



**PLAY  
THE LONG  
GAME  
WITH AN  
ALL-ROUNDER**

The **Balanced Advantage Fund** manages equity and debt allocations dynamically which aims for steady growth, especially during market ups and downs.

**NFO Opens : July 12, 2024.**

**NFO Closes : July 26, 2024.**

**CANARA ROBECO**  
**BALANCED ADVANTAGE FUND**  
(Balanced Advantage Fund - An open-ended Dynamic Asset Allocation Fund)

This product is suitable for investors who are seeking\*

- Long term capital appreciation with income generation
- Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities

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



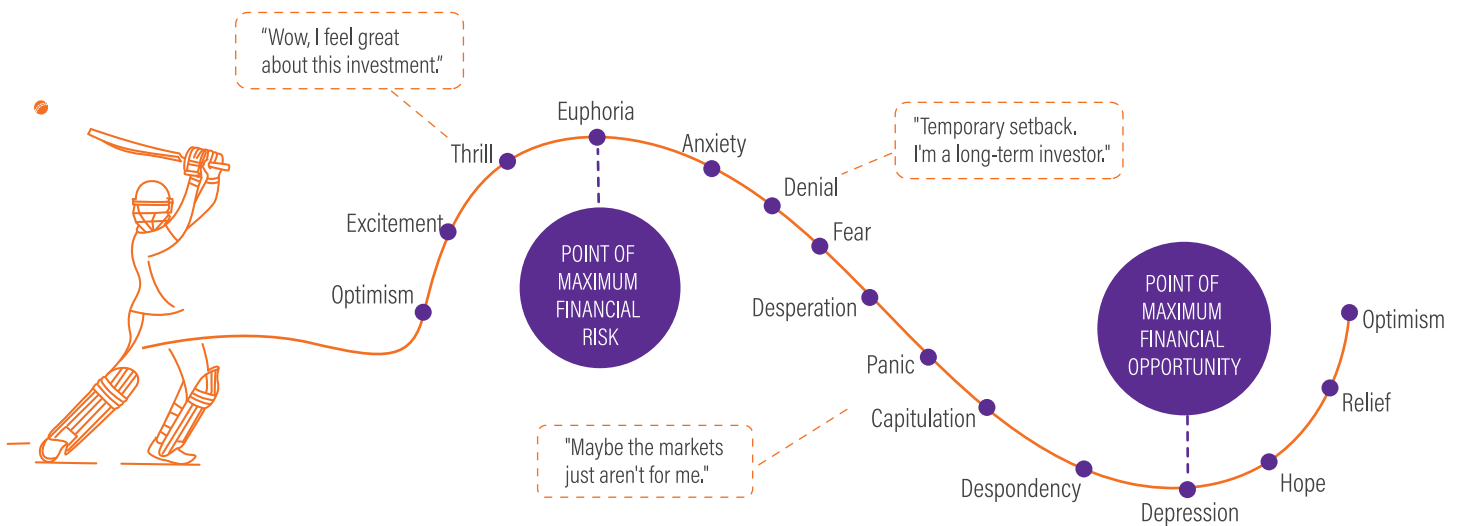
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**"WEALTH IS NOT DETERMINED BY INVESTMENT PERFORMANCE BUT BY INVESTOR BEHAVIOR"**  
- NICK MURRAY

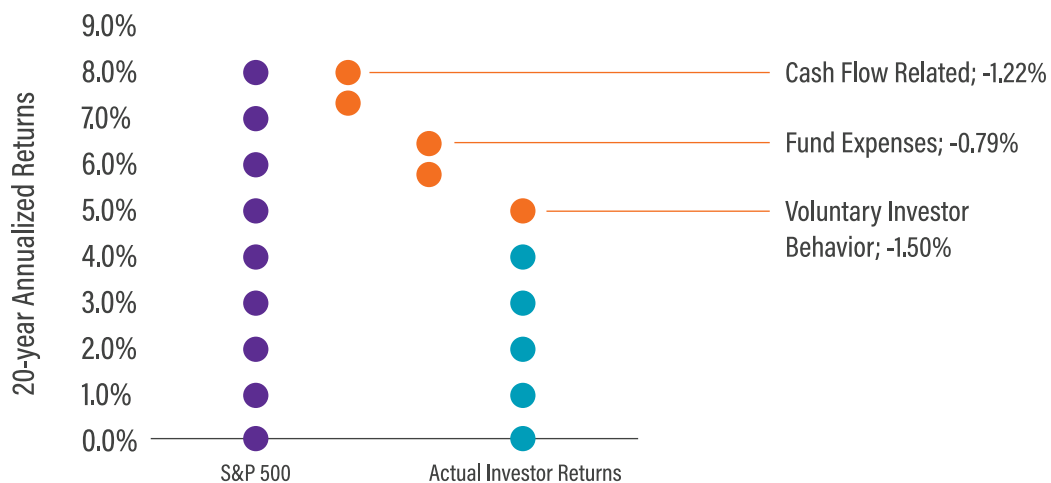
## Market Volatility and Emotions

Equity market volatility causes extreme emotions. Leading to sub-optimal asset allocation resulting in relatively lower investor returns.

### Investor Emotional Cycle



Dalbar's Quantitative Analysis of Investor Behavior tells us that 45% of the underperformance is due to investor behavior.



Source: Dalbar Inc. Period: 2004-2014

Disclaimer: The data/statistics are given to explain general market trends and it should not be construed as any research report/research recommendation of Canara Robeco.

## Why Balanced Advantage Fund

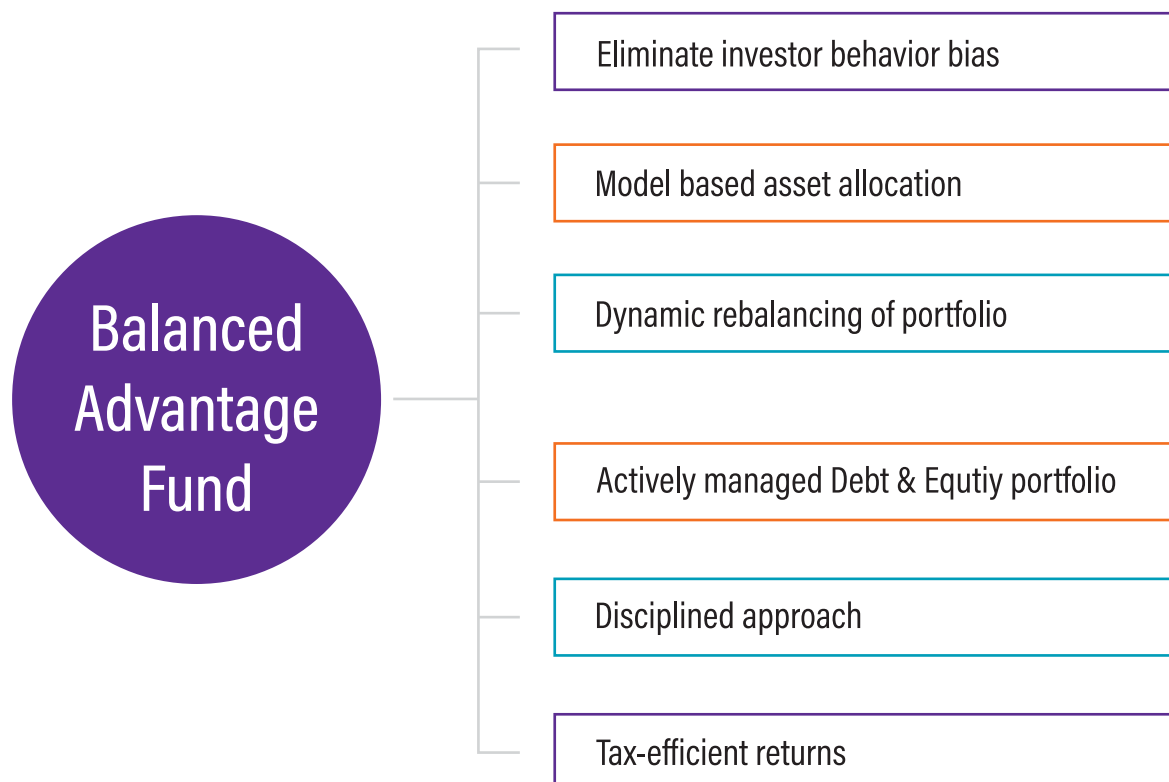
Balanced advantage funds aims to find the middle ground between both worlds

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	CYTD
BAF	Equity	Debt	Debt	Equity	Debt	Debt	Equity	Equity	Equity	Equity	Equity
7.68%	37.45%	8.63%	12.91%	35.08%	5.91%	10.72%	17.87%	29.11%	5.69%	24.56%	4.97%
Equity	BAF	BAF	BAF	BAF	BAF	Equity	BAF	BAF	BAF	BAF	BAF
6.06%	34.53%	3.55%	5.49%	20.16%	1.11%	10.37%	13.40%	13.88%	3.81%	18.62%	3.99%
Debt	Debt	Equity	Equity	Debt	Equity	BAF	Debt	Debt	Debt	Debt	Debt
3.79%	14.31%	-0.18%	5.37%	4.71%	0.81%	7.70%	12.25%	3.44%	2.51%	7.30%	2.79%
Equity	Equity Returns represented by BSE 200 TRI										
BAF	Average Returns of Dynamic Asset Allocation or Balanced Advantage Fund (BAF) schemes										
Debt	Debt Returns represented by Crisil Composite Bond Fund Index										

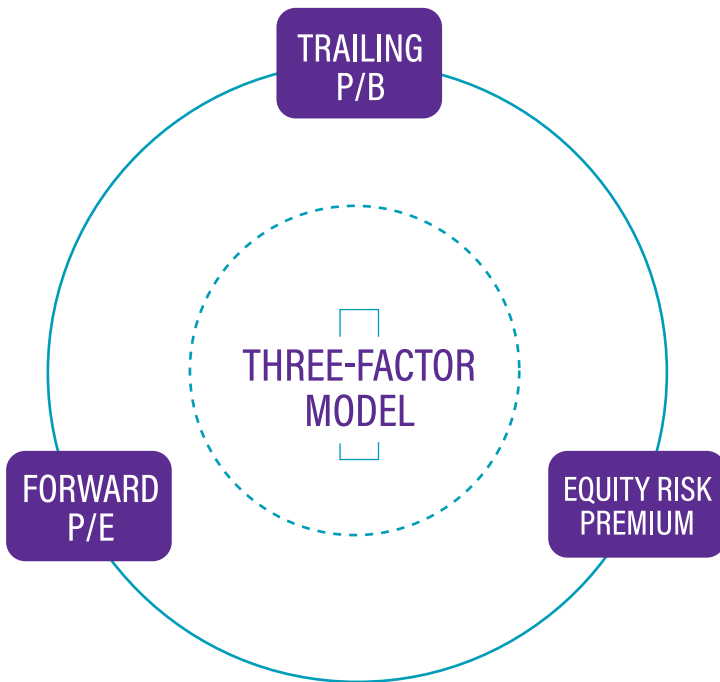
Source: MFI Explorer, Note- Calender Year Returns are on CAGR basis; CYTD (Current Year Till Date)

Disclaimer: Past performance may or may not be sustained in the future. The data/statistic are given to explain general market trends and it should not be construed as any research report/research recommendation of Canara Robeco or performance of scheme of Canara Robeco. Above is not guaranteeing any returns on investments made in this Fund

## Key Features of Balanced Advantage Fund



## Introducing Canara Robeco Balanced Advantage Fund



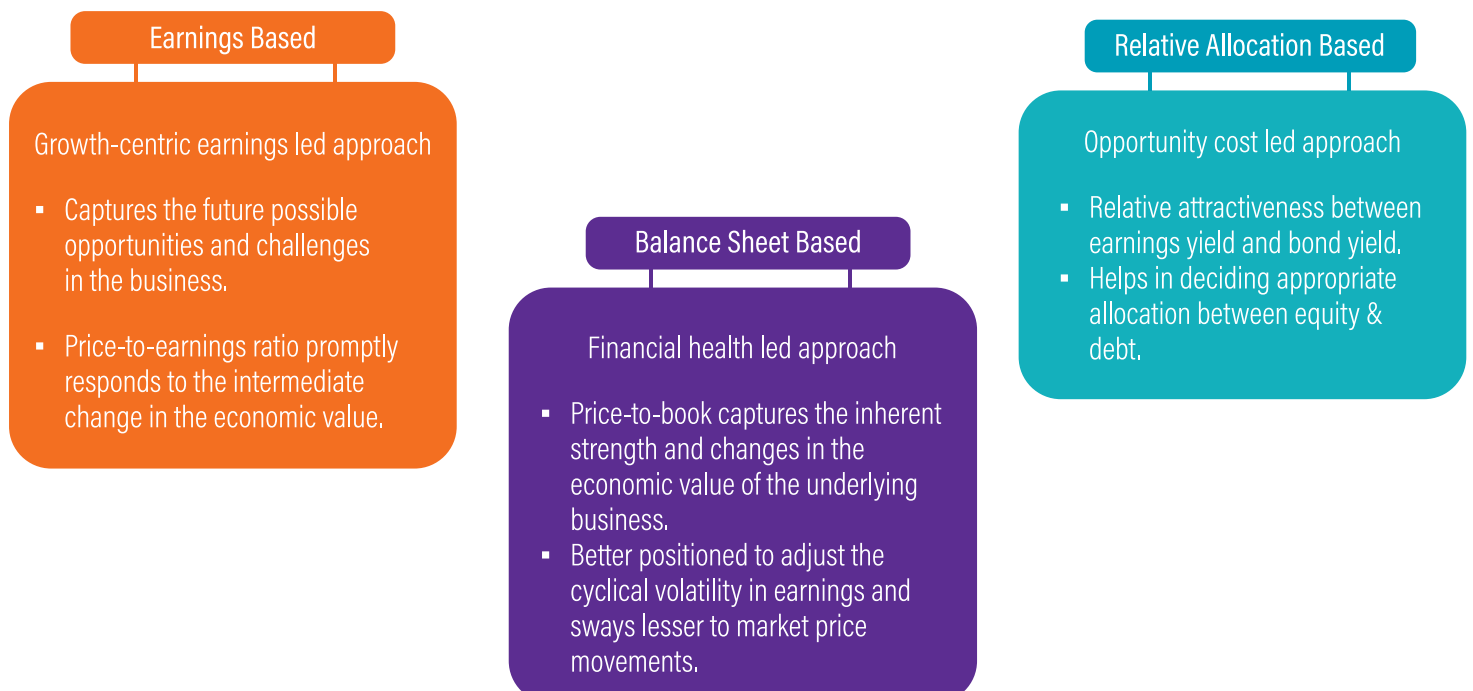
### A Brief on the In-house Model

- Uses proprietary in-house Market Valuation Metrics to decide Net Equity allocation in a disciplined manner.
- The model is indicative on net equity exposure allocation using below factors
  - **Trailing Price-to-Book** - Valuation ratio which uses book value.
  - **Forward P/E** - Valuation ratio which uses forecasted earnings.
  - **Equity Risk Premium** - Difference between Bond Yield and Earnings Yield.
- The model effectively suggests changes in equity allocation depending on changes in fundamental factors. Same has been tested across time frames.
- Aims to
  - Reduce downside during Falling Market, and
  - Provide reasonable participation during Rising Market.

Note: The above is only for general understanding purposes, and should not be construed as CRAMC investment policy, portfolio construction or the performance or the scheme

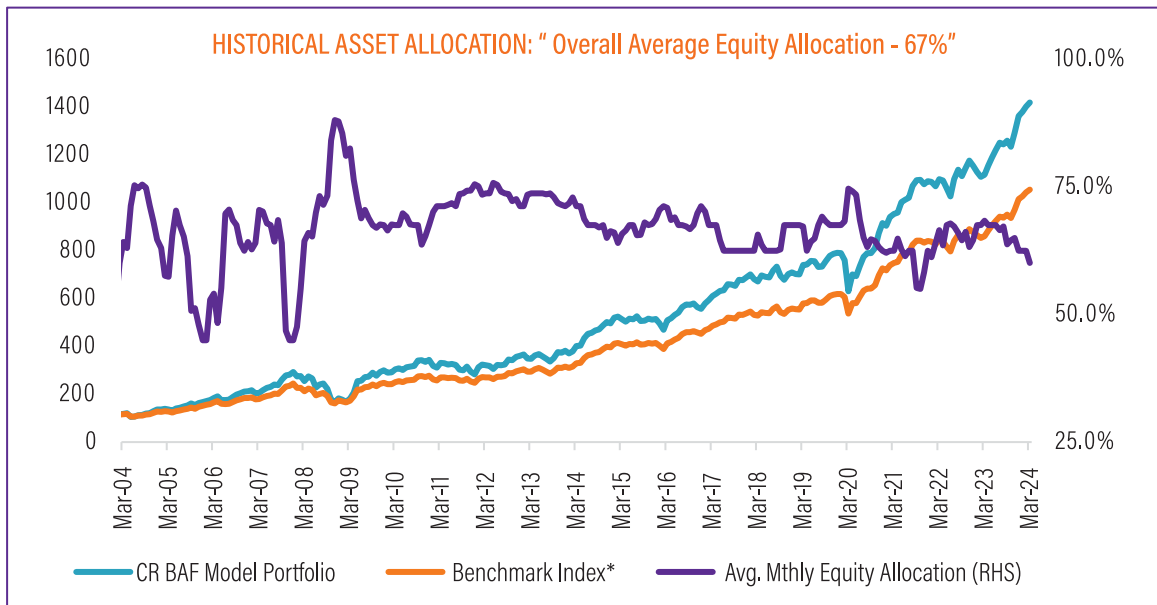
Note: The above is based upon our current fund management/ investment strategy. However, the same shall be subject to change depending on the market conditions. Investors shall note that there is no assurance or guarantee that the investment objective of the scheme will be achieved

## Parameter Selection and Reason for the Selection



## A Model Based Approach Seeking to Reduce Behavior Bias

### Back-test Results : Equity Allocation movement vs Benchmark Index



Source: Bloomberg, Internal

Note: Values on LHS are rebased to 100

Benchmark Index - Crisil Hybrid 50:50 Moderate Index

Disclaimer: The above data/graph is prepared on the basis of our back tested internal calculations. This is an illustration to highlight the functioning of the research-based asset allocation framework. Above is not guaranteeing any returns on investments made in this Fund. Above strategy is subject to change depending on the market conditions.

## Model Positioning Corresponds Well with the Market Cycles

Dates	Portfolio Model Equity Allocation %	BSE 200 TTM PB (Monthly Average)	BSE 200 TTM PE (Monthly Average)	1 Yr+ BSE200 TRI Returns	1 Yr+ CR BAF Model Returns	Upside / Downside Capture
30-Apr-06	▼ 48.3%	▲ 4.8	▲ 20.0	11.76%	13.21% ✓	112%
31-Jul-06	▲ 70.6%	▼ 3.6	▼ 16.5	50.44%	35.96%	71%
31-Dec-07	▼ 45.0%	▲ 6.8	▲ 28.9	-55.89%	-37.49% ✓	67%
31-Oct-08	▲ 84.1%	▼ 2.6	▼ 11.6	73.54%	56.91%	77%
31-Oct-10	▼ 63.7%	▲ 3.6	▲ 22.8	-13.71%	-7.71% ✓	56%
31-Oct-11	▲ 74.3%	▼ 2.6	▼ 15.3	7.31%	8.73% ✓	120%
28-Feb-15	▼ 64.0%	▲ 3.0	▲ 22.0	-18.91%	-10.51% ✓	56%
31-Mar-16	▲ 70.9%	▼ 2.4	▼ 20.1	24.19%	20.16%	83%
30-Jun-19	▼ 64.9%	▲ 3.0	▲ 26.1	-10.67%	-2.13% ✓	20%
30-Apr-20	▲ 74.2%	▼ 1.9	▼ 20.7	60.70%	36.73%	61%
30-Sep-21	▼ 55.3%	▲ 3.6	▲ 32.6	-1.73%	1.55% ✓	190%
31-May-22	▲ 67.5%	▼ 3.2	▼ 23.5	12.57%	12.02%	96%

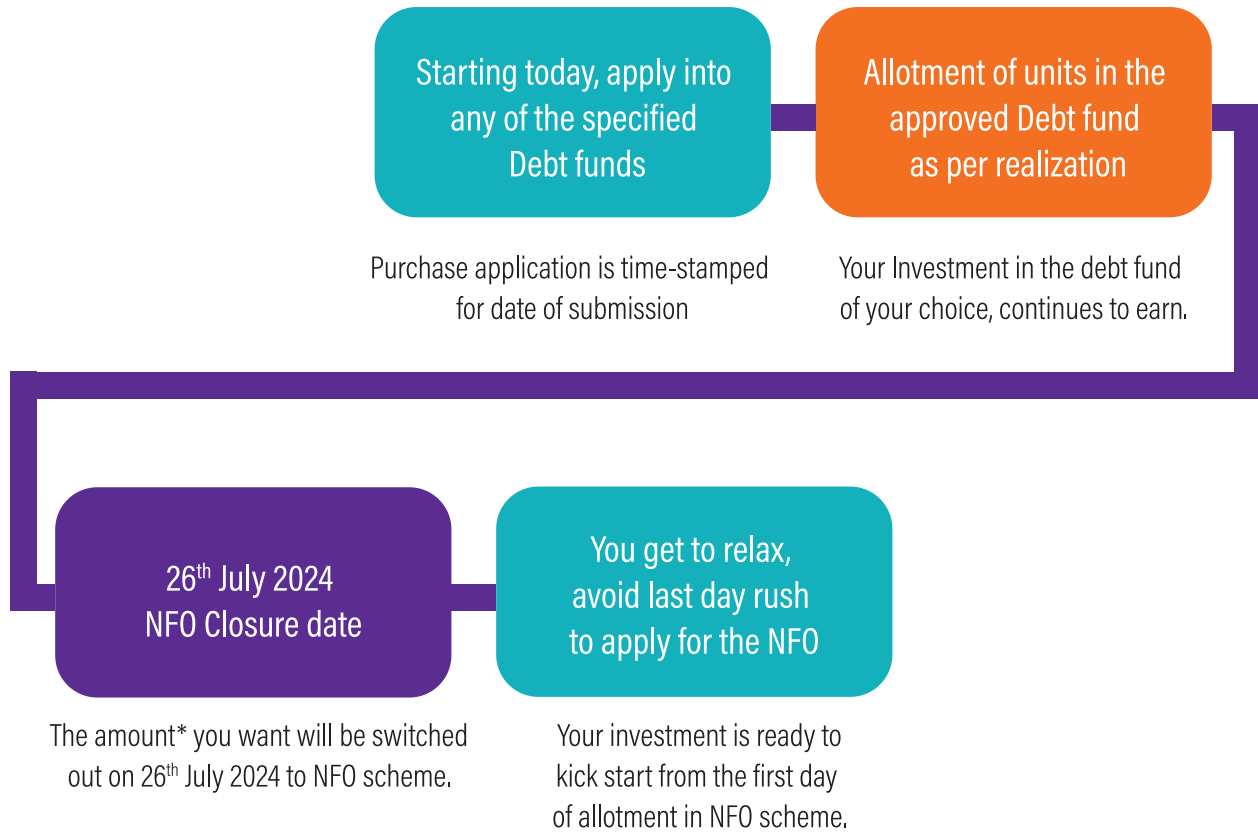
Source: Bloomberg

Note: Tick mark indicates outperformance of the Model. Cell shaded in Green indicate upside capture & orange indicate downside capture.

Disclaimer: The above data/graph is prepared on the basis of our back tested internal calculations. This is an illustration to highlight the functioning of the research-based asset allocation framework. Above is not guaranteeing any returns on investments made in this Fund. Above strategy is subject to change depending on the market conditions. There is no guarantee that the investment objective of the above scheme will be achieved. Past performance may or may not be sustained in the future.

## Special Features Available During NFO

### AUTO SWITCH FACILITY



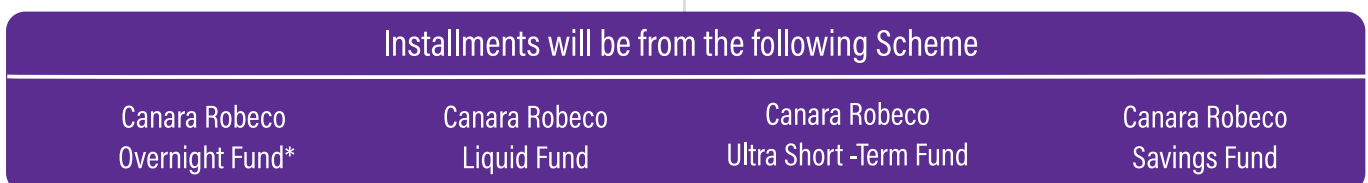
\*Subject to Applicable Statutory Levies, Taxes and Exit Load.

### SMART STP

#### AN OPTION TO INVEST IN A STAGGERED MANNER

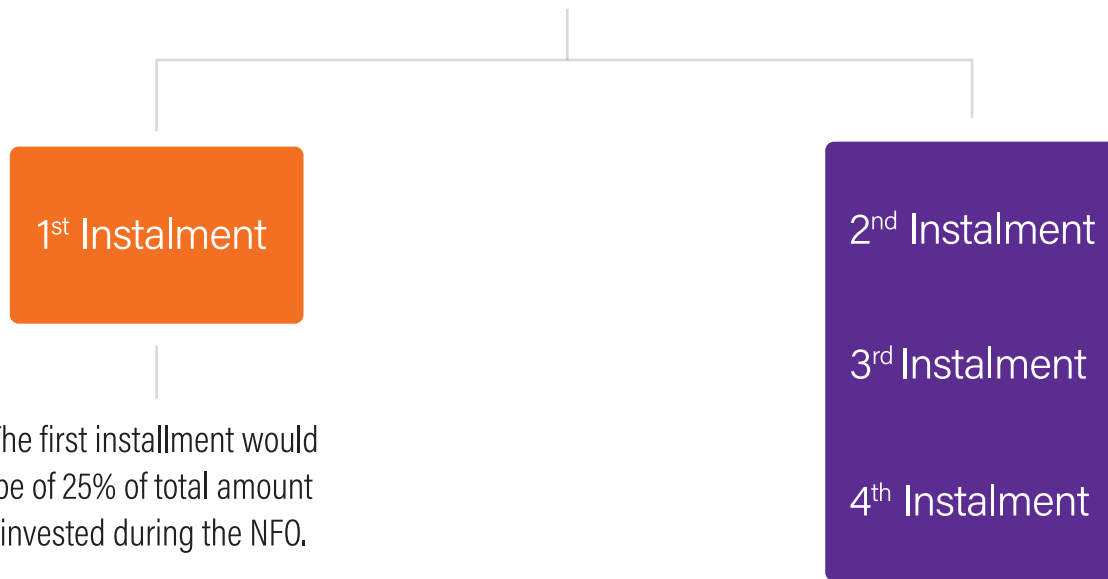


\*Subject to Applicable Statutory Levies, Taxes and Exit Load.



\* Default scheme option if nothing is selected

## MONTHLY SMART STP



The first installment would be of 25% of total amount invested during the NFO.

Three remaining equal installments would be triggered on 10<sup>th</sup> day of each month after the NFO period, when the scheme re-opens for subscription.

## Fund Feature

<b>NAME OF THE SCHEME</b>	<b>CANARA ROBECO BALANCED ADVANTAGE FUND</b>			
<b>TYPE</b>	Balanced Advantage Fund - An Open-Ended Dynamic Asset Allocation Fund			
<b>INVESTMENT OBJECTIVE</b>	The fund aims to generate long-term capital appreciation with income generation by dynamically investing in equity & equity related instruments & debt & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.			
<b>ASSET ALLOCATION</b>	<b>TYPE OF INSTRUMENTS</b>	<b>INDICATIVE ALLOCATIONS (% OF TOTAL ASSETS)</b>		<b>RISK PROFILE</b>
		<b>MINIMUM</b>	<b>MAXIMUM</b>	
	Equity and Equity-related Instruments	65%	100%	VERY HIGH
	Debt and Money Market Instruments	0%	35%	LOW TO MODERATE
<b>PLANS &amp; OPTIONS</b>	<b>Regular Plan and Direct Plan:</b> (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>FUND MANAGER</b>	Shridatta Bhandwaladar, Ennette Fernandes, Suman Prasad & Amit Kadam			
<b>LOAD STRUCTURE</b>	Entry Load: Nil Exit Load: 1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment. Nil - if redeemed/switched out up to 12% of allotted units within 365 days from the date of allotment, Nil - if redeemed/switched out after 365 days from the date of allotment			
<b>BENCHMARK (FIRST TIER)</b>	CRISIL Hybrid 50+50 - Moderate Index			

\*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.



NAME OF SCHEME	RISKOMETER	Potential Risk Class (PRC) Matrix																								
<p>Canara Robeco Overnight Fund Overnight Fund - 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</p> <ul style="list-style-type: none"> <li>Regular income over short term that may be in line with the overnight call rates</li> <li>Investment in overnight securities</li> </ul>		<p>Relatively Low Interest Rate Risk and Relatively Low Credit Risk</p> <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk				Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)			
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<p>Canara Robeco Liquid Fund Liquid Fund - 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</p> <ul style="list-style-type: none"> <li>Income/Capital appreciation while maintaining a level of high liquidity</li> <li>Investment in a mix of Debt and Money Market instruments with maturity of upto 91 days only</li> </ul>		<p>Relatively Low Interest Rate Risk and Relatively Low Credit Risk</p> <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk				Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)			
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<p>Canara Robeco Ultra Short Term Fund Ultra Short Duration Fund - An open ended ultra-short term debt scheme investing in debt &amp; money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A relatively low interest rate risk and moderate credit risk.</p> <p>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE</p> <ul style="list-style-type: none"> <li>Income/Capital appreciation over ultra short term through a low risk strategy</li> <li>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</li> </ul>		<p>Relatively Low Interest Rate Risk and Moderate Credit Risk</p> <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk				Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
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<p>Canara Robeco Savings Fund Low Duration Fund - An open-ended low duration debt scheme investing in debt &amp; money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk.</p> <p>THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE</p> <ul style="list-style-type: none"> <li>Income/Capital appreciation through a low duration strategy</li> <li>Investment in debt &amp; money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months</li> </ul>		<p>Relatively Low Interest Rate Risk and Moderate Credit Risk</p> <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Potential Risk Class				Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk				Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
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## Disclaimer

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