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**CANARA ROBECO  
CONSERVATIVE HYBRID FUND**

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Dec ' 2024

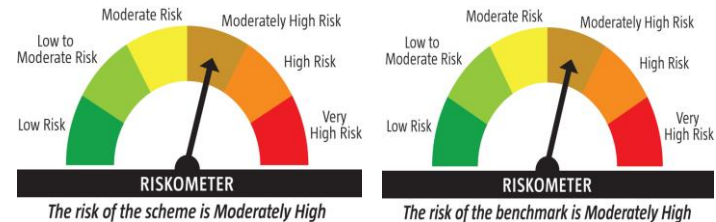
# Canara Robeco Conservative Hybrid Fund

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

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



# Canara Robeco Conservative Hybrid Fund

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

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**Systematic Withdrawal Plan**

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**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	
<b>Scenario for next 5 Years</b>	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
	<b>Amount received + Investment value at the end of the period</b>	<b>147426</b>	<b>163547</b>	<b>181800</b>
<b>Scenario for next 10 Years</b>	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
	<b>Amount received + Investment value at the end of the period</b>	<b>176775</b>	<b>212930</b>	<b>259605</b>
<b>Scenario for next 15 Years</b>	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
	<b>Amount received + Investment value at the end of the period</b>	<b>191109</b>	<b>255461</b>	<b>351950</b>

**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



## 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
<b>Amount received + Investment value at the end of the period</b>	<b>174201</b>	<b>201554</b>	<b>233563</b>

### 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
<b>Amount received + Investment value at the end of the period</b>	<b>216665</b>	<b>275462</b>	<b>353642</b>

### 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
<b>Amount received + Investment value at the end of the period</b>	<b>250539</b>	<b>358346</b>	<b>522787</b>

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**

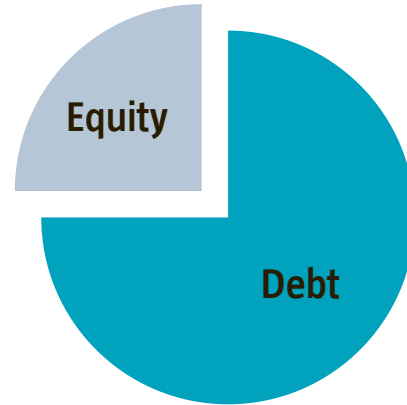
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## Conservative Hybrid Fund

**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**

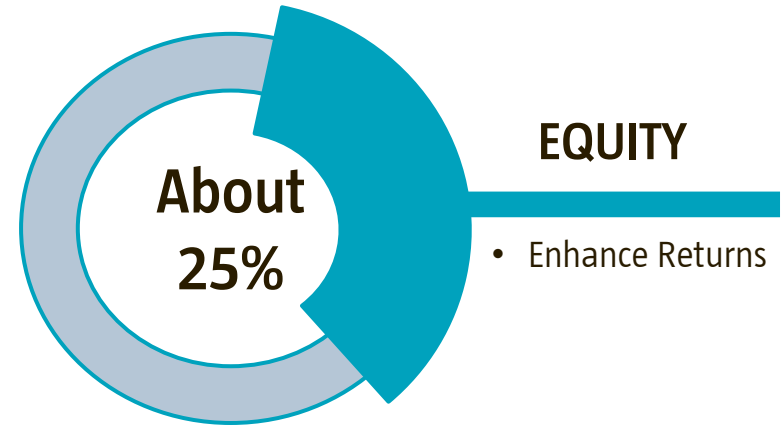
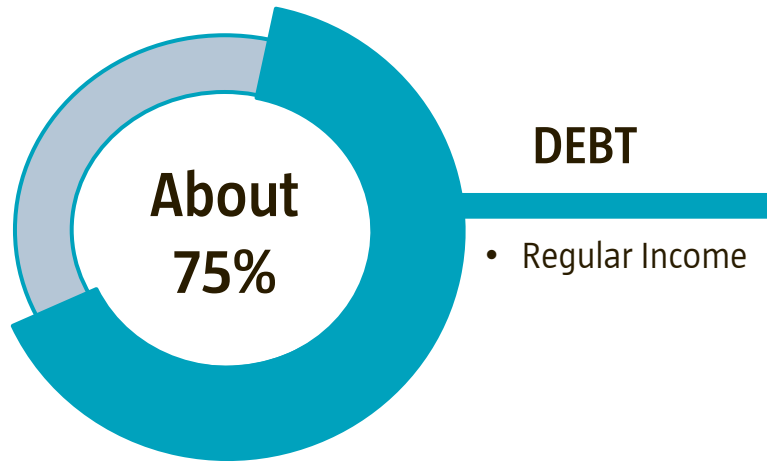
## FEATURES OF CONSERVATIVE HYBRID FUNDS

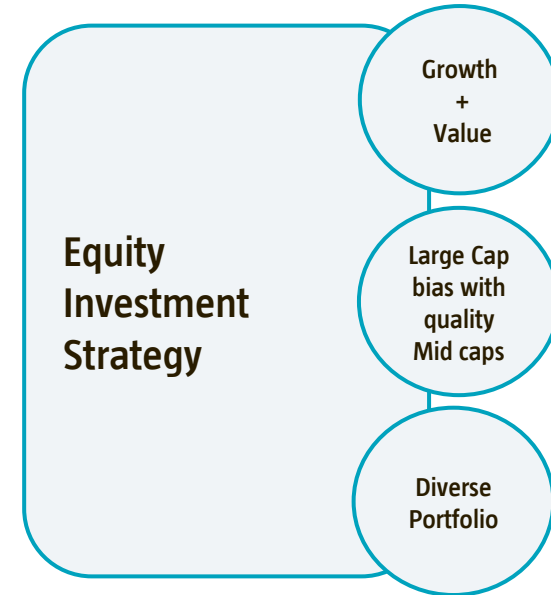
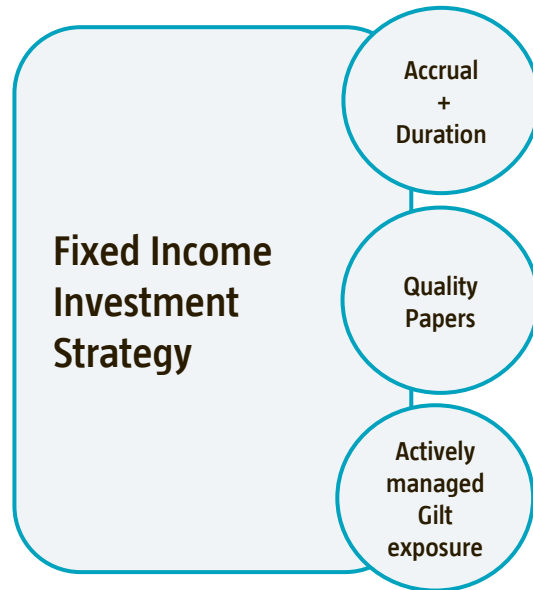
	Conservative Hybrid Funds	Traditional Investment avenues with lock-in period
<b>Return Potential</b>	Market linked Returns	Fixed returns
<b>Liquidity</b>	Investor can access the funds on the very next day of investing	Money is locked-in for pre-determined tenure
<b>Transparency on underlying holdings / credits</b>	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**





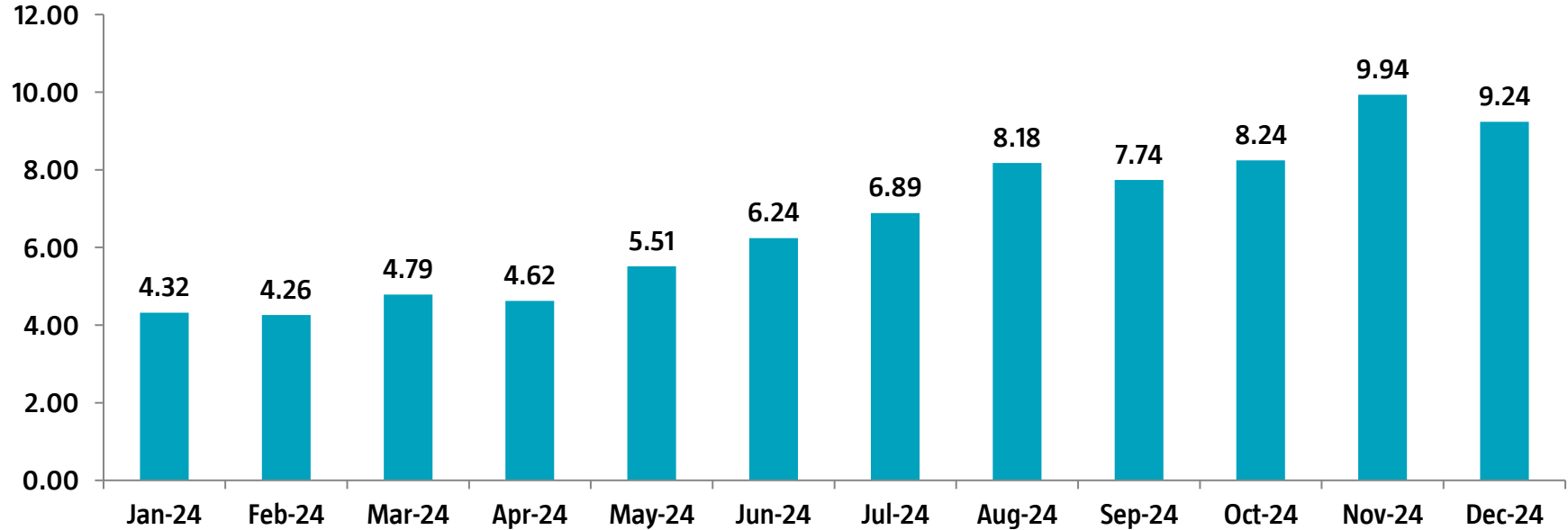
## Portfolio Highlights

- 41 stocks with the highest stock exposure being 2.50% of portfolio net assets
- Residual maturity of the fund is 9.24 years



## ACTIVE CALL ON DURATION

## Average Maturity (in Years)



- 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

## KEY FEATURES

**Frequency**

- Monthly
- Quarterly

**SWP Dates**

- 1<sup>st</sup>, 5<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup> of each month

**Amount**

- Any amount above Rs. 1000 for monthly withdrawal
- Any amount above Rs. 2000 for quarterly withdrawal

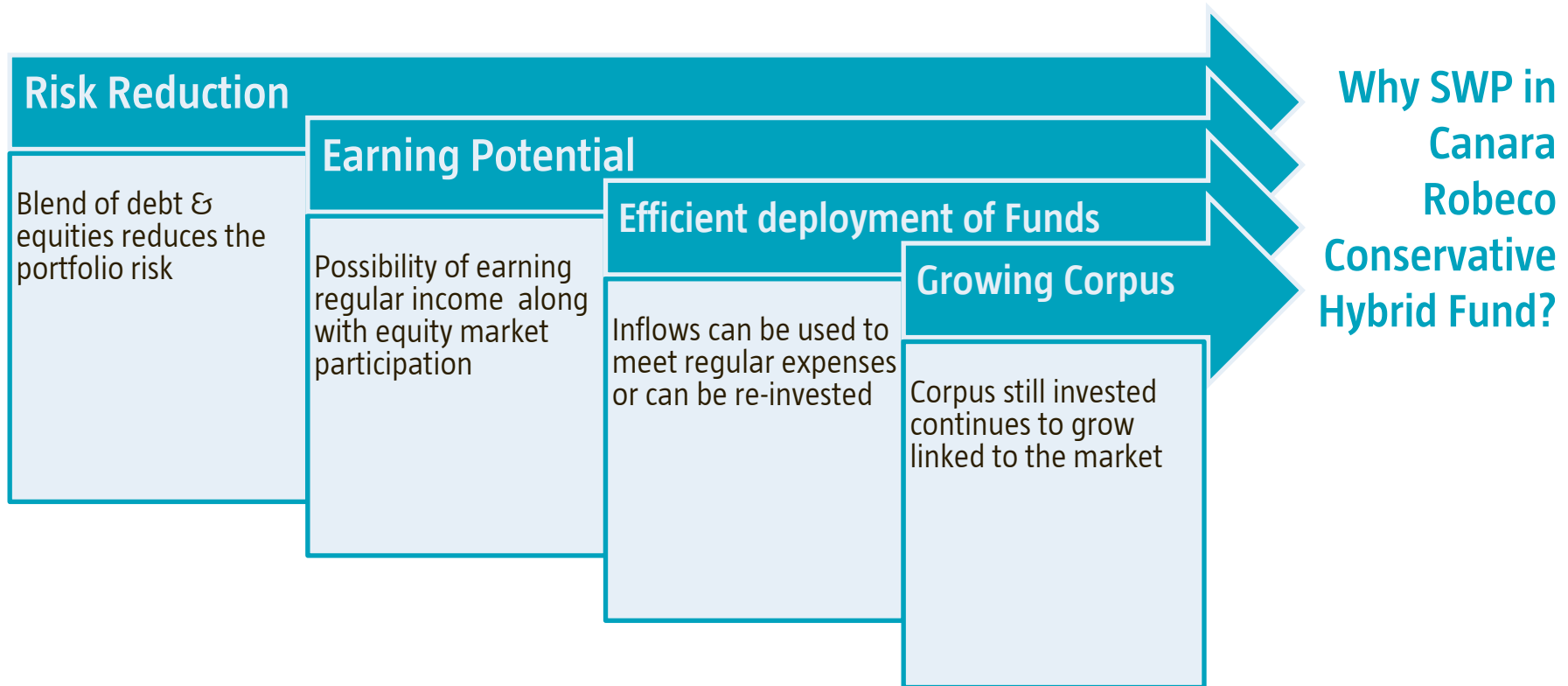
**Suitable for**

- Conservative investors with Medium to Long term investment horizon

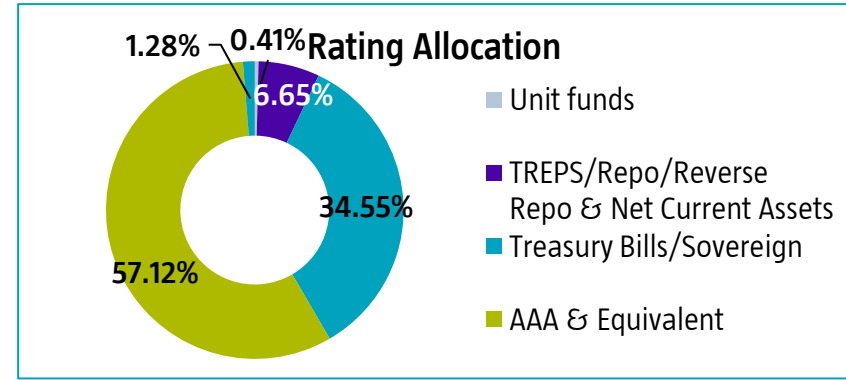
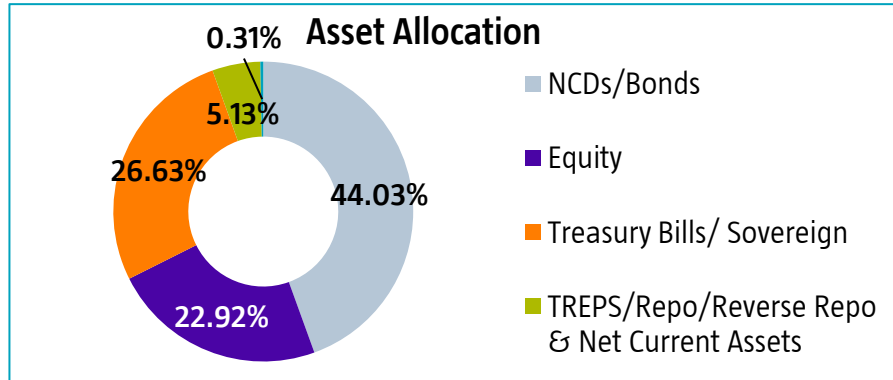
## 10 YR BACK TESTED DATA - SWP

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



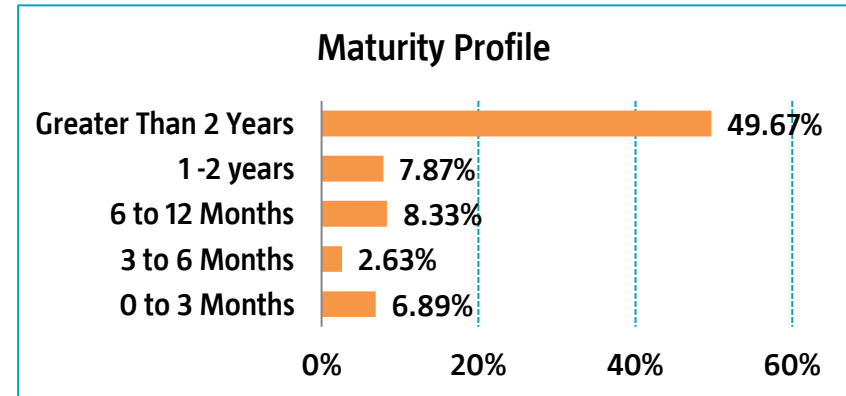
## PORTFOLIO SNAPSHOT



**Residual Maturity** | 9.24 years

**Modified Duration** | 4.57 years

**YTM** | 7.37%



## 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





<b>Fund Category</b>	Open ended hybrid scheme investing predominantly in debt instruments
<b>Investment Objective</b>	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.
<b>Inception Date</b>	24-Apr-1988
<b>Asset Allocation</b>	<input type="checkbox"/> Equity and equity related instruments- 10% - 25% (Risk- High) <input type="checkbox"/> Debt securities (including Securitized debt) with Money Market Instruments - 75% - 90% (Risk- Medium)
<b>Plans/Options</b>	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
<b>Facilities</b>	SIP/ STP/ SWP/ Dividend Transfer Facility
<b>Fund Size</b>	Rs. 951.54 Crs (Month End AUM)
<b>Load Structure</b>	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
<b>Benchmark</b>	CRISIL Hybrid 85+15 - Conservative Index
<b>Fund Manager</b>	<b>Debt Portion:</b> Mr. Avnish Jain <b>Equity Portion:</b> Mr. Amit Kadam

## FUND MANAGER PERFORMANCE

### 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*	15.23	12.69	11.91	11.85	15.53	14.59	11.74	-
CANARA ROBECO CONSERVATIVE HYBRID FUND**^	10.07	9.78	7.42	7.55	9.18	8.74	10.11	8.88
CANARA ROBECO LIQUID FUND	7.34	7.28	6.41	6.46	5.22	5.41	6.97	6.81
CANARA ROBECO SAVINGS FUND	7.31	7.60	6.13	6.50	5.57	6.06	7.31	7.23
CANARA ROBECO ULTRA SHORT TERM FUND	6.73	7.59	5.68	6.66	4.83	5.91	6.79	7.43
CANARA ROBECO CORPORATE BOND FUND	7.44	7.70	5.45	6.07	5.73	6.59	7.00	8.24
CANARA ROBECO GILT FUND	8.68	9.82	5.81	6.54	5.88	6.90	8.26	8.51
CANARA ROBECO DYNAMIC BOND FUND	7.63	8.86	5.25	6.00	5.28	6.88	6.91	7.82
CANARA ROBECO INCOME FUND	7.56	8.62	4.90	5.94	5.30	6.87	7.81	7.66
CANARA ROBECO SHORT DURATION FUND^	7.14	7.80	5.42	6.11	5.58	6.35	6.71	7.76
CANARA ROBECO BANKING AND PSU DEBT FUND	7.60	7.47	N.A	-	N.A	-	6.49	6.98

**Note:**

- Mr. Avnish Jain manages 11 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.
- : Corresponding Benchmark values not available
- N.A. - Not Applicable because scheme is in existence for less than 3 years.

### Fund Manager: Mr. Amit Kadam

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO FOCUSED EQUITY FUND	23.33	15.67	15.70	15.35	N.A	-	19.80	18.08
CANARA ROBECO CONSERVATIVE HYBRID FUND	10.07	9.78	7.42	7.55	9.18	8.74	10.11	8.88

**Note:**

- Mr. Amit Kadam 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
- 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 5 year.
- Canara Robeco Balanced Advantage Fund has not completed 6 months, hence the performance details are not provided.

## DISCLAIMER

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