

**Set goals.
Build tomorrows.**

#SmarTools for better tomorrows.

Everyone passes through a multitude of phases in their lives. A student, an intern, an employee, a family caretaker and finally a retiree. And with each phase, comes different sets of goals that help you build a better tomorrow. To meet these goals, you need a #SmarTool that not only provides smart investments but also smart withdrawals. That's where SWP comes in.



What is a Systematic Withdrawal Plan (SWP)?

- A facility that lets you periodically withdraw a fixed amount from your mutual fund investments
- An effortless way to meet monthly expenses

Flexible planning

to meet your goals.

Secure investment plans are a norm now. But what about the stability for monthly withdrawals? SWP, the revolutionary #SmarTool, provides flexible options where you get a regular cash flow based on frequency, period as well as a specific amount. Therefore, you can get a constant source of income every month from your mutual fund.

With SWP, you can:

- Set the amount you want to withdraw periodically
- Set the frequency at which you want to withdraw the amount (monthly/quarterly)
- Set the date till which you want to keep withdrawing the amount

The fixed amount is directly credited to the investor's bank account, which means this amount can be used as an additional source of income or can be reinvested into other avenues.



- Meets financial goals effectively
 - Provides a need-based steady cash flow
 - Funds expenses even after retirement
 - Potentially, gives tax efficient returns
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A real-time look

at SWP.

For understanding SWP better, here are 2 real-time premises that show how much you can earn after 1 year of growth and 3 years of growth respectively.

Premise 1:

- Investor invests ₹1,00,000
- The initial amount remains invested and grows linked to market for 1 year
- Post 1 year, the investor starts withdrawing ₹1,000 per month through SWP i.e. monthly withdrawal of 1% of the amount invested
- The following table shows what the value of the investment will be, if the 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		1,00,000	1,00,000	1,00,000
Value of investment after 1 year		1,08,000	1,10,000	1,12,000
Amount systematically withdrawn per month [Assuming an annual withdrawal of 1% of amount invested]		1,000	1,000	1,000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]	60,000	60,000	60,000
	Value of investment at the end of the period	87,426	1,03,547	1,21,800
	Amount received + Investment value at the end of the period	1,47,426	1,63,547	1,81,800
Scenario for next 10 years	Total amount received (Pre Tax) [@1000 p.m. * 120 months]	1,20,000	1,20,000	1,20,000
	Value of Investment at the end of the period	56,775	92,930	1,39,605
	Amount received + Investment value at the end of the period	1,76,775	2,12,930	2,59,605
Scenario for next 15 years	Total amount received (Pre Tax) [@1000 p.m. * 180 months]	1,80,000	1,80,000	1,80,000
	Value of investment at the end of the period	11,109	75,461	1,71,950
	Amount received + Investment value at the end of the period	1,91,109	2,55,461	3,51,950

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. The above table is for illustration purpose only, to explain the concept of SWP & shall not be construed as indicative yields/returns of any of the schemes of Canara Robeco Mutual Fund

Premise 2:

- Investor invests ₹1,00,000
- The initial amount remains invested and grows linked to market for 3 years
- Post 3 years, the investor starts withdrawing ₹1,000 per month through SWP i.e. monthly withdrawal of 1% of the amount invested
- The following table shows what the value of the investment will be, if the 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		1,00,000	1,00,000	1,00,000
Value of investment after 3 years		1,25,971	1,33,100	1,40,493
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]	60,000	60,000	60,000
	Value of investment at the end of the period	1,14,201	1,41,554	1,73,563
	Amount received + Investment value at the end of the period	1,74,201	2,01,554	2,33,563
Scenario for next 10 years	Total amount received (Pre Tax) [@1000 p.m. * 120 months]	1,20,000	1,20,000	1,20,000
	Value of investment at the end of the period	96,665	1,55,462	2,33,642
	Amount received + Investment value at the end of the period	2,16,665	2,75,462	3,53,642
Scenario for next 15 years	Total amount received (Pre Tax) [@1000 p.m. * 180 months]	1,80,000	1,80,000	1,80,000
	Value of investment at the end of the period	70,539	1,78,346	3,42,787
	Amount received + Investment value at the end of the period	2,50,539	3,58,346	5,22,787

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

Increase in initial holding period by 2 years
↓
Sharp increase in final value

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. The above table is for illustration purpose only, to explain the concept of SWP & shall not be construed as indicative yields/returns of any of the schemes of Canara Robeco Mutual Fund

Set your eyes on your goals

with Canara Robeco

Conservative Hybrid Fund SWP.

Canara Robeco Conservative Hybrid Fund provides regular income along with equity market participation. About 75% of your investment is allotted to debt funds while the remaining 25% is allotted to equity funds. So, you are assured a safe source of income from the debt funds and fluctuating returns from the equity funds.

By implementing SWP with the Canara Robeco Conservative Hybrid Fund, you stand to generate potentially higher return from equities as well as steady income from debt allocation, in a timely manner.



The various benefits of SWP in the Canara Robeco Conservative Hybrid Fund

- The hybrid of debt and equity reduces the portfolio risk
- Provides a regular income along with equity market participation
- The funds you earn can be re-invested or used for regular expenses
- The corpus continues to grow linked to the market
- Get indexation benefits on gains from investments held for more than 3 years

Key features of SWP in the Canara Robeco Conservative Hybrid Fund

Frequency

- Monthly
- Quarterly

SWP dates

- 1st, 5th, 15th, 20th, 25th of each month

Amount

- Any amount above ₹1,000 for monthly withdrawal
- Any amount above ₹2,000 for quarterly withdrawal

Ideal investment horizon

- To avail the benefit of indexation on the periodic withdrawal, one may start SWP 3 years after the initial investment

Suitable for

- Conservative investors with medium to long term investment horizon

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Here's a look at the earnings from a 10-year period of SWP.

10-YEAR BACK TESTED DATA - SWP

Initial Holding Period	1 Year	3 Year
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	1,04,685.70	1,22,485.07
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	64,490.72	1,12,514.29
Total Earning at the end of the period (As on 30/10/20)	1,72,490.72	1,96,514.29
Return (CAGR) (As on 30/10/20)	8.35%	8.49%

Source: ICRA MFI Explorer. SWP is taken on the 5th of every month or the next working day in case the 5th is a non-business day. The above table is for illustration purpose only, to explain the concept of SWP & shall not be construed as indicative yields/returns of any of the schemes of Canara Robeco Mutual Fund.

Portfolio characteristics.

Asset Allocation

Portfolio Characteristics (as on 30th October, 2020)



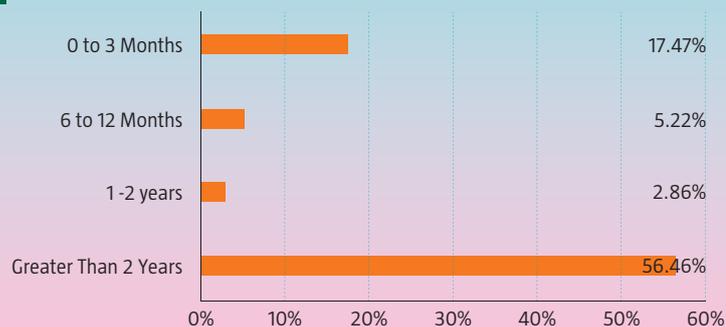
Rating Profile

Portfolio Characteristics (as on 30th October, 2020)



Maturity Profile

Portfolio Characteristics (as on 30th October, 2020)



How to start SWP?

With all the benefits of SWP in mind, here's how you can start your SWP:

Step 1:

Invest a lump sum amount in the scheme which can be topped-up at any time in the future

Step 2:

Based on your regular income requirements decide:

- Amount of withdrawal
- Start date of the SWP
- Frequency of the SWP
- Date on which the SWP withdrawal should take place
- End date of the SWP

Step 3:

Fill in the above details in the SWP form and submit it at the time of investment or through our online trading portal

Step 4:

Start receiving the requested amount periodically from the chosen date onwards

Fund facts.

Presenting some fund facts about the scheme for a better understanding.

Fund Inception	: April 24, 1988
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.
Monthend AUM (₹) [®]	: 295.49 Crores
Asset Allocation	: Equity and equity related instruments- 10%- 25% (Risk- High) Debt securities (including Securitized debt) with Money Market Instruments - 75% -90% (Risk- Medium)
Minimum Investment Amount	: ₹ 5000 and in multiples of ₹ 1 thereafter Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter SIP: For any date / monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. STP: For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter
Entry Load	: Nil
Exit Load	: 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
Plans / Options	: Regular Plan - Growth Option Regular Plan - Monthly Dividend Payout/Reinvestment Regular Plan - Quarterly Dividend Payout/Reinvestment Direct Plan - Growth Option Direct Plan - Monthly Dividend Payout/Reinvestment Direct Plan - Quarterly Dividend Payout/Reinvestment
Fund Manager	: Mr. Avnish Jain (for debt allocation) / Mr. Miyush Gandhi (for equity allocation)

[®]Monthend AUM as on 30.10.2020

SWP Options.

DATE	NAV	INVESTMENT AMOUNT	NUMBER OF UNITS	CUMULATIVE UNITS	CUMULATIVE AMOUNT	CASH FLOW	TAX STRUCTURE	TAX AMOUNT	NET AMOUNT
01/08/2002	10.84	1000000	92250.9225	92250.92	1000000.00	-1000000			-1000000
02/09/2002	10.96	7500	684.3066	91566.62	1003570.11	7500	STCG	29.46	7470.54
01/10/2002	10.91	7500	687.4427	90879.17	991491.78	7500	STCG	17.27	7482.73
06/11/2002	11.07	7500	677.5068	90201.67	998532.45	7500	STCG	55.91	7444.09
02/12/2002	11.35	7500	660.793	89540.87	1016288.91	7500	STCG	120.92	7379.08
01/01/2003	11.67	7500	642.6735	88898.20	1037441.99	7500	STCG	191.39	7308.61
03/02/2003	11.58	7500	647.6684	88250.53	1021941.15	7500	STCG	171.96	7328.04
03/03/2003	11.62	7500	645.4389	87605.09	1017971.18	7500	STCG	180.64	7319.36
07/04/2003	11.72	7500	639.9317	86965.16	1019231.69	7500	STCG	202.05	7297.95
02/05/2003	11.73	7500	639.3862	86325.77	1012601.34	7500	STCG	204.18	7295.82
02/06/2003	11.98	7500	626.0434	85699.73	1026682.78	7500	STCG	256.07	7243.93
01/07/2003	12.15	7500	617.284	85082.45	1033751.73	7500	STCG	290.14	7209.86
01/08/2003	12.42	7500	603.8647	84478.58	1049224.00	7500	STCG	342.33	7157.67
01/09/2003	12.83	7500	584.5674	83894.02	1076360.22	7500	STCG	417.39	7082.61
01/10/2003	12.98	7500	577.812	83316.20	1081444.32	7500	STCG	443.66	7056.34
03/11/2003	12.36	7500	606.7961	82709.41	1022288.27	7500	STCG	330.93	7169.07
01/12/2003	13.07	7500	573.8332	82135.57	1073511.95	7500	STCG	459.14	7040.86
01/01/2004	13.46	7500	557.2065	81578.37	1098044.83	7500	STCG	523.81	6976.19
03/02/2004	13.1	7500	572.5191	81005.85	1061176.61	7500	STCG	464.25	7035.75
01/03/2004	13.25	7500	566.0377	80439.81	1065827.49	7500	STCG	489.46	7010.54
05/04/2004	13.27	7500	565.1846	79874.63	1059936.29	7500	STCG	492.78	7007.22
03/05/2004	13.1	7500	572.5191	79302.11	1038857.60	7500	STCG	464.25	7035.75
01/06/2004	12.85	7500	583.6576	78718.45	1011532.07	7500	STCG	420.93	7079.07
01/07/2004	12.79	7500	586.3956	78132.05	999308.97	7500	STCG	410.28	7089.72
02/08/2004	12.81	7500	585.4801	77546.57	993371.61	7500	STCG	413.84	7086.16
01/09/2004	12.93	7500	580.0464	76966.53	995177.20	7500	STCG	434.97	7065.03
01/10/2004	13.2	7500	568.1818	76398.35	1008458.16	7500	STCG	481.12	7018.88
01/11/2004	13.38	7500	560.5381	75837.81	1014709.86	7500	STCG	510.85	6989.15
01/12/2004	13.71	7500	547.046	75290.76	1032236.34	7500	STCG	563.32	6936.68
03/01/2005	14.04	7500	534.188	74756.57	1049582.29	7500	STCG	613.33	6886.67
01/02/2005	13.97	7500	536.8647	74219.71	1036849.33	7500	STCG	602.92	6897.08
01/03/2005	14.04	7500	534.188	73685.52	1034544.71	7500	STCG	613.33	6886.67
01/04/2005	14.3	7500	524.4755	73161.05	1046202.94	7500	STCG	651.11	6848.89
02/05/2005	14.26	7500	525.9467	72635.10	1035776.50	7500	STCG	645.39	6854.61
01/06/2005	14.7	7500	510.2041	72124.89	1060235.95	7500	STCG	706.62	6793.38
01/07/2005	14.66	7500	511.5962	71613.30	1049850.95	7500	STCG	701.20	6798.80
01/08/2005	15.12	7500	496.0317	71117.27	1075293.07	7500	STCG	761.74	6738.26
01/09/2005	15.55	7500	482.3151	70634.95	1098373.49	7500	LTCG	543.39	6956.61
03/10/2005	16.1	7500	465.8385	70169.11	1129722.72	7500	LTCG	586.11	6913.89
02/11/2005	15.67	7500	478.6216	69690.49	1092050.00	7500	LTCG	552.97	6947.03
01/12/2005	16.05	7500	467.2897	69223.20	1111032.38	7500	LTCG	582.35	6917.65
02/01/2006	16.24	7500	461.8227	68761.38	1116684.79	7500	LTCG	596.53	6903.47
01/02/2006	16.8	7500	446.4286	68314.95	1147691.16	7500	LTCG	636.44	6863.56
01/03/2006	17.35	7500	432.2767	67882.67	1177764.39	7500	LTCG	673.14	6826.86
12/04/2006	17.78	7500	421.8223	67460.85	1199453.93	7500	LTCG	700.25	6799.75
02/05/2006	18.25	7500	410.9589	67049.89	1223660.53	7500	LTCG	728.41	6771.59
01/06/2006	17.13	7500	437.8284	66612.06	1141064.65	7500	LTCG	658.74	6841.26
03/07/2006	17.1	7500	438.5965	66173.47	1131566.29	7500	LTCG	656.75	6843.25
01/08/2006	17.27	7500	434.2791	65739.19	1135315.78	7500	LTCG	667.95	6832.05
01/09/2006	17.75	7500	422.5352	65316.65	1159370.59	7500	LTCG	698.40	6801.60
03/10/2006	18.17	7500	412.7683	64903.88	1179303.59	7500	LTCG	723.72	6776.28
02/11/2006	18.58	7500	403.6598	64500.23	1198414.18	7500	LTCG	747.34	6752.66
01/12/2006	19.23	7500	390.0156	64110.21	1232839.33	7500	LTCG	782.72	6717.28
02/01/2007	19.6	7500	382.6531	63727.56	1249060.10	7500	LTCG	801.81	6698.19
02/02/2007	19.61	7500	382.4579	63345.10	1242197.38	7500	LTCG	802.31	6697.69
01/03/2007	18.96	7500	395.5696	62949.53	1193523.07	7500	LTCG	768.32	6731.68
02/04/2007	18.84	7500	398.0892	62551.44	1178469.12	7500	LTCG	761.78	6738.22
03/05/2007	19.65	7500	381.6794	62169.76	1221635.79	7500	LTCG	804.33	6695.67
01/06/2007	20	7500	375	61794.76	1235895.20	7500	LTCG	821.65	6678.35
02/07/2007	20.85	7500	359.7122	61435.05	1280920.75	7500	LTCG	861.29	6638.71
01/08/2007	21.21	7500	353.6068	61081.44	1295537.37	7500	LTCG	877.12	6622.88
03/09/2007	21.73	7500	345.145	60736.30	1319799.72	7500	LTCG	899.06	6600.94
01/10/2007	22.28	7500	336.6248	60399.67	1345704.68	7500	LTCG	921.16	6578.84
01/11/2007	22.97	7500	326.5128	60073.16	1379880.45	7500	LTCG	947.38	6552.62
03/12/2007	23.45	7500	319.8294	59753.33	1401215.57	7500	LTCG	964.71	6535.29
01/01/2008	23.81	7500	314.9937	59438.34	1415226.77	7500	LTCG	977.24	6522.76
01/02/2008	22.55	7500	332.5942	59105.74	1332834.47	7500	LTCG	931.61	6568.39
03/03/2008	22.04	7500	340.2904	58765.45	1295190.54	7500	LTCG	911.65	6588.35
01/04/2008	21.63	7500	346.7406	58418.71	1263596.70	7500	LTCG	894.93	6605.07
02/05/2008	22.08	7500	339.6739	58079.04	1282385.12	7500	LTCG	913.25	6586.75
02/06/2008	21.83	7500	343.5639	57735.47	1260365.36	7500	LTCG	903.16	6596.84

DATE	NAV	INVESTMENT AMOUNT	NUMBER OF UNITS	CUMULATIVE UNITS	CUMULATIVE AMOUNT	CASH FLOW	TAX STRUCTURE	TAX AMOUNT	NET AMOUNT
01/07/2008	20.97	7500	3576538	57377.82	1203212.86	7500	LTCG	866.63	6633.37
01/08/2008	21.75	7500	344.8276	57032.99	1240467.56	7500	LTCG	899.89	6600.11
01/09/2008	22	7500	340.9091	56692.08	1247225.80	7500	LTCG	910.05	6589.95
01/10/2008	21.6	7500	347.2222	56344.86	1217048.97	7500	LTCG	893.68	6606.32
03/11/2008	20.64	7500	363.3721	55981.49	1155457.91	7500	LTCG	851.80	6648.20
01/12/2008	20.38	7500	368.0079	55613.48	1133402.72	7500	LTCG	839.78	6660.22
01/01/2009	21.07	7500	355.9563	55257.52	1164276.02	7500	LTCG	871.03	6628.97
02/02/2009	22.57	7500	332.2995	54925.22	1239662.31	7500	LTCG	932.37	6567.63
02/03/2009	22.39	7500	334.971	54590.25	1222275.76	7500	LTCG	925.44	6574.56
01/04/2009	23.07	7500	325.0975	54265.16	1251897.14	7500	LTCG	951.05	6548.95
04/05/2009	24.17	7500	310.302	53954.85	1304088.81	7500	LTCG	989.41	6510.59
01/06/2009	25.7	7500	291.8288	53663.02	1379139.73	7500	LTCG	1037.31	6462.69
01/07/2009	25.63	7500	292.6258	53370.40	1367883.32	7500	LTCG	1035.24	6464.76
03/08/2009	26.01	7500	288.3506	53082.05	1380664.08	7500	LTCG	1046.33	6453.67
01/09/2009	26.11	7500	287.2463	52794.80	1378472.28	7500	LTCG	1049.19	6450.81
01/10/2009	26.54	7500	282.5923	52512.21	1393674.05	7500	LTCG	1061.26	6438.74
03/11/2009	26.06	7500	287.7974	52224.41	1360968.18	7500	LTCG	1047.76	6452.24
01/12/2009	26.64	7500	281.5315	51942.88	1383758.34	7500	LTCG	1064.01	6435.99
04/01/2010	26.93	7500	278.4998	51664.38	1391321.78	7500	LTCG	1071.87	6428.13
01/02/2010	26.9	7500	278.8104	51385.57	1382271.85	7500	LTCG	1071.06	6428.94
02/03/2010	27.01	7500	277.6749	51107.90	1380424.26	7500	LTCG	1074.01	6425.99
01/04/2010	27.63	7500	271.4441	50836.45	1404611.16	7500	LTCG	1090.17	6409.83
03/05/2010	27.91	7500	268.7209	50567.73	1411345.36	7500	LTCG	1097.23	6402.77
01/06/2010	27.88	7500	269.01	50298.72	1402328.33	7500	LTCG	1096.48	6385.52
01/07/2010	28.16	7500	266.3352	50032.39	1408911.98	7500	LTCG	1103.41	6396.59
02/08/2010	28.37	7500	264.3638	49768.02	1411918.78	7500	LTCG	1108.52	6391.48
01/09/2010	28.5966	7500	262.2689	49505.75	1415696.21	7500	LTCG	1113.96	6386.04
01/10/2010	29.1302	7500	257.4648	49248.29	1434612.48	7500	LTCG	1126.41	6373.59
01/11/2010	29.1784	7500	257.0395	48991.25	1429486.25	7500	LTCG	1127.52	6372.48
01/12/2010	29.1606	7500	257.1964	48734.05	1421114.20	7500	LTCG	1127.11	6372.89
03/01/2011	29.309	7500	255.8941	48478.16	1420846.33	7500	LTCG	1130.49	6369.51
01/02/2011	28.9645	7500	258.9377	48219.22	1396645.61	7500	LTCG	1122.59	6377.41
01/03/2011	29.0724	7500	257.9766	47961.24	1394348.46	7500	LTCG	1125.08	6374.92
01/04/2011	29.4834	7500	254.3804	47706.86	1406560.53	7500	LTCG	1134.41	6365.59
02/05/2011	29.7074	7500	252.4623	47454.40	1409746.87	7500	LTCG	1139.38	6360.62
01/06/2011	29.7808	7500	251.8401	47202.56	1405730.03	7500	LTCG	1141.00	6359.00
01/07/2011	30.0231	7500	249.8076	46952.75	1409667.21	7500	LTCG	1146.27	6353.73
01/08/2011	30.2813	7500	247.6776	46705.08	1414290.41	7500	LTCG	1151.79	6348.21
02/09/2011	30.1484	7500	248.7694	46456.31	1400583.30	7500	LTCG	1148.96	6351.04
03/10/2011	30.0592	7500	249.5076	46206.80	1388939.40	7500	LTCG	1147.04	6352.96
01/11/2011	30.4785	7500	246.0751	45960.72	1400813.91	7500	LTCG	1155.94	6344.06
01/12/2011	30.3819	7500	246.8575	45713.87	1388874.11	7500	LTCG	1153.92	6346.08
02/01/2012	30.2806	7500	247.6833	45466.18	1376743.29	7500	LTCG	1151.77	6348.23
01/02/2012	30.9236	7500	242.5332	45223.65	1398478.05	7500	LTCG	1165.13	6334.87
01/03/2012	31.3731	7500	239.0583	44984.59	1411306.08	7500	LTCG	1174.14	6325.86
03/04/2012	31.7316	7500	236.3574	44748.23	1419933.06	7500	LTCG	1181.14	6318.86
02/05/2012	31.8967	7500	235.134	44513.10	1419820.99	7500	LTCG	1184.31	6316.69
01/06/2012	31.5941	7500	237.3861	44275.71	1398851.33	7500	LTCG	1178.47	6321.53
02/07/2012	32.2509	7500	232.5516	44043.16	1420431.62	7500	LTCG	1191.01	6308.99
01/08/2012	32.4273	7500	231.2866	43811.88	1420700.83	7500	LTCG	1194.29	6305.71
03/09/2012	32.6238	7500	229.8935	43581.98	1421809.87	7500	LTCG	1197.90	6302.10
01/10/2012	33.1752	7500	226.0725	43355.91	1438340.97	7500	LTCG	1207.81	6292.19
01/11/2012	33.4187	7500	224.4252	43131.48	1441398.14	7500	LTCG	1212.08	6287.92
03/12/2012	33.8529	7500	221.5468	42909.94	1452625.83	7500	LTCG	1219.55	6280.45
01/01/2013	34.0522	7500	220.2501	42689.69	1453677.78	7500	LTCG	1222.91	6277.09
01/02/2013	34.0447	7500	220.2986	42469.39	1445857.60	7500	LTCG	1222.78	6277.22
01/03/2013	33.5569	7500	223.501	42245.89	1417641.04	7500	LTCG	1214.48	6285.52
02/04/2013	33.7803	7500	222.0229	42023.87	1419578.77	7500	LTCG	1218.31	6281.69
02/05/2013	34.2811	7500	218.7794	41805.09	1433124.32	7500	LTCG	1226.72	6273.28
03/06/2013	34.2463	7500	219.0018	41586.08	1424169.50	7500	LTCG	1226.14	6273.86
02/07/2013	34.181	7500	219.4201	41366.66	1413953.93	7500	LTCG	1225.06	6274.94
01/08/2013	33.8034	7500	221.8712	41144.79	1390833.88	7500	LTCG	1218.70	6281.30
02/09/2013	34.1849	7500	219.3951	40925.40	1399030.62	7500	LTCG	1225.12	6274.88
01/10/2013	34.6964	7500	216.1608	40709.24	1412463.96	7500	LTCG	1233.51	6266.49
01/11/2013	35.6893	7500	210.147	40499.09	1445384.16	7500	LTCG	1249.10	6250.90
02/12/2013	35.7678	7500	209.6858	40289.40	1441063.34	7500	LTCG	1250.30	6249.70
01/01/2014	36.148	7500	207.4804	40081.92	1448881.37	7500	LTCG	1256.02	6243.98
03/02/2014	35.9779	7500	208.4613	39873.46	1434563.43	7500	LTCG	1253.47	6246.53
03/03/2014	36.3012	7500	206.6047	39666.86	1439954.52	7500	LTCG	1258.29	6241.71
02/04/2014	37.7277	7500	198.7929	39468.06	1489039.30	7500	LTCG	1278.54	6221.46
02/05/2014	38.0447	7500	197.1365	39270.93	1494050.67	7500	LTCG	1282.84	6217.16

DATE	NAV	INVESTMENT AMOUNT	NUMBER OF UNITS	CUMULATIVE UNITS	CUMULATIVE AMOUNT	CASH FLOW	TAX STRUCTURE	TAX AMOUNT	NET AMOUNT
02/06/2014	39.708	7500	188.8788	39082.05	1551870.01	7500	LTCG	1304.25	6195.75
02/07/2014	40.5872	7500	184.7873	38897.26	1578730.95	7500	LTCG	1314.86	6185.14
01/08/2014	40.4067	7500	185.6128	38711.65	1564209.99	7500	LTCG	1312.72	6187.28
01/09/2014	41.2102	7500	181.9938	38529.66	1587814.80	7500	LTCG	1322.10	6177.90
01/10/2014	41.558	7500	180.4707	38349.18	1593715.41	7500	LTCG	1326.05	6173.95
03/11/2014	42.6042	7500	176.039	38173.15	1626336.33	7500	LTCG	1337.54	6162.46
01/12/2014	43.202	7500	173.6031	37999.54	1641656.24	7500	LTCG	1343.86	6156.14
01/01/2015	43.2544	7500	173.3928	37826.15	1636147.41	7500	LTCG	1344.41	6155.59
02/02/2015	44.5065	7500	168.5147	37657.64	1676009.53	7500	LTCG	1357.05	6142.95
02/03/2015	45.1019	7500	166.2901	37491.34	1690930.89	7500	LTCG	1362.82	6137.18
06/04/2015	45.1393	7500	166.1523	37325.19	1684833.07	7500	LTCG	1363.18	6136.82
05/05/2015	44.6277	7500	168.0571	37157.14	1658237.50	7500	LTCG	1358.24	6141.76
01/06/2015	44.8801	7500	167.1119	36990.02	1660115.96	7500	LTCG	1360.69	6139.31
01/07/2015	44.778	7500	167.493	36822.53	1648839.28	7500	LTCG	1359.70	6140.30
03/08/2015	45.795	7500	163.7733	36658.76	1678787.79	7500	LTCG	1369.35	6130.65
01/09/2015	44.8174	7500	167.3457	36491.41	1635450.19	7500	LTCG	1360.08	6139.92
01/10/2015	45.5861	7500	164.5238	36326.89	1656001.14	7500	LTCG	1367.40	6132.60
02/11/2015	45.8565	7500	163.5537	36163.33	1658323.93	7500	LTCG	1369.92	6130.08
01/12/2015	45.9167	7500	163.3393	35999.99	1653000.96	7500	LTCG	1370.47	6129.53
01/01/2016	45.8418	7500	163.6061	35836.39	1642804.56	7500	LTCG	1369.78	6130.22
01/02/2016	44.7416	7500	167.6292	35668.76	1595877.37	7500	LTCG	1359.35	6140.65
01/03/2016	43.8651	7500	170.9788	35497.78	1557113.70	7500	LTCG	1350.66	6149.34
04/04/2016	45.4978	7500	164.8431	35332.94	1607570.93	7500	LTCG	1366.57	6133.43
02/05/2016	45.8007	7500	163.753	35169.18	1610773.27	7500	LTCG	1369.40	6130.60
01/06/2016	46.0565	7500	162.8435	35006.34	1612269.55	7500	LTCG	1371.76	6128.24
01/07/2016	46.7652	7500	160.3757	34845.97	1629578.54	7500	LTCG	1378.16	6121.84
01/08/2016	47.9432	7500	156.4351	34689.53	1663127.09	7500	LTCG	1388.37	6111.63
01/09/2016	48.5688	7500	154.4201	34535.11	1677328.86	7500	LTCG	1393.60	6106.40
03/10/2016	49.2153	7500	152.3916	34382.72	1692155.81	7500	LTCG	1398.86	6101.14
01/11/2016	49.2327	7500	152.3378	34230.38	1685254.07	7500	LTCG	1399.00	6101.00
01/12/2016	49.4217	7500	151.7552	34078.63	1684223.61	7500	LTCG	1400.51	6099.49
02/01/2017	48.8421	7500	153.5561	33925.07	1656971.64	7500	LTCG	1395.84	6104.16
01/02/2017	49.8562	7500	150.4326	33774.64	1628375.05	7500	LTCG	1403.94	6096.06
01/03/2017	49.49	7500	151.5458	33623.09	1664006.78	7500	LTCG	1401.05	6098.95
03/04/2017	50.6048	7500	148.2073	33474.88	1693989.80	7500	LTCG	1409.71	6090.29
02/05/2017	51.0263	7500	146.983	33327.90	1700599.46	7500	LTCG	1412.88	6087.72
01/06/2017	51.4534	7500	145.763	33182.14	1707333.81	7500	LTCG	1416.05	6083.95
03/07/2017	51.6295	7500	145.2658	33036.87	1705677.18	7500	LTCG	1417.34	6082.66
01/08/2017	52.5815	7500	142.6357	32894.24	1729628.29	7500	LTCG	1424.16	6075.84
01/09/2017	52.6705	7500	142.3947	32751.84	1725055.87	7500	LTCG	1424.78	6075.22
03/10/2017	52.5266	7500	142.7848	32609.06	1712842.88	7500	LTCG	1423.77	6076.23
01/11/2017	52.9647	7500	141.6037	32467.45	1719628.91	7500	LTCG	1426.83	6073.17
04/12/2017	52.5927	7500	142.6053	32324.85	1700051.02	7500	LTCG	1424.23	6075.77
01/01/2018	52.7884	7500	142.0767	32182.77	1698876.99	7500	LTCG	1425.61	6074.39
01/02/2018	52.6461	7500	142.4607	32040.31	1686797.39	7500	LTCG	1424.61	6075.39
01/03/2018	52.1089	7500	143.9293	31896.38	1662085.33	7500	LTCG	1420.80	6079.20
03/04/2018	52.6037	7500	142.5755	31753.81	1670367.66	7500	LTCG	1424.31	6075.69
02/05/2018	52.8059	7500	142.0296	31611.78	1669288.28	7500	LTCG	1425.73	6074.27
01/06/2018	52.6733	7500	142.3871	31469.39	1657596.56	7500	LTCG	1424.80	6075.20
02/07/2018	52.7773	7500	142.1065	31327.28	1653369.38	7500	LTCG	1425.53	6074.47
01/08/2018	53.9097	7500	139.1215	31188.16	1681344.40	7500	LTCG	1433.27	6066.73
03/09/2018	54.1204	7500	138.5799	31049.58	1680415.74	7500	LTCG	1434.67	6065.33
01/10/2018	53.1013	7500	141.2395	30908.34	1641273.11	7500	LTCG	1427.78	6072.22
01/11/2018	52.9745	7500	141.5776	30766.76	1629853.93	7500	LTCG	1426.90	6073.10
03/12/2018	54.2176	7500	138.3315	30628.43	1660600.10	7500	LTCG	1435.32	6064.68
01/01/2019	54.5503	7500	137.4878	30490.94	1663290.18	7500	LTCG	1437.50	6062.50
01/02/2019	54.7053	7500	137.0982	30353.85	1660516.27	7500	LTCG	1438.51	6061.49
01/03/2019	54.8214	7500	136.8079	30217.04	1656540.35	7500	LTCG	1439.27	6060.73
02/04/2019	56.4688	7500	132.8167	30084.22	1698819.90	7500	LTCG	1449.62	6050.38
02/05/2019	56.1656	7500	133.5337	29950.69	1682198.37	7500	LTCG	1447.76	6052.24
03/06/2019	57.5141	7500	130.4028	29820.29	1715086.87	7500	LTCG	1455.87	6044.13
01/07/2019	57.6105	7500	130.1846	29690.10	1710461.55	7500	LTCG	1456.44	6043.56
01/08/2019	57.2516	7500	131.0007	29559.10	1692305.77	7500	LTCG	1454.32	6045.68
03/09/2019	57.524	7500	130.3804	29428.72	1692857.67	7500	LTCG	1455.93	6044.07
01/10/2019	58.5002	7500	128.2047	29300.51	1714085.98	7500	LTCG	1461.57	6038.43
01/11/2019	59.6432	7500	125.7478	29174.77	1740076.47	7500	LTCG	1467.95	6032.05
02/12/2019	60.0113	7500	124.9765	29049.79	1743315.70	7500	LTCG	1469.95	6030.05
01/01/2020	60.3563	7500	124.2621	28925.53	1745837.88	7500	LTCG	1471.80	6028.20
03/02/2020	60.9052	7500	123.1422	28802.39	1754215.10	7500	LTCG	1474.70	6025.30
02/03/2020	61.5676	7500	121.8173	28680.57	1765793.80	7500	LTCG	1478.14	6021.86
03/04/2020	57.4602	7500	130.5251	28550.04	1640491.23	7500	LTCG	1455.56	6044.44
04/05/2020	59.5046	7500	126.0407	28424.00	1691358.94	7500	LTCG	146719	6032.81
01/06/2020	60.8937	7500	123.1655	28300.84	1723342.72	7500	LTCG	1474.64	6025.36
01/07/2020	62.4881	7500	120.0229	28180.81	1760965.57	7500	LTCG	1482.79	6017.21
03/08/2020	63.6481	7500	117.8354	28062.98	1786155.32	7500	LTCG	1488.46	6011.54
02-09-2020	64.9345	7500	115.501	27947.48	1814755.54	7500	LTCG	1494.51	6005.49
01-10-2020	64.8883	7500	115.583	27831.90	1805964.36	7500	LTCG	1494.30	6005.70
29-10-2020	65.5912	--	--	27831.90	1825527.40	1825527.402		228951.07	1596576.33
	--	1635000	--	--	--			Post Tax Returns	9.59%

Assuming that the person is lying in the bracket of 15% surcharge

Source :- www.mutualfundindia.com

Performance at a glance.

Scheme performance at regular growth: (as on October 29, 2020)

CANARA ROBECO CONSERVATIVE HYBRID FUND - Regular Plan Growth option

Fund Manager: Mr. Avnish Jain / Mr. Miyush Gandhi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index#	CRISIL 10 Year %ilt Index##	Scheme	CRISIL Hybrid 85+15 - Conservative Index#	CRISIL 10 Year %ilt Index##
Last 1 Year	10.10	11.08	8.90	11007	11105	10887
Last 3 Years	7.42	8.61	7.54	12393	12809	12433
Last 5 Years	7.43	9.41	7.93	14311	15680	14647
Since Inception (CAGR)	10.39	9.06	6.60	59251	47627	31585

The past performance may or may not be sustained in the future. Returns are based on growth NAV of Regular plan and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception date of Regular Plan Growth Option : 05-November-2002. Inception date of Scheme -24- April-1988. Different plans have a different expense structure. The current fund managers: Mr. Miyush Gandhi is managing the scheme since 15-June-18 and Mr. Avnish Jain is managing the scheme since 7-Oct-13. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

CANARA ROBECO CONSERVATIVE HYBRID FUND - Regular Plan Monthly Dividend option

Fund Manager: Mr. Avnish Jain / Mr. Miyush Gandhi

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index#	CRISIL 10 Year %ilt Index##	Scheme	CRISIL Hybrid 85+15 - Conservative Index#	CRISIL 10 Year %ilt Index##
Last 1 Year	7.70	11.08	8.90	10768	11105	10887
Last 3 Years	7.42	8.61	7.54	12392	12809	12433
Last 5 Years	7.42	9.41	7.93	14309	15680	14647
Since Inception (CAGR)	9.75	NA	NA	206462	NA	NA

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan Monthly Dividend option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: April 24, 1988. Different plans have a different expense structure. The current fund managers :Mr. Miyush Gandhi is managing the scheme since 15-June-18 and Mr. Avnish Jain is managing the scheme since 7-Oct-13. As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past Performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.

Fund manager wise scheme performance with regular growth:

(as on October 29, 2020)

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO EQUITY HYBRID FUND*	7.30	5.62	6.95	6.40	9.34	9.57	10.91	0.00
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	10.10	11.08	7.42	8.61	7.43	9.41	10.39	9.06
CANARA ROBECO INCOME FUND	9.95	12.05	7.98	8.98	8.01	9.14	8.68	7.37
CANARA ROBECO CORPORATE BOND FUND	9.56	12.05	7.71	8.98	7.74	9.14	8.38	9.92

Note:

- Mr. Avnish Jain 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.
- *Managing the portfolio only for debt allocation
- ^As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- . Past performance may or may not be sustained in the future.

Fund Manager: Mr. Miyush Gandhi

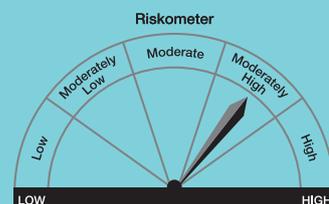
Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO EMERGING EQUITIES	7.22	2.22	3.32	2.13	10.65	9.14	15.96	N.A.
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	10.10	11.08	7.42	8.61	7.43	9.41	10.39	9.06
CANARA ROBECO EQUITY DIVERSIFIED FUND	6.36	0.19	6.97	2.94	9.61	8.71	17.03	14.92

Note:

- Mr. Miyush Gandhi manages 3 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
- ^Managing the portfolio only for equity allocation
- ^As per the provisions of SEBI circular dated April 12, 2018 (Performance disclosure post consolidation/ Merger of Schemes), the past performance of aforesaid scheme is based on the historical NAV of Canara Robeco Income Saver Fund (erstwhile Canara Robeco Monthly Income Plan) and hence may not be comparable.
- . Past performance may or may not be sustained in the future.

This product is suitable for investors who are seeking* :

- Income/Capital appreciation over a medium term to long term
- Investment predominantly in debt and money market instrument and a small portion in equity



Investors understand that their principal will be at Moderately High Risk

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

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, officers, 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.

Mutual fund investments are subject to market risk, read all scheme related documents carefully.