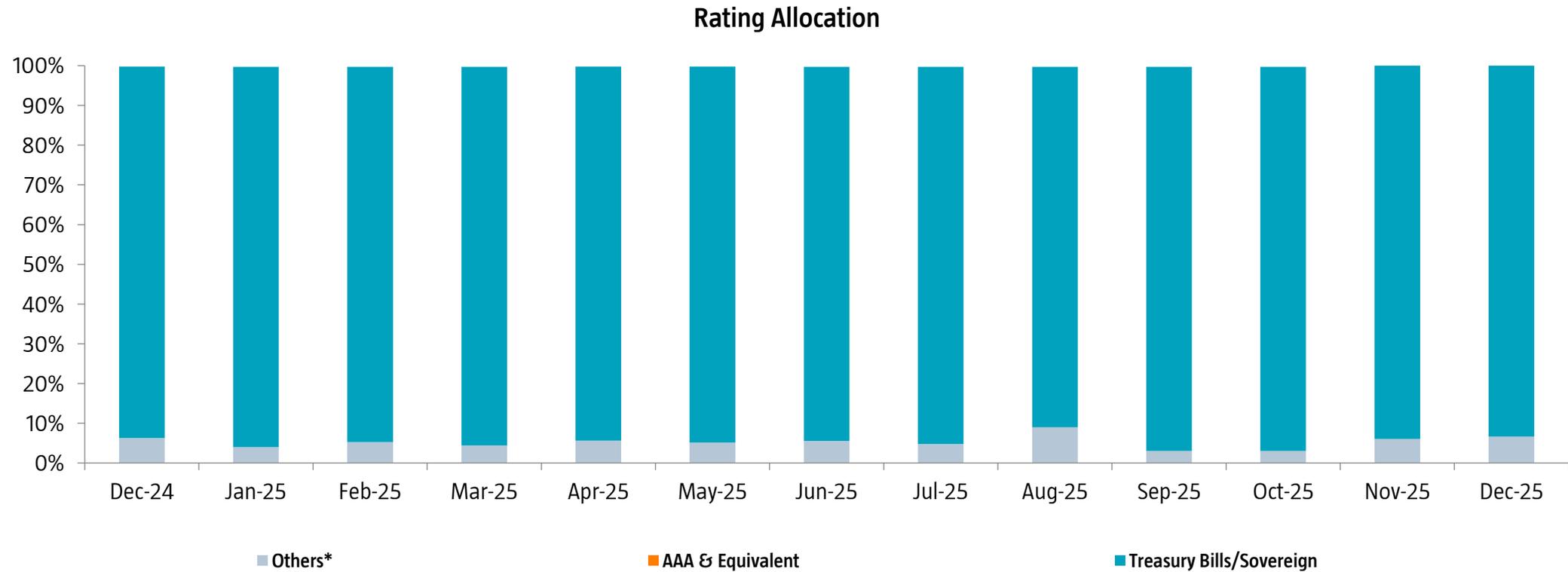
Portfolio Analysis



Portfolio Analysis



Portfolio Analysis



Data as on 31st December'25

WHY INVEST

- ❑ Flexible Investment Approach –
 - ✓ Flexibility to invest across debt instruments

- ❑ Quality & Liquidity –
 - ✓ Investments into highly rated debt instruments

- ❑ Portfolio construction Process –
 - ✓ Robust & coherent Fixed Income Investment Process
 - ✓ Robust Risk Management Framework – essential in freestyle Duration Investing

Fund Manager Performance

Fund Manager: Mr. Kunal 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 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 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 Multi Asset Allocation Fund**	14.97	16.70	19.63	-	-	-	-	-	-	-	-	-	15.55	17.24	22.06	22.06

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.
- **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.

Please Refer Notice Cum Addendum No.64 Dated November 28, 2025 For Change In Fund Managers Of Canara Robeco Balanced Advantage Fund, Canara Robeco Multi Asset Allocation Fund & Canara Robeco Overnight Fund (with effect from December 01, 2025).

Fund Manager 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.

Please Refer Notice Cum Addendum No.64 Dated November 28, 2025 For Change In Fund Managers Of Canara Robeco Balanced Advantage Fund, Canara Robeco Multi Asset Allocation Fund & Canara Robeco Overnight Fund (with effect from December 01, 2025).

Fund Summary:

Fund Category	Open ended dynamic debt scheme investing across duration
Investment Objective	The objective of the fund is to seek to generate income from a portfolio of debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized and the Fund does not assure or guarantee any returns.
Inception Date	29-May-09
Asset Allocation	<input type="checkbox"/> Government of India and Corporate Debt Securities (including securitized debt): 0%-100% <input type="checkbox"/> Money Market Instruments : 0% - 100%.
Plans/Options	Regular & Direct Plan: Options: Growth / IDCW (weekly & monthly payout & Reinvestment)
Facilities	SIP/ STP/ SWP/ Transfer of IDCW Plan
Fund Size	Rs. 105.27 Crs (Month End AUM)
Load Structure	Nil
Benchmark	CRISIL Dynamic Bond A-III Index
Fund Manager	Mr. Kunal Jain & Mr. Avnish Jain

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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