

CANARA ROBECO CONSERVATIVE HYBRID FUND

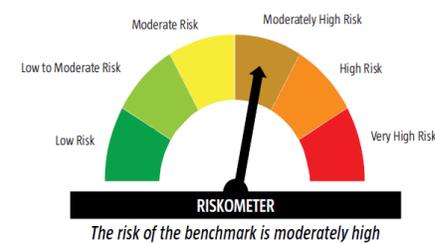
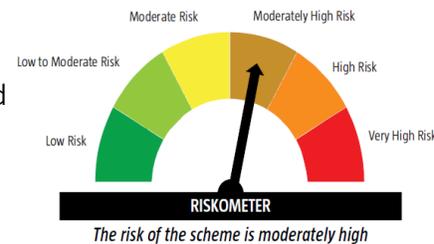
An open-ended hybrid scheme investing
predominantly in debt instruments

Canara Robeco 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



Benchmark Name - CRISIL Hybrid
85+15-Conservative Index

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

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

Canara Robeco Conservative Hybrid Fund

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

+

Systematic Withdrawal Plan

=

A Winning Combo!

KEY TAKE AWAY

- ❑ Know the basics of Systematic Withdrawal Facility (SWP)
- ❑ Understand how SWP in Canara Robeco Conservative Hybrid Fund can help you achieve your objective of regular income
- ❑ Recognize the benefits of investing in SWP over other traditional income avenues
- ❑ Be equipped to plan your own Systematic Withdrawal Plan
- ❑ Be cognizant of the application process

Systematic Withdrawal Plan (SWP)

- An effortless way to meet your monthly expenses

SYSTEMATIC WITHDRAWAL PLAN



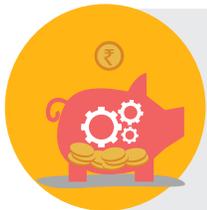
Systematic Withdrawal Plan to receive regular fixed payouts as per individual's cash flow needs.



Fixed amount is redeemed periodically out of the investment.



Directly credited to investor's bank account at indicated frequency (monthly, quarterly)



Amount received could be used as a **source of income** or **can be invested** in other avenues.

SWP ILLUSTRATION – 1 YEAR

Premise:

- Investor invests Rs. 1,00,000
- The initial amount remains invested & grows linked to market for 1 Year
- Post 1 Year, the investor starts withdrawing Rs. 1,000 per month through SWP i.e. monthly withdrawal of 1% of amount invested
- The following slide shows what will be the value of investment if withdrawal is made for 5 years, 10 years & 15 years respectively

SWP ILLUSTRATION – 1 YEAR

Assumed rate of growth of the investment (CAGR)		Scenario 1	Scenario 2	Scenario 3
		8%	10%	12%
Initial Amount Invested		100000	100000	100000
Value of Investment after 1 Year		108000	110000	112000
Amount Systematically Withdrawn per month [Assuming an annual withdrawal of 1% of amount invested]		1,000	1,000	1,000
Scenario for next 5 Years	Total Amount received (Pre Tax) [@1000 p.m. * 60 months]	60000	60000	60000
	Value of Investment at the end of the period	87426	103547	121800
	Amount received + Investment value at the end of the period	147426	163547	181800
Scenario for next 10 Years	Total Amount received (Pre Tax) [@1000 p.m. * 120 months]	120000	120000	120000
	Value of Investment at the end of the period	56775	92930	139605
	Amount received + Investment value at the end of the period	176775	212930	259605
Scenario for next 15 Years	Total Amount received (Pre Tax) [@1000 p.m. * 180 months]	180000	180000	180000
	Value of Investment at the end of the period	11109	75461	171950
	Amount received + Investment value at the end of the period	191109	255461	351950

A moderately conservative investor may opt for SWP in a Fund like Hybrid Fund

Please Note: The withdrawal amount of 1% in the above example is for illustration purposes only. The investor however has an option to choose the amount to be withdrawn.

SWP ILLUSTRATION – 3 YEARS

Premise:

- Investor invests Rs. 1,00,000
- The initial amount remains invested & grows linked to market for 3 Years
- Post 3 Years, the investor starts withdrawing Rs. 1,000 per month through SWP
i.e. monthly withdrawal of 1% of amount invested
- The following slide shows what will be the value of investment if withdrawal is made for 5 years, 10 years & 15 years respectively

SWP ILLUSTRATION – 3 YEARS

Assumed rate of growth of the investment (CAGR)	Scenario 1	Scenario 2	Scenario 3
	8%	10%	12%
Initial Amount Invested	100000	100000	100000
Value of Investment after 3 Year	125971	133100	140493
Amount Systematically Withdrawn per month [Assuming an annual withdrawal of 1% of amount invested]	1000	1000	1000

Scenario for
next 5 Years

Total Amount received (Pre Tax) [@1000 p.m. * 60 months]	60000	60000	60000
Value of Investment at the end of the period	114201	141554	173563
Amount received + Investment value at the end of the period	174201	201554	233563

Scenario for
next 10 Years

Total Amount received (Pre Tax) [@1000 p.m. * 120 months]	120000	120000	120000
Value of Investment at the end of the period	96665	155462	233642
Amount received + Investment value at the end of the period	216665	275462	353642

Scenario for
next 15 Years

Total Amount received (Pre Tax) [@1000 p.m. * 180 months]	180000	180000	180000
Value of Investment at the end of the period	70539	178346	342787
Amount received + Investment value at the end of the period	250539	358346	522787

Increase
in initial
holding
period
by
2 Years

Sharp
increase
in final
value

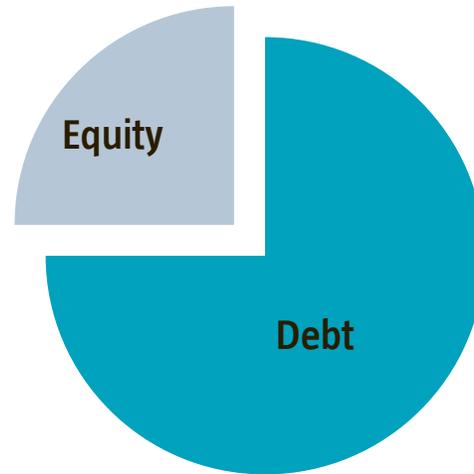
A moderately conservative investor may opt for SWP in a Fund like Hybrid Fund

Please Note: The withdrawal amount of 1% in the above example is for illustration purposes only. The investor however has an option to choose the amount to be withdrawn.

Conservative Hybrid Fund

A fund investing in debt securities but adds the goodness of equity while keeping the risk in control

WHAT ARE CONSERVATIVE HYBRID FUNDS



A mutual fund scheme that aims to provide SAFETY of capital while allowing scope for GROWTH

FEATURES OF CONSERVATIVE HYBRID FUNDS

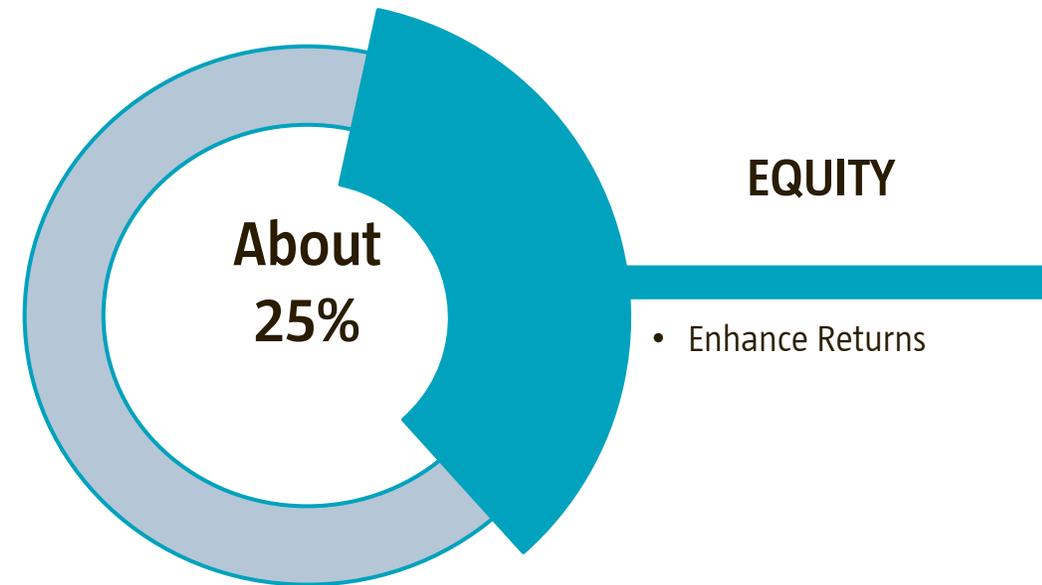
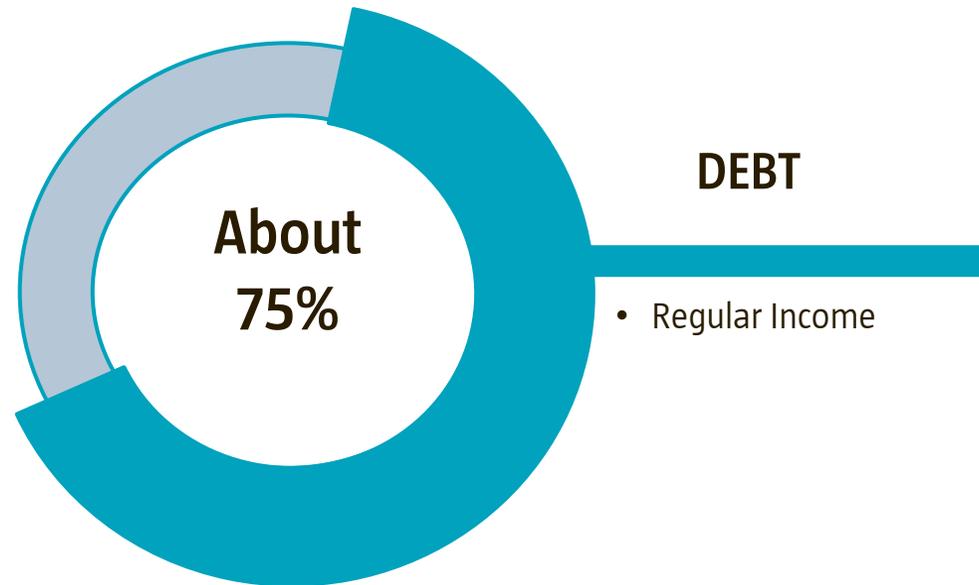
	Conservative Hybrid Funds	Traditional Investment avenues with lock-in period
Return Potential	Market linked Returns	Fixed returns
Liquidity	Investor can access the funds on the very next day of investing	Money is locked-in for pre-determined tenure
Transparency on underlying holdings / credits	These funds have to mandatorily disclose the details of the instruments like the type of the instrument, name of the issuer, credit rating etc.	No such disclosure is made

Canara Robeco Conservative Hybrid Fund

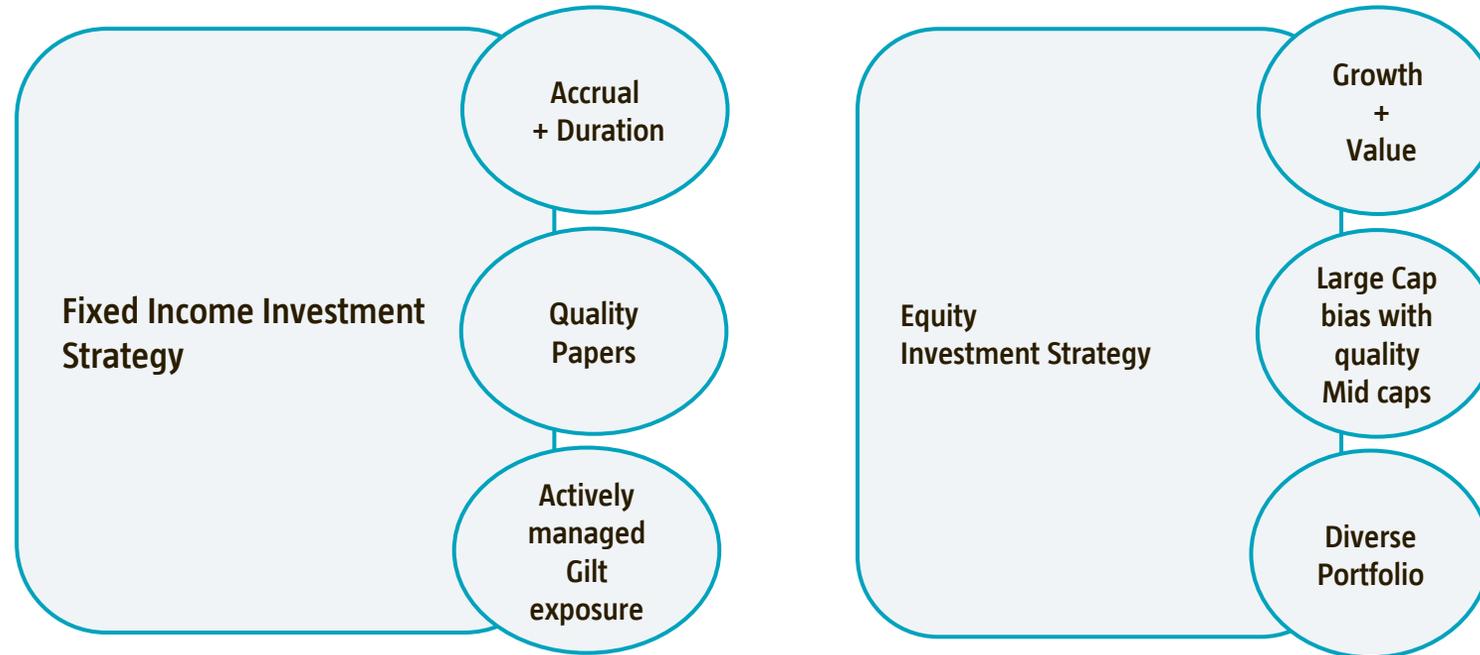
(An open-ended hybrid scheme investing predominantly in debt instruments)

Income generating opportunity along with equity market participation

CANARA ROBECO CONSERVATIVE HYBRID FUND



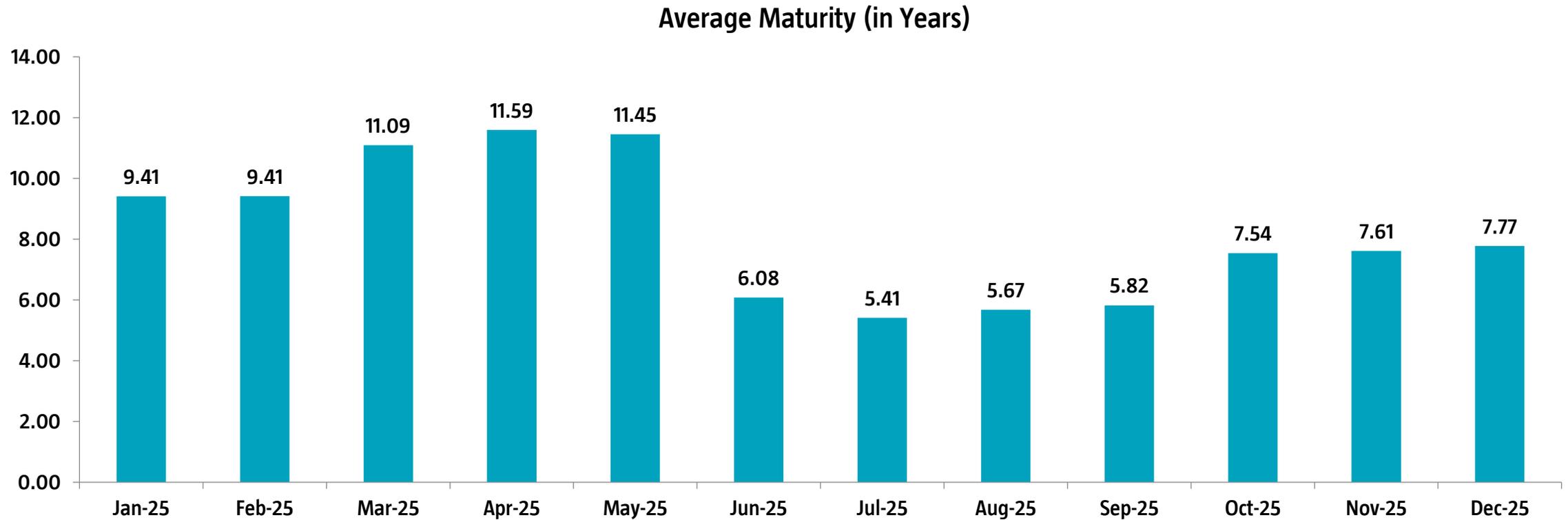
CANARAROBECO CONSERVATIVE HYBRID FUND



Portfolio Highlights

- 40 stocks with the highest stock exposure being 2.07% of portfolio net assets
- Residual maturity of the fund is 7.77 years

ACTIVE CALL ON DURATION



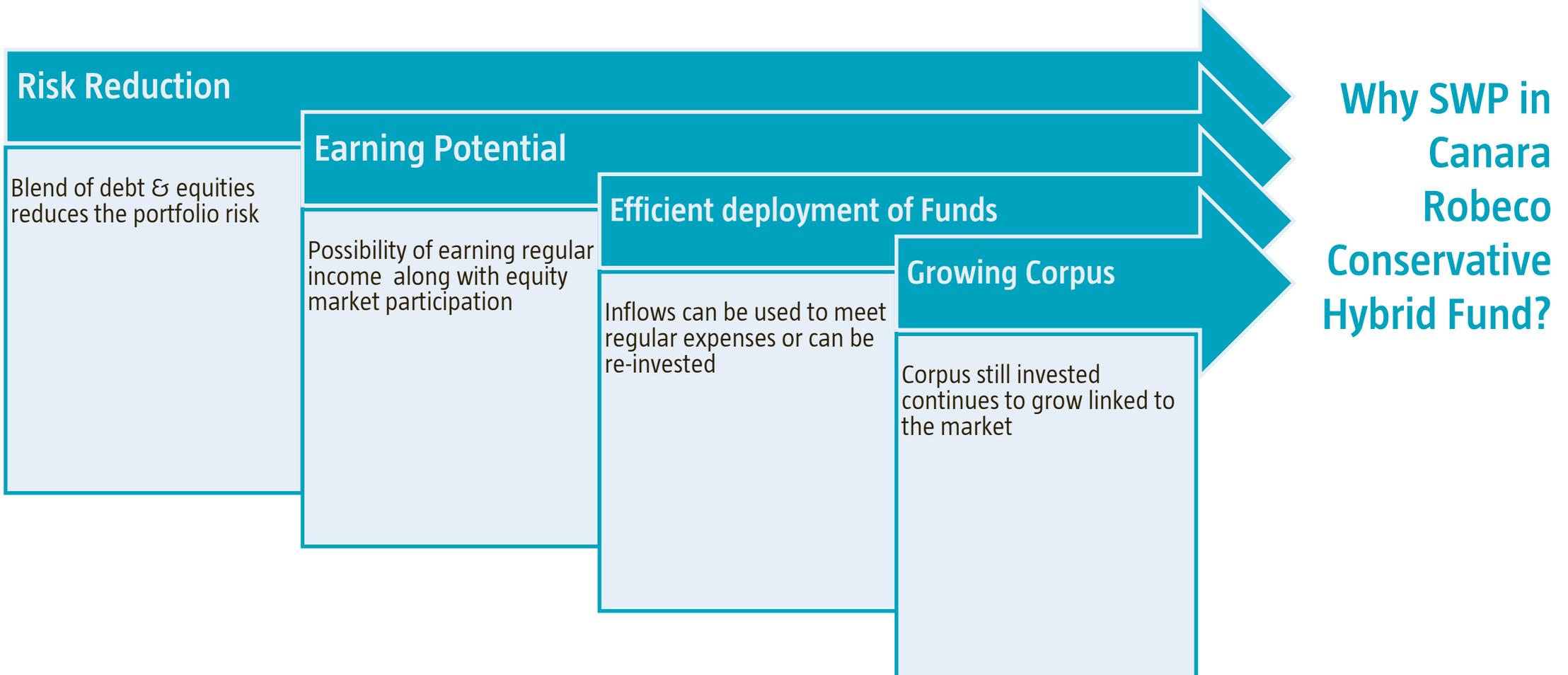
- The duration of the fund is actively managed based on the fund manager's view on changes in interest rates
- The average maturity of the scheme is increased in expectation of interest rates softening and reduced when yields are expected to harden

SWP in Canara Robeco Conservative Hybrid Fund

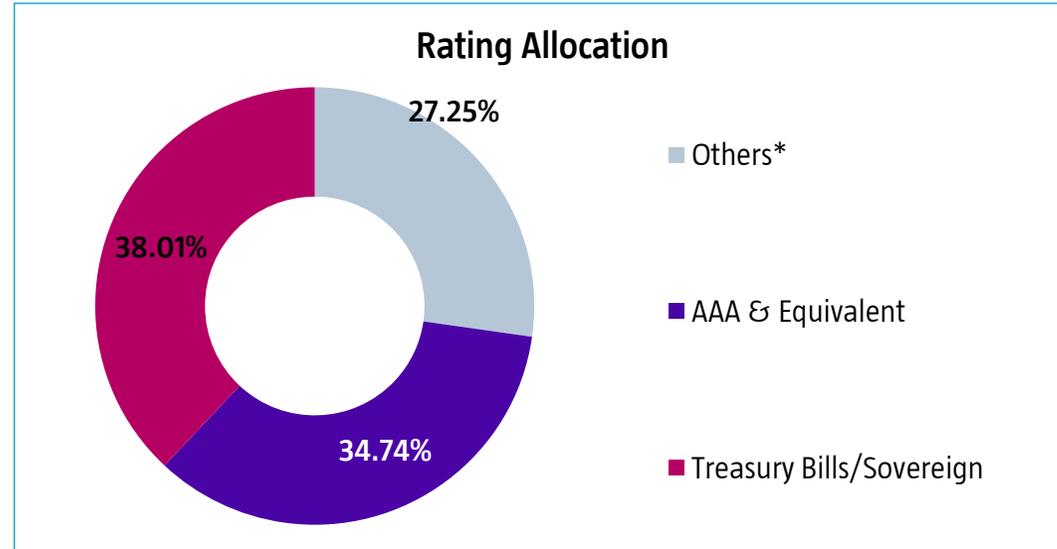
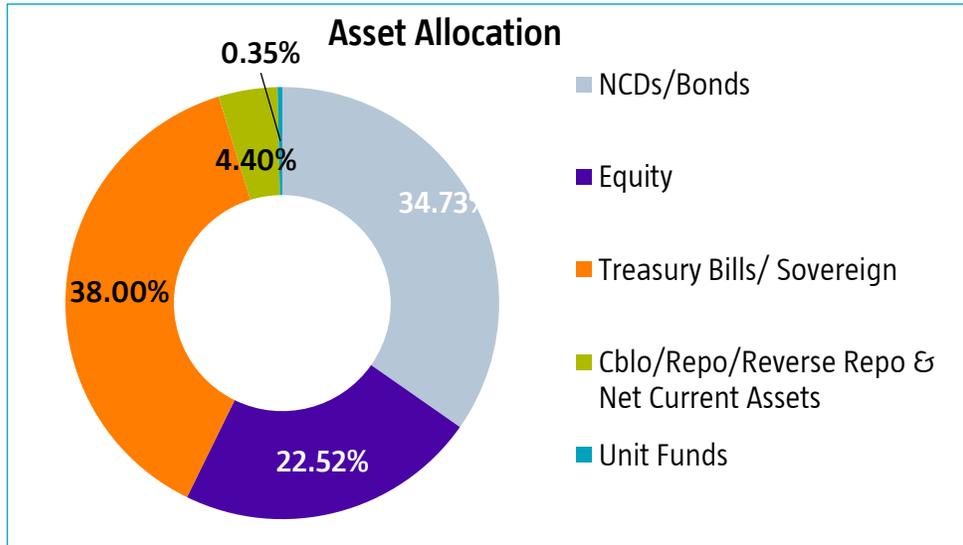
10 YR BACK TESTED DATA - SWP

Initial Holding Period	1 Year	3 Years
Date of Investment	29/10/2010	29/10/2010
Initial Amount Invested	1,00,000	1,00,000
Value of Investment after initial holding period	104685.7	122,485.07
Amount Systematically Withdrawn per month	1,000	1,000
Number of SWP withdrawals during remaining period (till 30/10/20)	108 (9 yrs*12 months)	84 (7 yrs*12 months)
Total Amount received till 30/10/20 (Pre Tax)	1,08,000 (108 months @ 1000 p.m.)	84,000 (84 months @ 1000 p.m.)
Value of Investment as on 30/10/20	64490.72	112514.29
Total Earning at the end of the period (As on 30/10/20)	172382.15	196461.04
Return (CAGR) (As on 30/10/20)	8.35%	8.49%

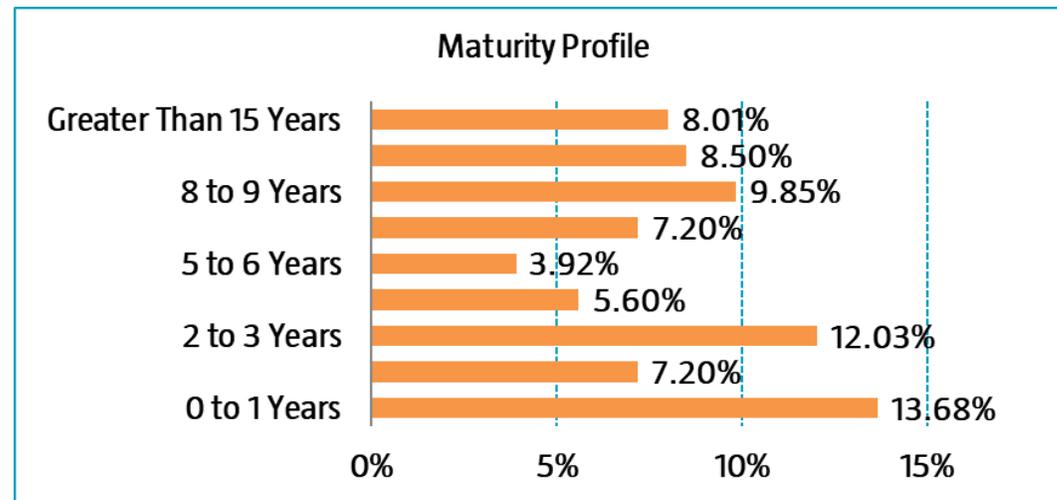
WHY SWP IN CR CONSERVATIVE HYBRID FUND



PORTFOLIO SNAPSHOT



Residual Maturity	7.77 years
Modified Duration	3.84 years
YTM	6.80%



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

BENEFITS OF SWP IN MUTUAL FUNDS

- 1 No TDS on withdrawal of units
- 2 Tax is payable only on withdrawal of units. While tax is payable on annual basis in other sources of monthly income irrespective of whether interest payment is received by the investor or re-invested
- 3 Allows the investor to change the withdrawal amount and frequency of withdrawal at any time
- 4 The entire process is hassle free

HOW TO START SWP

- ❑ **Step 1:** Invest a lump sum amount in the scheme, this can be topped up any time in future too

- ❑ **Step 2:** Based on your regular income requirements decide:
 - ✓ Amount of withdrawal
 - ✓ Start Date of the SWP
 - ✓ Frequency of SWP
 - ✓ Date on which SWP withdrawal should take place
 - ✓ End Date of SWP

- ❑ **Step 3:** Fill in the above details in the SWP form & submit it at the time of investment

- ❑ **Step 4:** Start receiving the requested amount periodically from the chosen date onwards



FUND FACTS

Fund Category	Open ended hybrid scheme investing predominantly in debt instruments
Investment Objective	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.
Inception Date	24-Apr-1988
Asset Allocation	<input type="checkbox"/> Equity and equity related instruments- 10% - 25% <input type="checkbox"/> Debt securities (including Securitized debt) with Money Market Instruments - 75% - 90%
Plans/Options	Regular Plan- Growth Option Regular Plan - Monthly Dividend Payout /Reinvestment Option Regular Plan- Quarterly Dividend Payout/Reinvestment Option Direct Plan- Growth Option Direct Plan - Monthly Dividend Payout /Reinvestment Option Direct Plan- Quarterly Dividend Payout/Reinvestment Option
Facilities	SIP/ STP/ SWP/ Dividend Transfer Facility
Fund Size	Rs. 911.14 Crs (Month End AUM)
Load Structure	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
Benchmark	CRISIL Hybrid 85+15 - Conservative Index
Fund Manager	Debt Portion: Mr. Avnish Jain Equity Portion: Mr. Amit Kadam

FUND MANAGER PERFORMANCE

Fund Manager: Mr. Amit Kadam

Scheme Names	CAGR (%)															
	6 Months Return			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#	Scheme Regular Plan	Scheme Direct Plan	Benchmark# Regular Plan	Benchmark# Direct Plan
Canara Robeco Focused Fund	-	-	-	6.23	7.74	7.63	17.41	19.14	16.37	-	-	-	16.73	18.56	15.74	15.74
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 Balanced Advantage Fund	-	-	-	4.70	6.05	8.26	-	-	-	-	-	-	3.37	4.83	5.39	5.39
Canara Robeco Multi Asset Allocation Fund**	14.97	16.70	19.63	-	-	-	-	-	-	-	-	-	15.55	17.24	22.06	22.06

- Note:
- Mr. Amit Kadam manages 4 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.
 - : Corresponding Benchmark values not available
 - N.A.- Not Applicable because scheme is in existence for less than 3 years or 5 years respectively.
 - **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.

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 Psn 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.

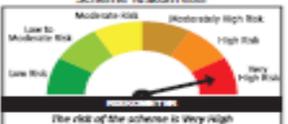
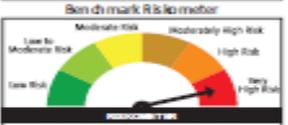
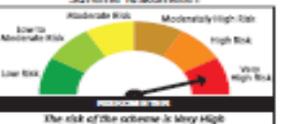
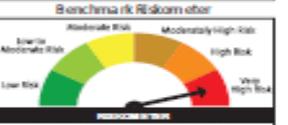
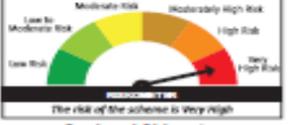
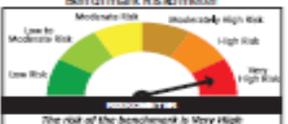
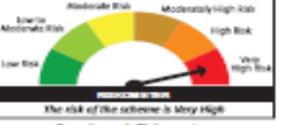
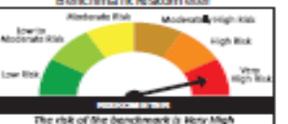
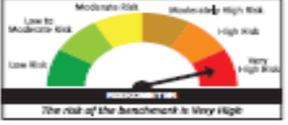
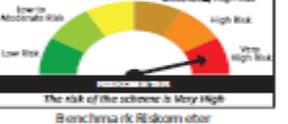
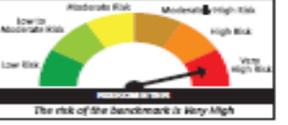
#Please Refer Notice Cum Addendum No.64 Dated November 28, 2025 For Change In Fund Managers Of Canara Robeco Conservative Hybrid Fund (with effect from December 01, 2025).

PRODUCT LABELLING

<p>CANARA ROBECO FLEXICAP FUND</p> <p>An open-ended dynamic equity scheme investing across large cap, mid cap, small cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investments in equity and equity related instruments across large cap, mid cap, small cap entities 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (BSE 500 TR)</p>	<p>CANARA ROBECO LARGE CAP FUND[^] [^]formerly known as Canara Robeco Blue Chip Equity Fund</p> <p>An open-ended equity scheme predominantly investing in large cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investing predominantly in equities and equity related instruments of large cap entities 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (BSE 100 TR)</p>
<p>CANARA ROBECO LARGE AND MID CAP FUND[^] [^]formerly known as Canara Robeco Emerging Equities</p> <p>An open-ended equity scheme investing in both large cap and mid cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investing predominantly in equities and equity related instruments of both large cap and mid cap entities 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (NIFTY Large Mid cap 250 TR)</p>	<p>CANARA ROBECO SMALL CAP FUND</p> <p>An open-ended equity scheme predominantly investing in small cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investing predominantly in equities and equity related instruments of small cap entities 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (NIFTY Small Cap 250 Index TR)</p>
<p>CANARA ROBECO INFRASTRUCTURE</p> <p>An open-ended equity scheme following infrastructure theme.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investing in equities and equity related instruments of entities following the Infrastructure Theme 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (BSE India Infrastructure TR)</p>	<p>CANARA ROBECO CONSUMER TRENDS FUND</p> <p>An open-ended equity scheme following the consumption and financial theme.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investing in equity and equity related securities of entities following the Consumption and Financial Theme 	<p>Scheme Riskometer The risk of the scheme is Very High</p> <p>Benchmark Riskometer The risk of the benchmark is Very High (BSE 100 TR)</p>

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. The Scheme and Benchmark riskometers are evaluated on a monthly basis and the above riskometers are based on the evaluation of the portfolios for the month ended 31st December'25.

PRODUCT LABELLING

<p>CANARA ROBECO ELSS TAX SAVER</p> <p>An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term ▶ Investment in equity and equity related securities with a statutory lock in of 3 years and tax benefit 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (BSE 500 TR)</p>	<p>CANARA ROBECO FOCUSED FUND[^]</p> <p>[^]formerly known as Canara Robeco Focused Equity Fund</p> <p>An open-ended equity scheme investing in maximum of 30 entities in large cap, mid cap and small cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investment in equity and equity related securities across market capitalisation in maximum 30 entities. 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (BSE 500 TR)</p>
<p>CANARA ROBECO VALUE FUND</p> <p>An open-ended equity scheme following a value investment strategy.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investments in equity and equity related instruments by following value investing strategy 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (BSE 500 TR)</p>	<p>CANARA ROBECO MID CAP FUND</p> <p>An open-ended equity scheme predominantly investing in mid cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investments predominantly in equity and equity related instruments of mid cap entities 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (BSE 100 Mid Cap TR)</p>
<p>CANARA ROBECO MULTI CAP FUND</p> <p>An open-ended equity scheme investing across large cap, mid cap, small cap entities.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investments in equity and equity related instruments across large cap, mid cap, small cap entities 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (NIFTY 500 Multicap 50:25:25 Index TR)</p>	<p>CANARA ROBECO MANUFACTURING FUND</p> <p>An open-ended equity scheme following Manufacturing theme.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investments in equity and equity related instruments of entities engaged in the Manufacturing theme 	<p>Scheme Riskometer</p>  <p>The risk of the scheme is Very High</p> <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Very High (Nifty India Manufacturing TR)</p>

*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. The Scheme and Benchmark riskometers are evaluated on a monthly basis and the above riskometers are based on the evaluation of the portfolios for the month ended 31st December'25.

PRODUCT LABELLING

<p>CANARA ROBECO CONSERVATIVE HYBRID FUND</p> <p>An open-ended hybrid scheme investing predominantly in debt instruments.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income /Capital appreciation over medium term to long term ▶ Investment predominantly in debt and money market instruments and small portion in equity 	<p>CANARA ROBECO EQUITY HYBRID FUND</p> <p>An open-ended hybrid scheme investing predominantly in equity and equity related instruments.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income/capital appreciation over long term ▶ Investment predominantly in equity and equity related instruments and a small portion in debt and money market instruments
<p>CANARA ROBECO BALANCED ADVANTAGE FUND</p> <p>An open-ended Dynamic Asset Allocation Fund.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation with income generation ▶ Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities 	<p>CANARA ROBECO MULTI ASSET ALLOCATION FUND</p> <p>An open-ended scheme investing in Equity & Equity related instruments, debt & money market instruments, Gold ETFs and Silver ETFs.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Long term capital appreciation ▶ Investments in equity and equity related instruments, debt and money market instruments, Gold ETFs, Silver ETFs, Units issued by InvITs.

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PRODUCT LABELLING

<p>CANARA ROBECO OVERNIGHT FUND</p> <p>An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Regular income over short term that may be in line with the overnight call rates ▶ Investment in overnight securities. 	<p>The risk of the scheme is Low to Moderate. The risk of the benchmark is Low to Moderate (CRSIL Liquid Overnight Index)</p>	<table border="1"> <thead> <tr> <th colspan="4">RISK RATING PRESENTED</th> </tr> <tr> <th colspan="4">PORTFOLIO (S & B)</th> </tr> <tr> <th>Overall Risk Rating</th> <th>Medium to High (S & B)</th> <th>Medium (S & B)</th> <th>Medium to Low (S & B)</th> </tr> </thead> <tbody> <tr> <td>Overall Risk Rating</td> <td>Low to Moderate</td> <td>Low to Moderate</td> <td>Low to Moderate</td> </tr> <tr> <td>Medium to High (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium to Low (S & B)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	RISK RATING PRESENTED				PORTFOLIO (S & B)				Overall Risk Rating	Medium to High (S & B)	Medium (S & B)	Medium to Low (S & B)	Overall Risk Rating	Low to Moderate	Low to Moderate	Low to Moderate	Medium to High (S & B)				Medium (S & B)				Medium to Low (S & B)			
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<p>CANARA ROBECO LIQUID FUND</p> <p>An open-ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income/ Capital appreciation while maintaining a level of high liquidity ▶ Investment in a mix of Debt and Money Market instruments with maturity of upto 91 days only 	<p>The risk of the scheme is Low to Moderate. The risk of the benchmark is Low to Moderate (CRSIL Liquid Debt A-1 Index)</p>	<table border="1"> <thead> <tr> <th colspan="4">RISK RATING PRESENTED</th> </tr> <tr> <th colspan="4">PORTFOLIO (S & B)</th> </tr> <tr> <th>Overall Risk Rating</th> <th>Medium to High (S & B)</th> <th>Medium (S & B)</th> <th>Medium to Low (S & B)</th> </tr> </thead> <tbody> <tr> <td>Overall Risk Rating</td> <td>Low to Moderate</td> <td>Low to Moderate</td> <td>Low to Moderate</td> </tr> <tr> <td>Medium to High (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium to Low (S & B)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	RISK RATING PRESENTED				PORTFOLIO (S & B)				Overall Risk Rating	Medium to High (S & B)	Medium (S & B)	Medium to Low (S & B)	Overall Risk Rating	Low to Moderate	Low to Moderate	Low to Moderate	Medium to High (S & B)				Medium (S & B)				Medium to Low (S & B)			
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<p>CANARA ROBECO ULTRA SHORT TERM FUND</p> <p>An open ended ultra-short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Please refer page no. 12 of the SID for concept of Macaulay Duration . A relatively low interest rate risk and moderate credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income/ Capital appreciation over ultra-short term through a low risk strategy ▶ Investment in a mix of Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months 	<p>The risk of the scheme is Low to Moderate. The risk of the benchmark is Low to Moderate (CRSIL Ultra Short Duration Debt A-1 Index)</p>	<table border="1"> <thead> <tr> <th colspan="4">RISK RATING PRESENTED</th> </tr> <tr> <th colspan="4">PORTFOLIO (S & B)</th> </tr> <tr> <th>Overall Risk Rating</th> <th>Medium to High (S & B)</th> <th>Medium (S & B)</th> <th>Medium to Low (S & B)</th> </tr> </thead> <tbody> <tr> <td>Overall Risk Rating</td> <td>Low to Moderate</td> <td>Low to Moderate</td> <td>Low to Moderate</td> </tr> <tr> <td>Medium to High (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium to Low (S & B)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	RISK RATING PRESENTED				PORTFOLIO (S & B)				Overall Risk Rating	Medium to High (S & B)	Medium (S & B)	Medium to Low (S & B)	Overall Risk Rating	Low to Moderate	Low to Moderate	Low to Moderate	Medium to High (S & B)				Medium (S & B)				Medium to Low (S & B)			
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<p>CANARA ROBECO SAVINGS FUND</p> <p>An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. Please refer page no. 12 of the SID for concept of Macaulay Duration . A relatively low interest rate risk and moderate credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income / Capital appreciation through a low duration strategy ▶ Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months 	<p>The risk of the scheme is Low to Moderate. The risk of the benchmark is Low to Moderate (CRSIL Low Duration Debt A-1 Index)</p>	<table border="1"> <thead> <tr> <th colspan="4">RISK RATING PRESENTED</th> </tr> <tr> <th colspan="4">PORTFOLIO (S & B)</th> </tr> <tr> <th>Overall Risk Rating</th> <th>Medium to High (S & B)</th> <th>Medium (S & B)</th> <th>Medium to Low (S & B)</th> </tr> </thead> <tbody> <tr> <td>Overall Risk Rating</td> <td>Low to Moderate</td> <td>Low to Moderate</td> <td>Low to Moderate</td> </tr> <tr> <td>Medium to High (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium to Low (S & B)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	RISK RATING PRESENTED				PORTFOLIO (S & B)				Overall Risk Rating	Medium to High (S & B)	Medium (S & B)	Medium to Low (S & B)	Overall Risk Rating	Low to Moderate	Low to Moderate	Low to Moderate	Medium to High (S & B)				Medium (S & B)				Medium to Low (S & B)			
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<p>CANARA ROBECO SHORT DURATION FUND</p> <p>(An open ended short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. Please refer page no. 11 of the SID for concept of Macaulay Duration . A moderate interest rate risk and moderate credit risk.</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income / capital appreciation over short term ▶ Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years 	<p>The risk of the scheme is Low to Moderate. The risk of the benchmark is Low to Moderate (CRSIL Short Duration Debt A-1 Index)</p>	<table border="1"> <thead> <tr> <th colspan="4">RISK RATING PRESENTED</th> </tr> <tr> <th colspan="4">PORTFOLIO (S & B)</th> </tr> <tr> <th>Overall Risk Rating</th> <th>Medium to High (S & B)</th> <th>Medium (S & B)</th> <th>Medium to Low (S & B)</th> </tr> </thead> <tbody> <tr> <td>Overall Risk Rating</td> <td>Low to Moderate</td> <td>Low to Moderate</td> <td>Low to Moderate</td> </tr> <tr> <td>Medium to High (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium (S & B)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Medium to Low (S & B)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	RISK RATING PRESENTED				PORTFOLIO (S & B)				Overall Risk Rating	Medium to High (S & B)	Medium (S & B)	Medium to Low (S & B)	Overall Risk Rating	Low to Moderate	Low to Moderate	Low to Moderate	Medium to High (S & B)				Medium (S & B)				Medium to Low (S & B)			
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DISCLAIMER

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