CANARA ROBECO
Mutual Fund

CANARA ROBECO SAVINGS FUND

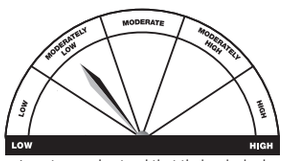
(Low Duration Fund - An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months)

This product is suitable for investors who are seeking*:

- Income / Capital appreciation through a low duration strategy
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

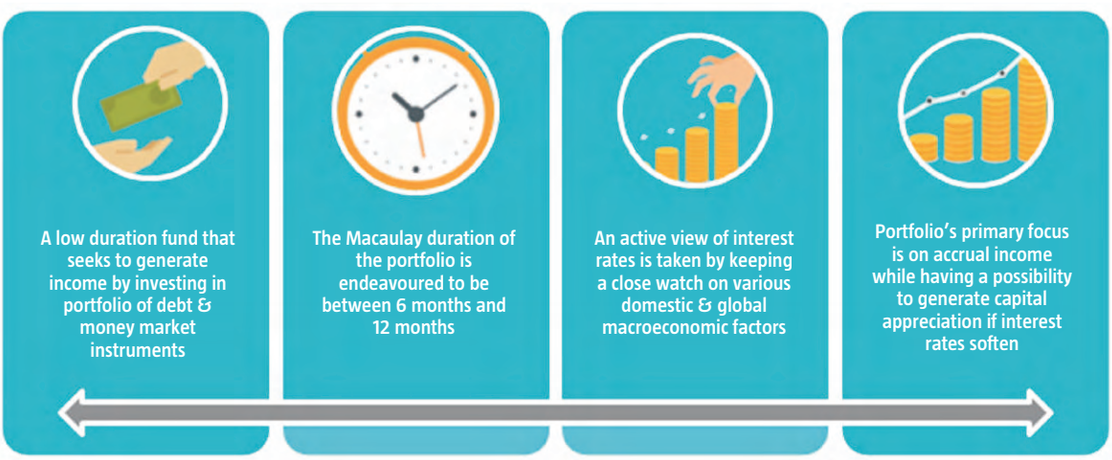
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

RISKOMETER



Investors understand that their principal will be at Moderatey Low Risk

What is Canara Robeco Savings Fund?



Key Highlights:

- Being a low duration fund, Canara Robeco Savings Fund has a low to moderate interest rate sensitivity.
- High credit quality focus.
- Fund is ideally suited for investors looking at a comparatively lower risk strategy with a potential to give better risk adjusted returns and have a time horizon of 6 months and more

Why invest in Canara Robeco Savings Fund?

Canara Robeco Savings Fund aims at primarily generating accrual income from investments in money market and debt securities.

Liquidity:

- Money invested can be redeemed daily (all business day) without any load

- Fund primarily focuses on generating accrual income
- Fund also has a potential to generate returns higher than traditional savings avenues since it takes active view of the interest rate movement by monitoring various macroeconomic factors

High Credit quality:-Fund majorly invests in the highest credit quality (AAA & equivalent, AA+ & equivalent and A1+ & equivalent) papers

Portfolio Characteristics (as on 31st December, 2019)

Rating Profile

Tri-party repo/REPO/Reverse Repo & Net Current Assets	3.52%
AAA & Equivalent	44.61%
A1+ & Equivalent	51.87%

The portfolio primarily invests in money market instruments issued by Banks and Corporates. Based on the interest rate view, the fund can also invest in bonds. As shown in the graph, it is evident that the investment of the fund is in papers of the highest quality which limits the credit risk in the portfolio.

Fund invests majority of its assets in high rated instruments (AAA & equivalents, AA+ & equivalent and A1+ & equivalent)

Portfolio Characteristics (as on 31st December, 2019)

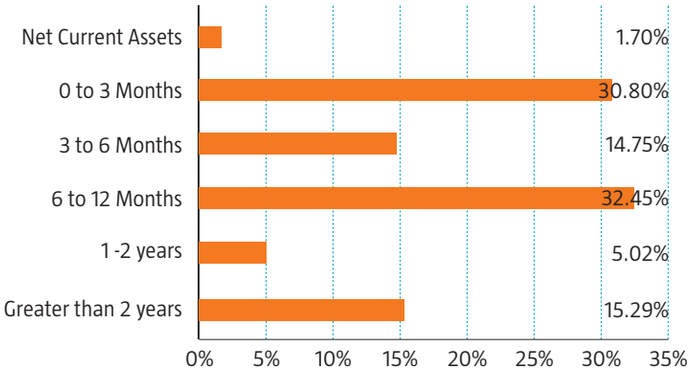
Asset Allocation

Tri-party repo/REPO/Reverse Repo & Net Current Assets	3.52%
Certificate Of Deposit	43.87%
Commercial Paper	7.99%
NCDs/Bonds	44.61%

High rated short term and money market instruments have the highest exposure in the fund with an objective to generate accrual income.

Fund has high proportion of short term instruments including CP,CD, Tri-party repo

Maturity Profile (as on 31st December, 2019)



Fund Specifics

Fund Inception	:	March 4, 2005	
Investment Objective	:	To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	
Monthend AUM (₹)*	:	1111.92 Crores	
Asset Allocation	:	Debt & Money Market Instruments- 0% to 100% (Risk- Low to Medium) Reits/Invits- 0% to 10% (Risk- Medium to High)	
Minimum Investment Amount	:	₹ 5000 and in multiples of ₹ 1thereafter **Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1thereafter **SIP:** For any date / monthly frequency – ₹ 1000 and in multiples of ₹ 1thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1thereafter **STP:** For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1thereafter **SWP:** For monthly frequency – ₹ 1000 and in multiples of ₹ 1thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1thereafter	
Entry Load	:	Nil	
Exit Load	:	Nil	
Benchmark	:	CRISIL Low Duration Debt Index	
Plans / Options	:	Regular Plan-Growth Option	Direct Plan-Growth Option
		Regular Plan- Dividend Reinvestment / Payout Option	Direct Plan- Dividend Reinvestment / Payout Option
		Regular Plan-Daily Dividend Reinvestment Option	Direct Plan-Daily Dividend Reinvestment Option
		Regular Plan-Weekly Dividend Payout/ Reinvestment Option	Di rect Plan-Weekly Dividend Payout/ Reinvestment Option
		Regular Plan- Monthly Dividend Payout/ Reinvestment Option	Direct Plan- Monthly Dividend Payout/ Reinvestment Option
Fund Manager	:	Mr. Girish Hisaria / Ms. Suman Prasad	

*Monthend AUM as on 31.12.2019

PERFORMANCE AT A GLANCE (as on December 31, 2019)

CANARA ROBECO SAVINGS FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Low Duration Debt Index #	CRISIL Money Market Index##	Scheme	CRISIL Low Duration Debt Index #	CRISIL Money Market Index##
Last 1 Year	8.09%	8.60%	7.57%	10809	10860	10757
Last 3 Years	7.26%	7.69%	7.39%	12342	12493	12386
Last 5 Years	7.71%	8.21%	7.66%	14498	14837	14464
Since Inception (CAGR)	7.90%	7.65%	7.54%	30903	29831	29400

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: March 4, 2005. Different plans have a different expense structure. The current fund managers Mr. Girish Hisaria is managing the scheme since 24-Aug-14 and Ms. Suman Prasad is managing the scheme since 12-Apr-11

Scheme Performance - Fund Manager wise (as on December 31, 2019)

Fund Manager: Mr. Girish Hisaria

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO GILT FUND	9.95%	10.19%	5.88%	6.35%	8.30%	8.15%	8.86%	8.91%
CANARA ROBECO LIQUID FUND	6.36%	6.86%	6.74%	7.03%	7.18%	7.36%	7.75%	7.51%
CANARA ROBECO ULTRA SHORT TERM FUND	6.58%	7.88%	6.13%	7.55%	6.81%	7.82%	7.66%	8.12%
CANARA ROBECO DYNAMIC BOND FUND	8.93%	10.72%	5.42%	7.08%	7.32%	8.54%	7.69%	7.90%
CANARA ROBECO SAVINGS FUND	8.09%	8.60%	7.26%	7.69%	7.71%	8.21%	7.90%	7.65%

Note:
a. Mr. Girish Hisaria manages 5 open-ended schemes of Canara Robeco Mutual Fund .
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
c. Different plans shall have a different expense structure.The performance details provided herein are of Regular plan - Growth Option.
d. Past performance may or may not be sustained in the future.

Fund Manager: Ms. Suman Prasad

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#	Scheme	Benchmark#
CANARA ROBECO SHORT DURATION FUND^	8.56%	9.53%	7.08%	7.40%	7.08%	8.13%	7.37%	8.54%
CANARA ROBECO LIQUID FUND	6.36%	6.86%	6.74%	7.03%	7.18%	7.36%	7.75%	7.51%
CANARA ROBECO ULTRA SHORT TERM FUND	6.58%	7.88%	6.13%	7.55%	6.81%	7.82%	7.66%	8.12%
CANARA ROBECO SAVINGS FUND	8.09%	8.60%	7.26%	7.69%	7.71%	8.21%	7.90%	7.65%
CANARA ROBECO OVERNIGHT FUND* (Date of Allotment July 24, 2019)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.21%	2.24%

Note:
a. Ms. Suman Prasad manages 5 open-ended schemes of Canara Robeco Mutual Fund .
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement
c. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
d ^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 Short Duration Fund (erstwhile Canara Robeco Yield Advantage Fund) and hence may not be comparable.
e. Past performance may or may not be sustained in the future.
f. *The performance of Canara Robeco Overnight fund is based on absolute returns as the tenure of the scheme is less than 1 year.

SIP RETURNS (as on December 31, 2019)

CANARA ROBECO SAVINGS FUND

Fund Manager: Mr. Girish Hisaria /Ms. Suman Prasad

	Since Inception	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	1780000	1200000	840000	600000	360000	120000
Market Value	3347324	1820548	1106297	724920	402879	124812
Scheme Returns	8.04%	8.08%	7.74%	7.50%	7.45%	7.52%
CRISIL Low Duration Debt Index#	7.99%	8.42%	8.26%	8.01%	8.01%	8.15%
CRISIL Money Market Index##	7.82%	8.00%	7.74%	7.51%	7.54%	7.15%
Inception Date	04-Mar-05					

1. Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-December-2019 and are CAGR. **2.** The calculations are based on the regular growth plan NAVs. **3. Past performance may or may not be sustained in the future.** Scheme Benchmark #, Additional benchmark##

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

Canara Robeco Mutual Fund
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