
**CANARA ROBECO
EQUITY TAX SAVER FUND**

December 2022

**Investing in Canara Robeco
Equity Tax Saver is like having twins.
You get a dual advantage.**

Canara Robeco Equity Tax Saver

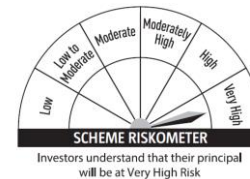
— Open Ended Equity Linked Tax Saving Scheme —



This product is suitable for investors who are seeking*

- Capital appreciation over long term
- Investment in equity and equity related securities with a statutory lock in of 3 years and tax benefit

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



- ❑ **ELSS- An introduction**
 - ✓ What is an ELSS
 - ✓ Risk-Reward Matrix
 - ✓ Tax Saving Avenues
 - ✓ Equities: Opportunity for Long term Wealth Creation
 - ✓ ELSS – Advantages galore

- ❑ **Canara Robeco Equity Tax Saver**
 - ✓ Key highlights
 - ✓ Investment Strategy
 - ✓ Staggered approach of investing
 - ✓ Portfolio
 - ✓ Performance

- ❑ **Product Positioning**

- ❑ **Why Canara Robeco Equity Tax Saver Fund**

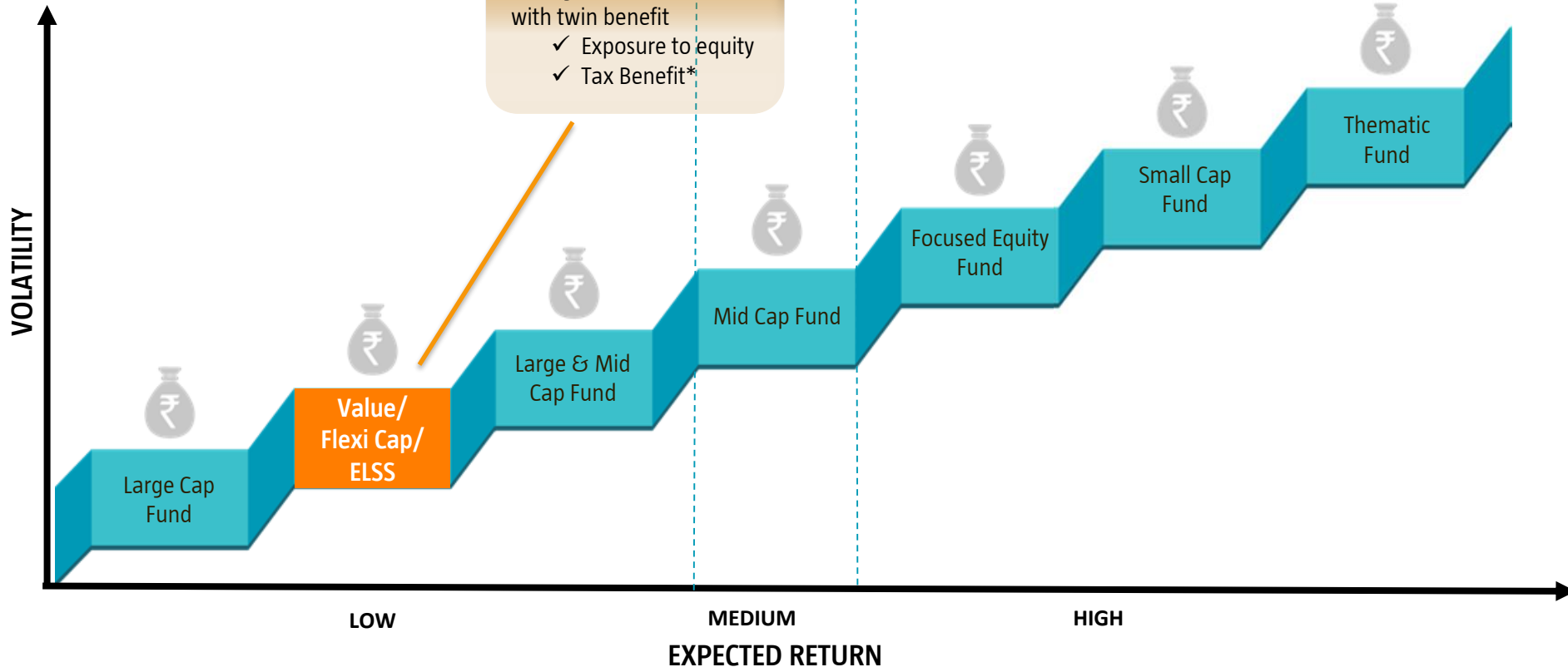
- ❑ **Fund Facts**

WHAT IS ELSS

ELSS are diversified equity funds with a lock - in period of 3 years and offers tax benefit under Section 80C

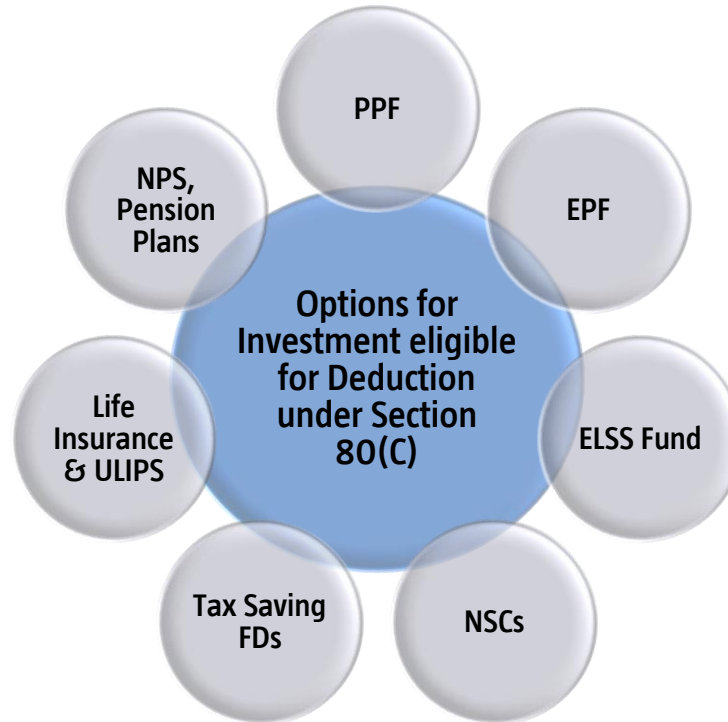


RISK REWARD MATRIX



TAX SAVING AVENUES

- Seeking to boost household savings, the government from FY14-15 has hiked the exemption limit for investments by individuals in Financial Instruments to Rs 1.5 lakh



Tax Savings: A Rupee Saved is a Rupee Earned!

- # Saving taxes is important , Tax Savings up to **Rs.46800**** per annum for an **investment** up to **Rs.1.5 Lacs** under Section 80 C
- # **Dividends are taxable according to slab rate investor is falling into**
- # Long term capital gains tax upto **Rs. 1 Lac** is exempt
- # Lock-in period of 3 Years –much shorter than other tax deductible investment options

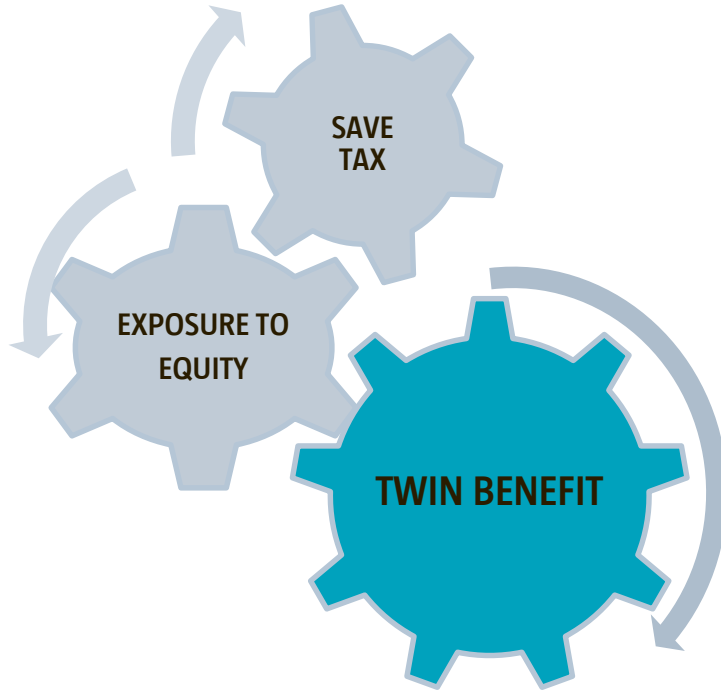
Flexible Investment Strategy

Longer holding period
Compounding effect

Equity Markets Participation

Long Term Investing
Equity Market provides an opportunity to create wealth

CANARA ROBECO EQUITY TAX SAVER - HIGHLIGHTS



- ❑ An ELSS with a 3 year lock-in period
- ❑ Provides Tax Benefits under Section 80C of IT Act
- ❑ Aims to provide benefits from long term investing
 - ✓ Diversified portfolio with 'Growth' style of investing
- ❑ Suitable for investors who are keen to participate in the India growth story through a diversified portfolio as well as want to take advantage of the tax benefits

INVESTMENT STRATEGY



Potential for capital appreciation

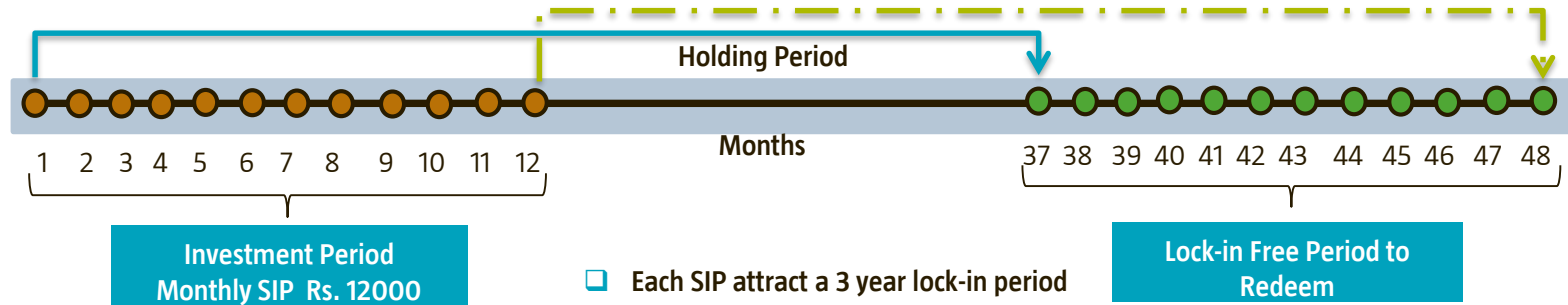
Portfolio has a blend of large, mid & small cap stocks

Emphasizes on quality of the Business & Management of the company

Long term view on performance

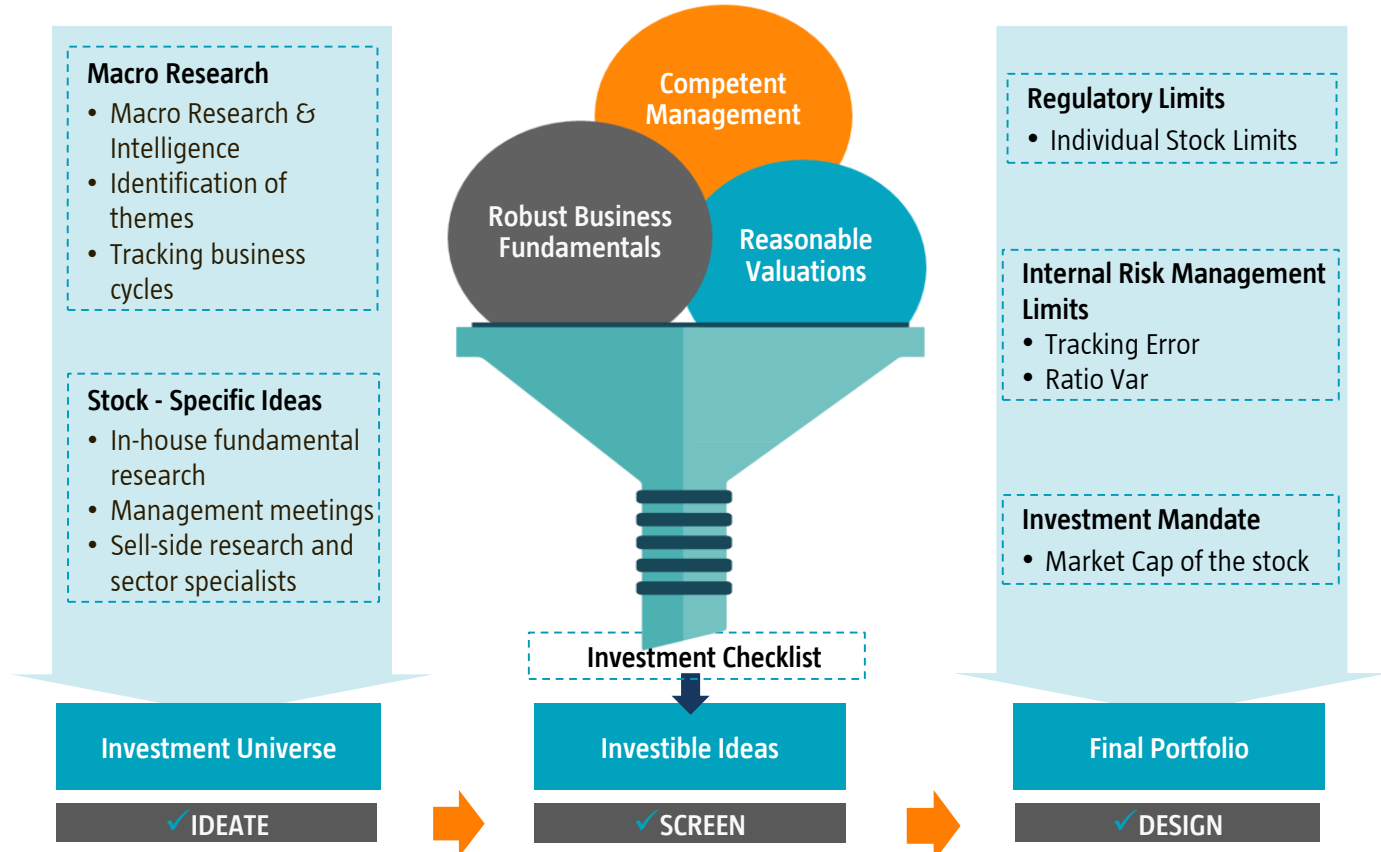
CANARA ROBECO EQUITY TAX SAVER – SIP APPROACH

- SIP is a strategy whereby an investor commits to invest a fixed amount at specified intervals

**Factors:**

- Law of Averaging – Rupee Cost Averaging at its best
- Small Ticket Sizes - do not impact the wallet
- Focus on consistent & long term investments – benefiting from market volatility
- Imparts Discipline towards investing - most needed quality for a long term investor

INVESTMENT PROCESS

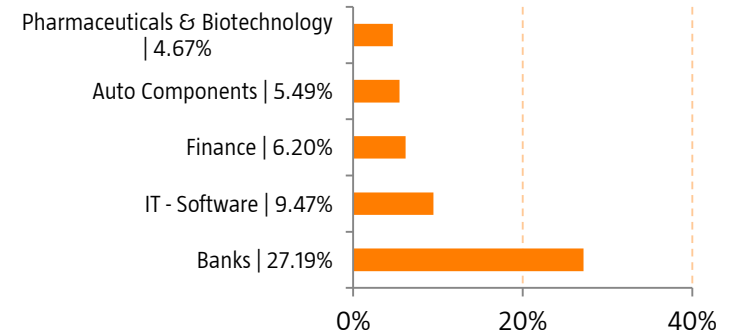


PORTFOLIO SNAPSHOT

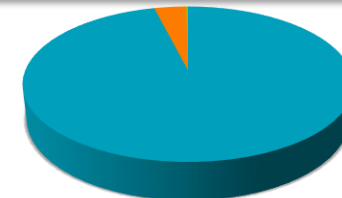
Top 10 Holdings	Industry Classification	% of Net Assets
ICICI Bank Ltd	Banks	7.80%
HDFC Bank Ltd	Banks	7.79%
Infosys Ltd	IT - Software	6.47%
State Bank of India	Banks	4.84%
Reliance Industries Ltd	Petroleum Products	4.21%
Axis Bank Ltd	Banks	4.20%
Ultratech Cement Ltd	Cement & Cement Products	2.37%
Tata Consultancy Services Ltd	IT - Software	2.31%
Hindustan Unilever Ltd	Diversified Fmcg	2.17%
Bharti Airtel Ltd	Telecom - Services	2.15%

- ❑ A concentrated portfolio with 61 stocks
- ❑ Top 3 sectors: 42.86%
- ❑ Top 5 Sectors: 53.02%

Top 5 Sector break up (% to NAV)



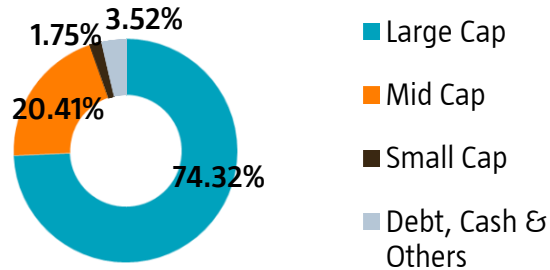
Asset Allocation



- Equities | 96.48%
- Money Market Instruments | 3.73%
- Others | -0.21%

PORTFOLIO SNAPSHOT

Market Capitalisation (%)



Quantitative Information

Criteria	Values
Standard Deviation	20.00
Portfolio Beta	0.84
Portfolio Turnover Ratio	0.34 times
R-Squared	0.90
Sharpe Ratio	0.67

Investment Style

Growth	Blend	Value
Large Cap	Mid Cap	Small Cap
Diversified	Thematic	Sector

Scheme identifies companies with strong competitive position in good business and having quality management

Fund follows an active investment style supported by in-house research

PERFORMANCE AT A GLANCE

Canara Robeco Equity Tax Saver Fund: Rs. 6,21,340 on an investment of Rs.10,000 since inception

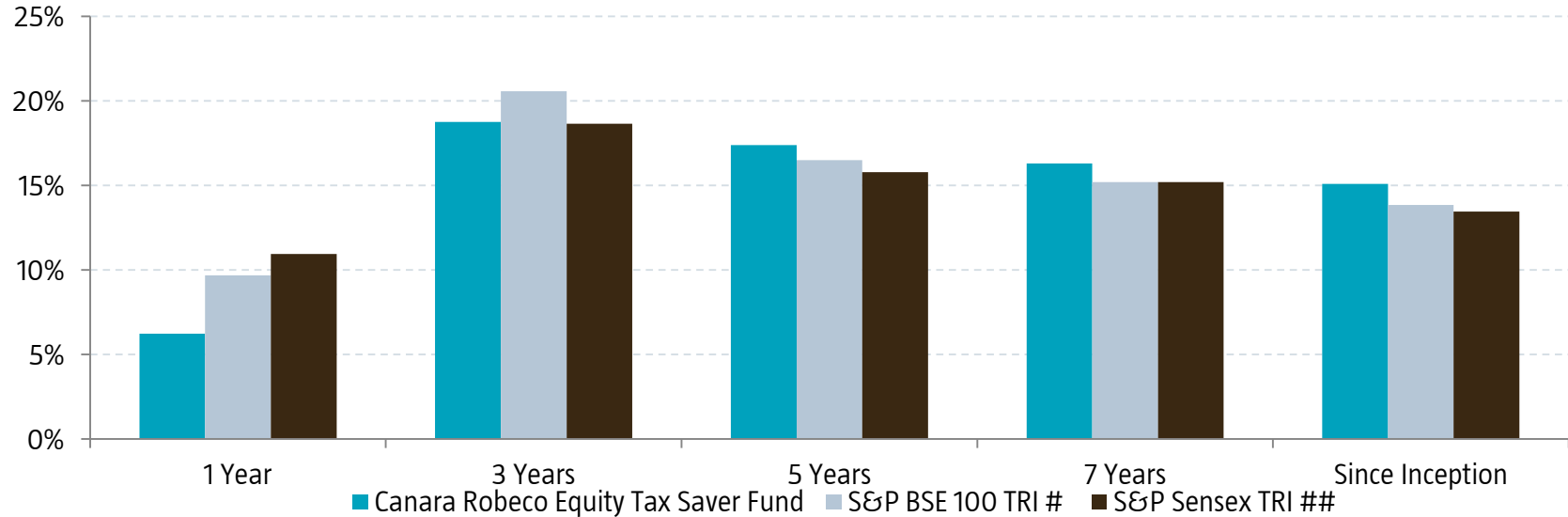
Period	Returns (%)			Current Value of Standard Investment of Rs.10,000 in the		
	Scheme	S&P BSE 500 Index TRI #	S&P BSE Sensex TRI ##	Scheme	S&P BSE 500 Index TRI #	S&P BSE Sensex TRI ##
Last 1 Year	-0.17	4.78	5.82	9983	10477	10580
Last 3 Years	19.78	17.76	15.17	17183	16329	15274
Last 5 Years	14.32	11.8	13.61	19543	17474	18943
Since Inception (CAGR)	14.88	13.08	13.22	621340	387903	403282

The past performance may or may not be sustained in the future. Returns are based on IDCW NAV of Regular plan assuming reinvestment of dividend 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: March 31, 1993. Different plans have a different expense structure. Returns are based on NAV of Regular Plan - IDCW Option. (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwalidar is managing the scheme since 01-October-19. Data is as on 30th Dec'22

#Scheme Benchmark , ##Additional Benchmark . Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. The performance of other funds managed by fund manager of Canara Robeco Equity Tax Saver Fund is on the slide number 18.

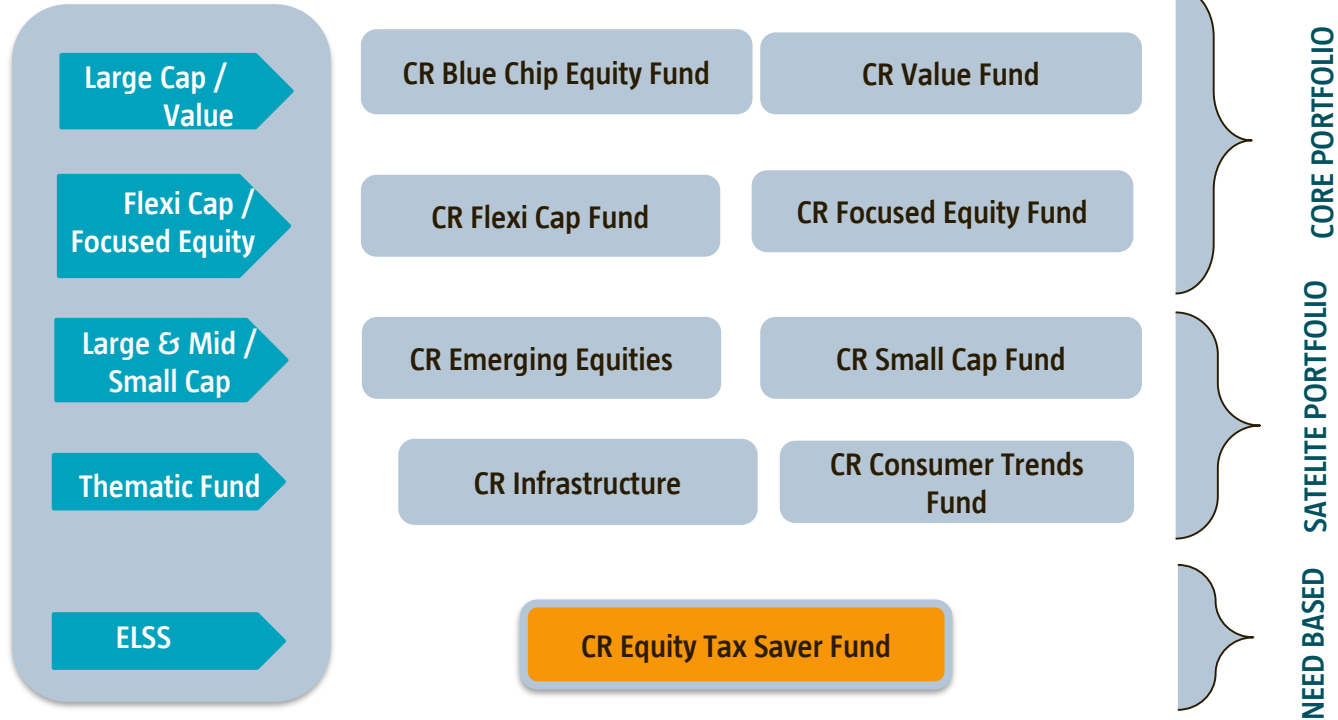
PERFORMANCE AT A GLANCE - SIP

Canara Robeco Equity Tax Saver Fund has outperformed the benchmark & S&P BSE SENSEX TRI over long term



Canara Robeco Equity Tax Saver Fund	1 year	3 years	5 years	7 Years	Since Inception
Total Amt invested (INR)	120000	360000	600000	840000	1670000
Market Value (INR)	123972	474061	925558	1500899	5212365

PRODUCT POSITIONING



WHY INVEST

- ❑ Fund provides **dual benefit** of Equity investing along with Tax Saving
- ❑ Growth oriented style of investing ensures a **well diversified portfolio** of fundamentally strong companies

FUND FACTS

Fund Category	Open ended Equity Linked Tax Saving Scheme
Investment Objective	ELSS seeking to provide long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.
Inception Date	31-Mar-93
Asset Allocation	<input type="checkbox"/> Equity and equity related instruments: 80-100% (Risk Profile - High) <input type="checkbox"/> Money Market instruments: 0-20% (Risk Profile - Low)
Plans/Options	Regular & Direct Plan: Options: Growth / IDCW with payout
Facilities	SIP/ STP/ SWP/ Transfer of IDCW Plan
Fund Size	Rs. 4,562.79 Crs (Month End AUM)
Load Structure	Nil, as lock-in of 3 years is applicable from the date of investment
Benchmark	S&P BSE 500 Index TRI
Fund Manager	Mr. Vishal Mishra, Mr. Shridatta Bhandwaldar

Performance of Fund Manager

Fund Manager: Mr. Vishal Mishra

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 TAX SAVER FUND	-0.17	4.78	19.77	17.76	14.31	11.80	19.04	17.03
CANARA ROBECO INFRASTRUCTURE	9.00	15.11	22.86	23.66	8.93	6.64	13.14	-
CANARA ROBECO BLUE CHIP EQUITY FUND	0.82	6.05	15.61	16.17	13.05	12.26	12.29	11.45
CANARA ROBECO VALUE FUND	12.21	4.78	N.A	-	N.A	-	11.29	4.88

Note:

- Mr. Vishal Mishra 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.
- Past performance may or may not be sustained in the future.
- : Corresponding values not available.
- N.A. - Not Applicable because scheme is in existence for less than 3 year.

Fund Manager: Mr. Shridatta Bhandwalidar

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO SMALL CAP FUND	6.81	-2.64	37.28	26.22	N.A	-	26.26	20.85
CANARA ROBECO INFRASTRUCTURE	9.00	15.11	22.86	23.66	8.93	6.64	13.14	-
CANARA ROBECO CONSUMER TRENDS FUND	6.15	6.05	18.53	16.17	13.88	12.26	15.84	11.98
CANARA ROBECO FOCUSED EQUITY FUND	1.61	4.78	N.A	-	N.A	-	15.48	14.57
CANARA ROBECO EMERGING EQUITIES	-1.65	4.50	18.83	20.06	10.58	11.71	16.93	-
CANARA ROBECO FLEXICAP FUND	-1.67	4.78	16.81	17.76	12.53	11.80	17.52	16.15
CANARA ROBECO EQUITY TAX SAVER FUND	-0.17	4.78	19.77	17.76	14.31	11.80	19.04	17.03
CANARA ROBECO EQUITY HYBRID FUND	1.35	4.80	14.19	13.97	10.97	10.98	11.36	0.00
CANARA ROBECO BLUE CHIP EQUITY FUND	0.82	6.05	15.61	16.17	13.05	12.26	12.29	11.45
CANARA ROBECO CONSERVATIVE HYBRID FUND	2.62	3.10	8.71	8.02	7.95	8.00	10.13	8.79

Note:

- Mr. Shridatta Bhandwalidar manages 10 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 3 years or 5 years respectively.

DISCLAIMER

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