

Powering  
**India's financial future.**  
Introducing  
**CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND**  
(An open-ended equity scheme investing in Banking and Financial Services Sector)

**New Fund Offer Opens on: February 27<sup>th</sup>, 2026**  
**New Fund Offer Closes on: March 13<sup>th</sup>, 2026**

Scheme Re-opens for continuous sale and repurchase on : Within 5 business days from the allotment date

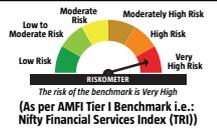
**This product is suitable for investors who are seeking\***

- Long term capital appreciation
- Investments predominantly in equity and equity related instruments of entities engaged in banking and financial services sector.

**Scheme Riskometer**



**Benchmark Riskometer#**



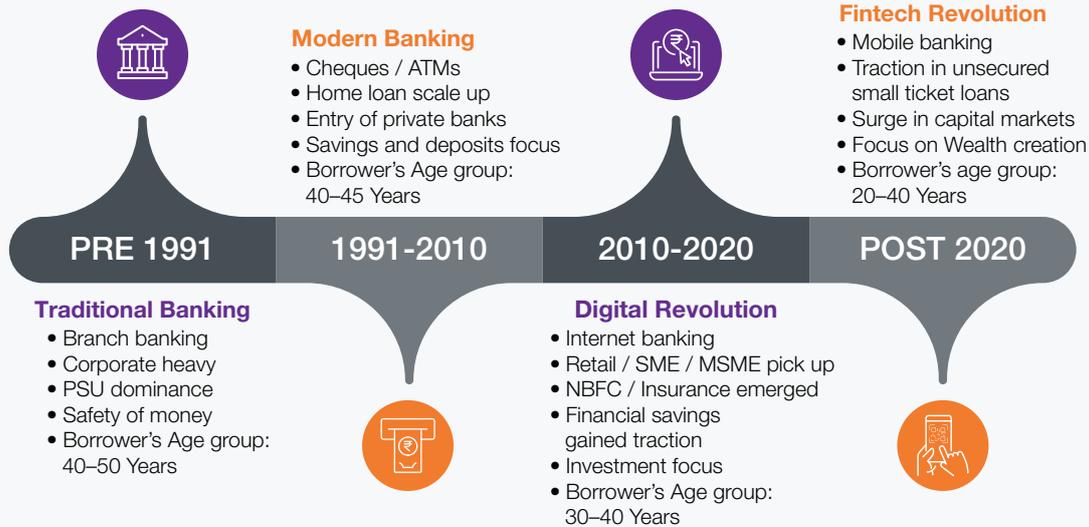
\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

#The benchmark riskometer is based on the evaluation of the portfolio data as of 30<sup>th</sup> January, 2026.

**Transformation of the Banking, Financial Services, and Insurance Sector**

The sector has evolved from traditional, branch-led banking to a digital, customer-centric ecosystem driven by fintech, insurance and capital markets.



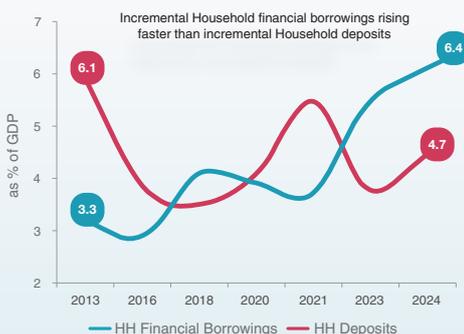
Note: Borrower's Age Group refers to Entry level Age of Retail Borrower for their first loan

Source: Internal Analysis, Paisabazaar consumer credit report (for Borrower's Age Group)

**Savings Pattern has evolved over the years**

Moving from Safety to Leverage to Investment

**Household (HH) Financial Borrowings and Deposits**



**Increasing Financialisation of Household Savings**



Note: All figures are approximations and are rounded off to the closest percentage; Both the charts' data are on flow basis; RHS chart represents data based on average for the period.

Source: LHS - RBI, MOSPI; RHS - RBI, MOSPI, 360 One Asset Research

## BFSI – Diversified play on the Economy

BFSI offers diversified exposure across banks, NBFCs, insurance, fintech, and capital market participants.

### Banking, Financial Services and Insurance

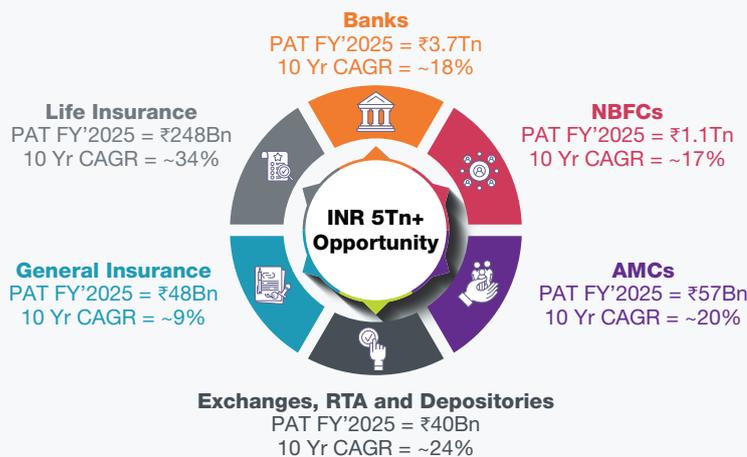


**Note:** The above list is not exhaustive and represents the key segments of the Sector. The number of Entities represent the Listed Entities present in the Sector as on 31<sup>st</sup> December 2025. Source: Internal Research & Analysis

## BFSI Sector has Huge Profit Opportunity

Profit Pool is only increasing with the advent of Fintech in FY 2025

Expanding scale, operating leverage, and improving asset quality are driving higher profitability and ROE across BFSI businesses.



### Structural Growth Drivers

#### Credit and Income Growth:

Formalisation, Rising per capita income, Improving Balance Sheets

#### Insurance Under-penetration:

India remains structurally under-insured vs global peers; Private share gains

#### Rising Financialisation of Household Savings

Shift from Physical to Market linked assets

#### Operating Leverage and ROE expansion

Asset light, scalable business models

**Note:** All data pertains to listed entities for market segments depicted; PAT is aggregate of all entities of respective segments for FY'25. Past performance may or may not be sustained in future. The above data is only to explain the growth in BFSI sector and should not be construed as any indication of future returns. The sectors mentioned in this document do not constitute any recommendation of the same. The fund may or may not have any future position in these sectors. 10 Years CAGR is calculated based on published PAT data for respective entities. NBFCs include HFCs; NBFC – Non Banking Finance Company; HFC – Housing Finance Company; AMC – Asset Management Company; RTA – Registrar and Transfer Agent. All figures are approximations and are rounded off to the closest integer. Source: RBI, ACE Equity, Internal Analysis

## Presenting Canara Robeco Banking and Financial Services Fund

Our Approach towards Portfolio Construction

To meaningfully participate in this opportunity, a focused and disciplined investment approach becomes essential.

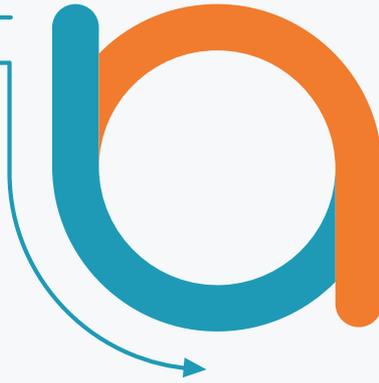


**Note:** RBI – Reserve Bank of India; SEBI – Securities Exchange Board of India; IRDAI – Insurance Regulatory and Development Authority of India. P/BV – Price to Book Value Ratio; P/E – Price to Earnings Ratio; PEG – PE Ratio/Growth; ROE – Return on Equity; SID – Scheme Information Document. For the detailed investment strategy, please refer the Scheme Information Document (SID). Investors shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. The above is based upon our current fund management/investment strategy. However, the same shall be subject to change depending on the market conditions and in line with the provisions of the SID.

## Our Portfolio Structure – Targeting Stability and Growth

### Steady Compounders

- ☑ Established Leader
- ☑ Strong Balance Sheet
- ☑ Low Risk
- ☑ Proven Track Record
- ☑ Compounders
- ☑ Stable ROE



### Growth Accelerators and Disruptors

- ☑ High Growth Potential
- ☑ Challenger
- ☑ Market Share Expansion
- ☑ Innovative Business Model
- ☑ Potential for Higher ROEs

Note: ROE – Return on Equity For the detailed investment strategy, please refer the Scheme Information Document (SID) of the Scheme. Investors shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. The above is based upon our current fund management / investment strategy. However, the same shall be subject to change depending on the market conditions and in line with the provisions of the SID.

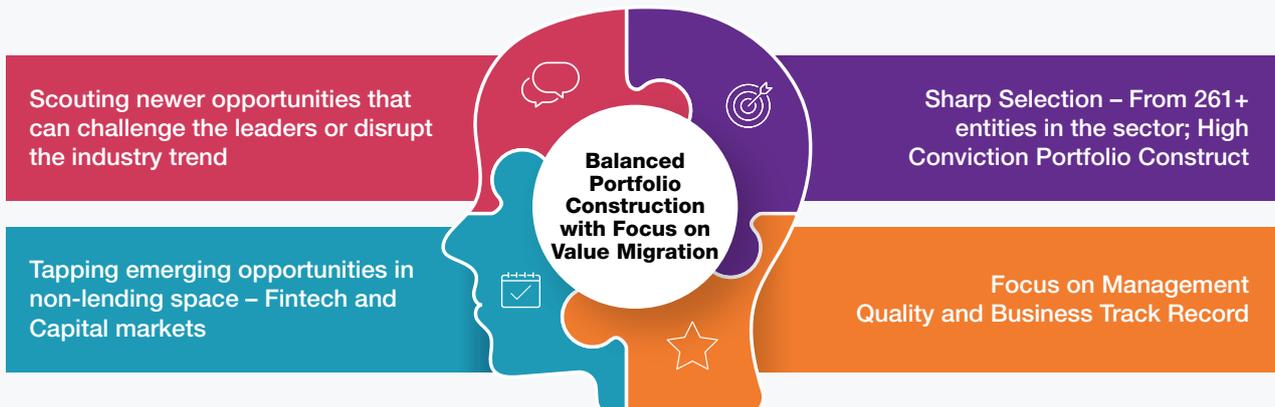
## Our Portfolio Stock Selection Approach

- 261 Entities in the overall sector
- 70 Investible names in our Universe
- High Conviction Portfolio



Note: Entities data is as of 31<sup>st</sup> December 2025 and is subject to change; ROE stands for Return on Equity; Source: Internal Research. For the detailed investment strategy, please refer the Scheme Information Document (SID) of the Scheme. Investors shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. The above is based upon our current fund management / investment strategy. However, the same shall be subject to change depending on the market conditions and in line with the provisions of the SID.

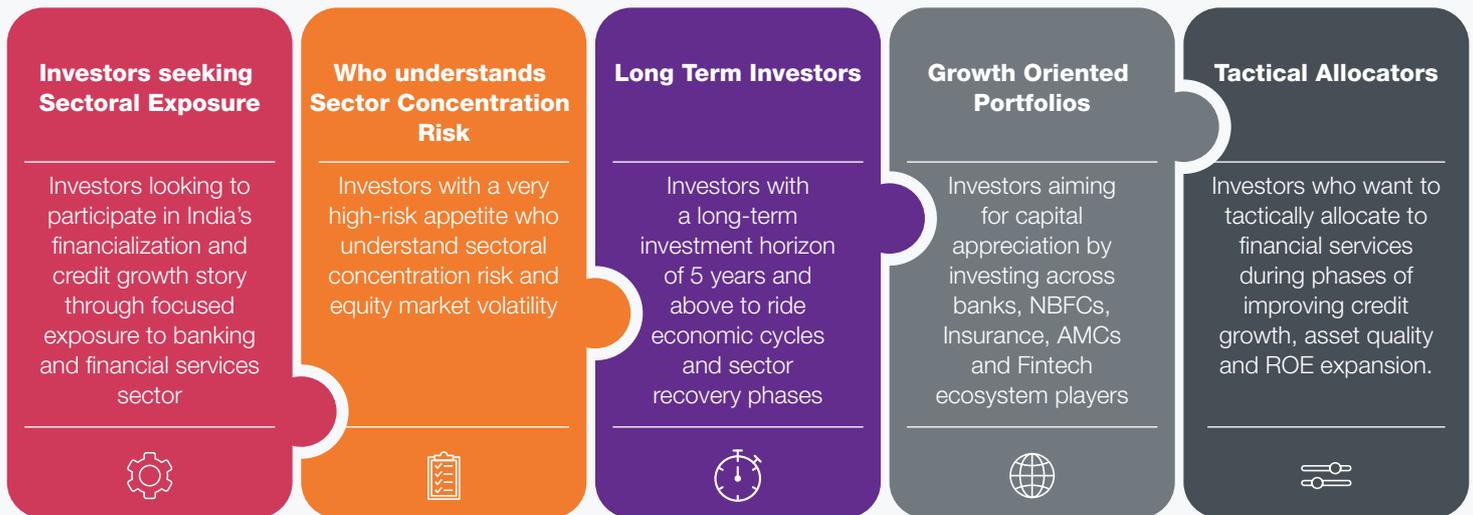
## Our Fund's Proposition



Note: Number of Entities Data is as of 31<sup>st</sup> December 2025 and is subject to change. For the detailed investment strategy, please refer the Scheme Information Document (SID) of the Scheme. Investors shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. The above is based upon our current fund management / investment strategy. However, the same shall be subject to change depending on the market conditions and in line with the provisions of the SID.

## WHO SHOULD INVEST IN THIS FUND?

Suitable for investors with a higher risk appetite seeking long-term capital growth through focused BFSI exposure.



Note: There is no assurance or guarantee that the investment objective of the scheme will be achieved. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

## FUND FEATURES

<b>Name of the Scheme</b>	<b>CANARA ROBECO BANKING AND FINANCIAL SERVICES FUND</b>		
<b>Type</b>	An open-ended equity scheme investing in Banking and Financial Services Sector.		
<b>Investment Objective</b>	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in the banking and financial services sector. There is no assurance that the investment objective of the Scheme will be achieved.		
<b>Asset Allocation*</b>	<b>Type of Instruments</b>	<b>Indicative allocations (%of total assets)</b>	
		Minimum	Maximum
	Equity & Equity related instruments of entities engaged in banking and financial services sector	80%	100%
	Equity and Equity related instruments of entities other than above	0%	20%
	Debt and Money Market Securities	0%	20%
	Units issued by InvITs	0%	10%
<b>Plans &amp; Options</b>	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		
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>• 1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment.</li> <li>• Nil - if redeemed/switched out upto 12% of allotted units within 365 days from the date of allotment.</li> <li>• Nil - if redeemed/switched out after 365 days from the date of allotment.</li> </ul> <p>The AMC reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the SEBI (Mutual Funds) Regulations and circulars issued thereunder from time to time.</p>		
<b>Benchmark</b>	Nifty Financial Services Index TRI (Total Return Index)		
<b>Fund Manager</b>	Mr. Amit Kadam, Mr. Shridatta Bhandwalkar		

\*Note: Under normal circumstances, the asset allocation of the Scheme will be as per above table. Investors are requested to refer SID for more information on Asset Allocation.

**DISCLAIMER:**  
The information used towards formulating this document has been obtained from sources published by third parties. The above content is for information purpose only and does not constitute any guidelines or recommendation on any course of action to be followed by the reader. Recipients of this communication should rely on information/data arising out of their own investigations. Readers are advised to seek independent professional advice, verify the contents and arrive at an informed investment decision before making any investments. Investor shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. It is hereby expressly stated that, neither the AMC, its officers, the trustees, the sponsors, the Fund or any of their affiliates or representatives assume any responsibility for the accuracy of such information or the views thereof. Further, Canara Robeco Mutual Fund (CRMF), its Sponsors, its Trustees, CRAMC, its employees, officer, Directors, etc. assume no financial liability whatsoever to the user of this document.

**Statutory Details:**

Name of the Mutual Fund: Canara Robeco Mutual Fund; Name of Asset Management Company: Canara Robeco Asset Management Company Ltd. CIN of Asset Management Company: L65990MH1993PLC071003; Name of the Trust: Canara Robeco Mutual Fund; Address: Canara Robeco Asset Management Company Ltd. Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001. Tel. No. (022) 66585000, 66585085-86. Fax: 6658 5012/13; E-Mail: crmf@canararobeco.com; Website: www.canararobeco.com.

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