

Canara Robeco Capital Protection Oriented Fund - Series 5
(Close Ended Capital Protection Oriented Scheme)

NFO : Opens on - 9th March, 2015 | Closes on - 20th March, 2015

This product is suitable for investors who are seeking*:

- Capital Protection at Maturity and Capital Appreciation over medium term
- Investment in Debt and Money Market Securities (70% - 100%) and Equity and Equity related instruments (0% - 30%)
- Low risk



LOW RISK (BLUE)

Note : Risk is represented as :

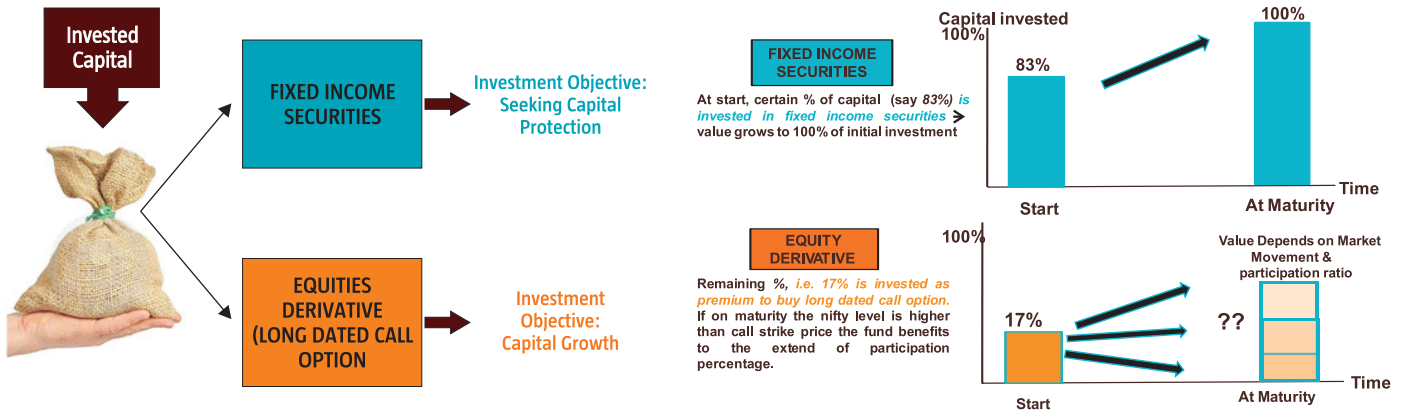
- (Blue) investors understand that their principal will be at low risk.
- (Yellow) investors understand that their principal will be at medium risk.
- (Brown) investors understand that their principal will be at high risk.

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

The scheme is "oriented towards protection of capital" and not "guaranteed returns". The orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc. The scheme will aim to protect the capital only at maturity & the NAV of the scheme may go up or down in the interim period.

#For details and disclaimers on ICRA rating, please see overleaf.

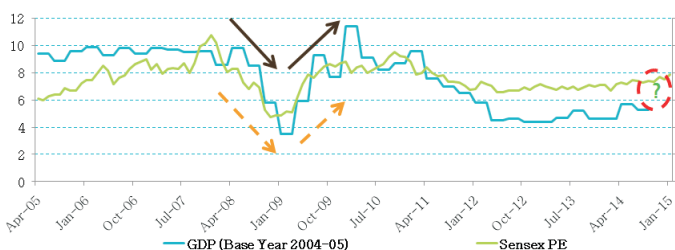
What is a Capital Protection Oriented Fund?



Source: The above example is only for illustration purposes, purely to explain the concept of the scheme and should not be taken as any indication of either capital protection or equity market returns. The scheme expenses are not considered in the illustration. The actual allocation can be different within the Asset Allocation and Investment Pattern mentioned in the SID

Why Invest in a Capital Protection Oriented Fund now?

Equity Kicker is expected to come soon

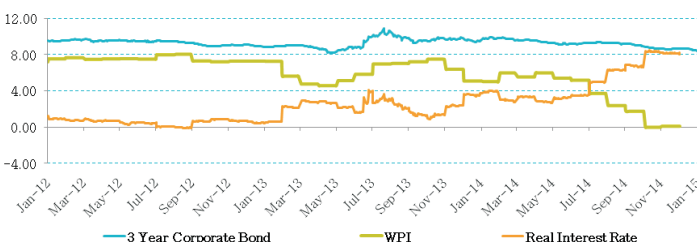


Equity

- GDP and PE have historically moved in the same direction. PE often has taken the lead whilst GDP seemed to be following
- Currently, there has been a gradual increase in the PE multiple whereas the Indian GDP growth rate has almost bottomed out
- It is widely believed that the Indian Equity Market has entered a long term bull run

Source: S&P BSE Sensex & Bloomberg, Data till 30th January 2015

Opportunity to Lock in higher Yield Bonds



Debt

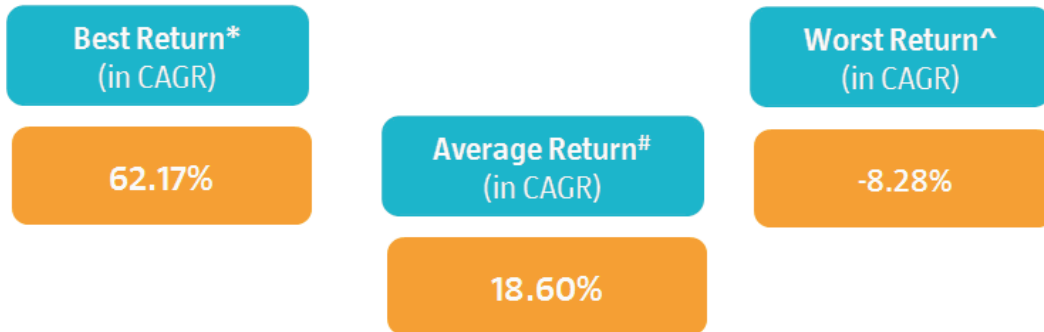
- **3 year Corporate Bonds** are trading at attractive levels.
- Interest rates are likely to trend downwards in the coming months.
- **Locking in higher yields augurs well**

Source: Bloomberg. Real Interest rates are calculated by subtracting WPI from 12 m T Bill. 3 year Corporate Bonds are taken from FIMMDA. 3 Yr Corporate bond data is taken till 30th January, 2015, Real interest rates till 31/12/14

Locking in your money in Canara Robeco Capital Protection Oriented Fund Series 5 will give you an opportunity to accrue attractive yields and get the benefit of the upside potential of the Equity market

What would have happened if an investor

had invested in S&P Sensex and stayed invested for 3 years?



Source: ICRA MFI Explorer. The data taken is rolling 3 year return from 31st Jan'05 to 30th Jan'15

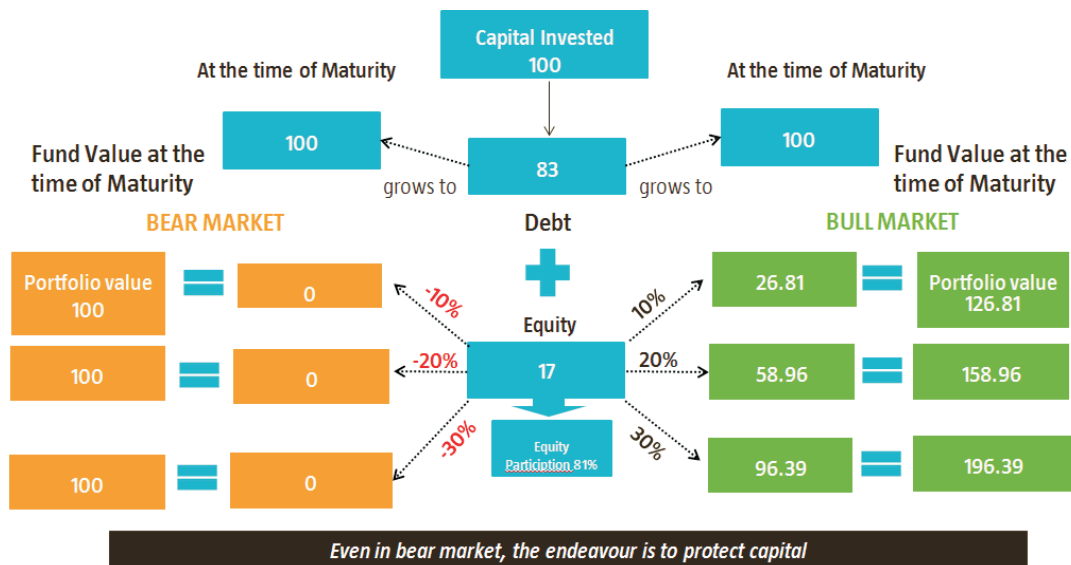
* Best return is for the period between 10th May '03 & 10th May 06.

#Average return refers to the average of 3 year rolling returns for 10 years starting 31st Jan'05

^Worst return is for the period between 9th Mar'06 to 9th Mar'09

Capital Protection Oriented Funds invest a small % in equities for alpha generation.

How does "Capital Protection" Work?



The illustration above is purely to explain the concept of orientation towards protection of original investment at Scheme's maturity. The portion of debt/equity portfolio does not offer any assured returns and is subject to market risks including risk of issuer default. The equity returns generated by the Scheme would depend on the portion of asset allocated to equity.

Benefits of Canara Robeco Capital Protection Oriented Fund - Series 5

- **Indexation benefits: positive impact on post-tax returns**
 - ✓ An advantage of 40 Months Capital Protection Oriented Fund is that it is eligible for four year **indexation**.
 - ✓ The **post tax returns** for a 40 Months Capital Protection Oriented Fund **are normally higher** than those products which do not qualify for indexation benefits.
- **Benefits of Equity participation along with the endeavour to protect Capital:** Buying Nifty call option with an aim to enhance the overall portfolio returns by **maximizing market participation** on the upside while it endeavours to **restrict the downside** by not exercising call option incase market is below the initial strike price on option expiry.
- **Rating Advantage to ensure highest degree of safety**
 - ✓ ICRA has given a conditional rating of '[ICRA]AAAmfs(SO)!'# to the scheme. A scheme with this rating is considered to have highest degree of safety regarding payment of principal back to the investor.
 - ✓ **Portfolio Construction & Periodic Scrutiny:** The portfolio construction is as per the asset allocation specified by the Rating Agency. Moreover, the Rating Agency also periodically scrutinises the portfolio in order to ensure the fund adheres to the mandate
- **Low Credit Risk:** As it invests in highly rated debt instruments credit risk is low

Fund Characteristics

Investment Objective	To seek capital protection by investing in high quality fixed income securities maturing on or before the maturity of the scheme and seeking capital appreciation by investing in equity and equity related instruments. However, there is no assurance that the objective of the Fund will be realised and the Fund does not assure or guarantee any returns.
Fund Managers	Suman Prasad & Krishna Sanghavi
Entry Load	Nil. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.
Exit Load	Nil. No Exit Load is applicable during the term of the Scheme since no redemption is permitted with the AMC/Mutual Fund before maturity of the Scheme, being a close ended Scheme. However, the Units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE). Investors wishing to exit may do so through the Stock Exchange route as per rules specified by the Stock Exchange(s).
Scheme Type	Close Ended Capital Protection Oriented scheme
Tenure	40 Months from the date of allotment
Benchmark Index	CRISIL MIP Blended Index
Minimum Inv. Amount	Rs.5,000.00 and multiples of Rs.10.00 thereafter during New Fund Offer.
NFO Price	Rs.10.00 per unit
Investment Plans/Options	Regular & Direct Plan: Growth & Dividend Payout

Rating Disclaimer: # CARE vide its letter CARE/HO/RL/2014-2015/1634 dated 29th December, 2014 has conditionally rated the Canara Robeco Capital protection Series 5 respectively, as '[CARE]AAAmfs(SO)!' (pronounced as CARE triple A m f s Structured Obligation). The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The conditional rating is subject to the Scheme receiving the regulatory approvals and fulfillment of all conditions specified in the structural provisions agreed between CARE & Canara Robeco AMC. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns. CARE reserves the right to suspend, withdraw or revise the above rating at any time on the basis of new information or unavailability of information or such other circumstances, which CARE believes, may have an impact on the rating assigned to the Scheme. The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by the Scheme. The rating is restricted to Canara Robeco Capital Protection Oriented Fund - Series 5 only. CARE does not assume any responsibility on its part, for any liability, that may arise consequent to the AMC/Mutual Fund not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

NSE Disclaimer: "As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE vide its letter NSE/LIST/8525 dated December 26, 2014 has given permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the Stock Exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

Liquidity: The Scheme being offered through this Scheme Information Document is a Close Ended Capital Protection Oriented scheme. The units may also be listed on NSE and/or other stock exchange(s) as may be deemed appropriate by the Trustees. The units of the scheme have been admitted with NSDL and CDSL. Applicant who wishes to apply for allotment in electronic form must have a demat account prior to making the application. The Units would be available for trading only in electronic form as per the ISIN allotted by NSDL and CDSL. No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchanges. Unit Holders who do not opt for allotment of units in electronic form or where the units are not credited to the beneficiary account(s) can dematerialize their holdings and then exit the scheme by selling their units through the stock exchange. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days.

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.

Subject to current Tax laws. For personal tax implication investors are requested to consult their tax advisors before investing.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.