

# Investing in Canara Robeco ELSS TAX SAVER Fund is like having twins. You get a dual advantage.

The Canara Robeco ELSS TAX SAVER Fund offers you the twin advantage of growth potential from investing in equities as well as tax savings under Sec 80C\*. The three-year lock in period aids the potential for your money to grow, as the fund has the flexibility to invest in large and medium-sized companies that have strong fundamentals. It's just one of the many funds from Canara Robeco that has the potential for you to have a smart tomorrow.

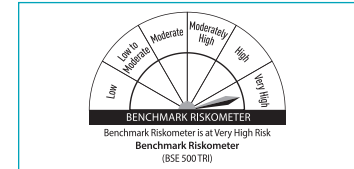
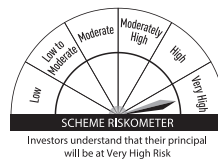


## CANARA ROBECO ELSS TAX SAVER

(ELSS - An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

### 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 for them.

### Tax Planning and importance of 80 C

**Tax Savings: Aim to earn a rupee by saving it.**

Saving taxes is important. Tax Savings up to ₹ 46,800\*\* per annum for an investment up to ₹ 1.5 Lacs under Section 80 C of Income Tax Act, 1961.

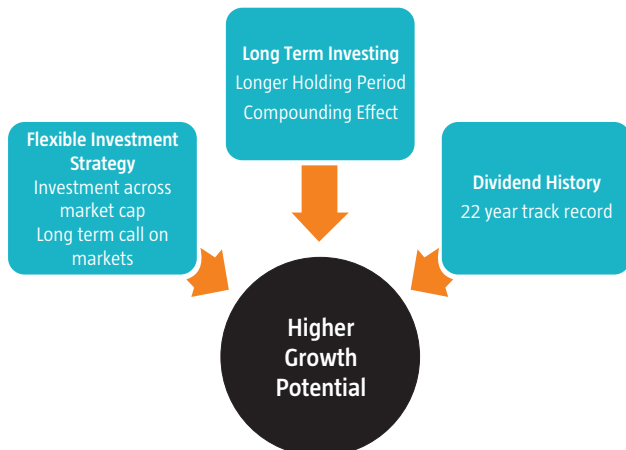
Lock-in period of 3 Years – much shorter than other tax deductible investment options

- **Flexible Investment Strategy:** The longer holding period helps in compounding the returns accumulated over the lock in period of the fund
- **Equity Markets Participation:** Long Term Investing. It is widely believed that Indian Equity markets are in a secular bull run.

### Canara Robeco ELSS Tax Saver - Advantages Galore

Canara Robeco ELSS Tax Saver is for those who want to take advantage of tax benefits and are keen to participate in the Indian growth story through a diversified equity portfolio.

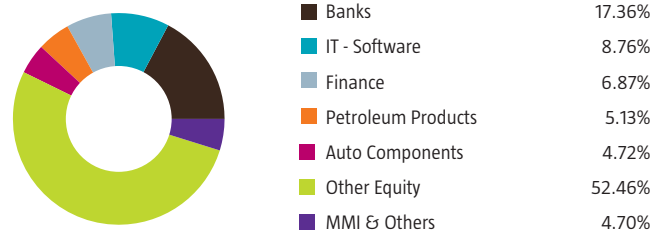
The fund seeks to benefit from long term investing due to its lock-in and has a blended portfolio of diversified stocks with GARP (Growth at Reasonable Price) style of investing.



### Scheme Features

- Provides dual benefit of Equity investing along with Tax Saving
- GARP - (Growth at Reasonable Price) style of investing - GARP is followed by most of our equity funds as an established style of investing.
- No Cap bias in the portfolio helps investors benefit from growth opportunities across capitalization stocks

### Sector Allocation (as on 31st May, 2024)



**Note:** The scheme may or may not have any future position in these sector(s).

\*\*Assuming highest tax bracket under old tax regime i.e. tax rate of 30% plus 4% cess; Information on tax benefit is based on prevailing taxation laws. Kindly Consult your tax advisor for actual tax implication before investment.

## SIP in Canara Robeco ELSS Tax Saver

- SIP is a strategy whereby an investor commits to invest a fixed amount at specified intervals
- Law of Averaging at work – Rupee Cost Averaging at its best
- Focus on consistent & continuous investments – Fixed Money for Fixed Period of time to benefit from market volatility
- Inculcates Discipline in Investing – Which helps long-term investors to achieve their financial goals
- Each SIP instalment would attract a 3 year lock-in period

## Top 10 Portfolio Holdings (as on 31st May, 2024)

Portfolio is spread across 69 stocks with Top 10 Stocks contributing to 36.10% of the Net Assets.

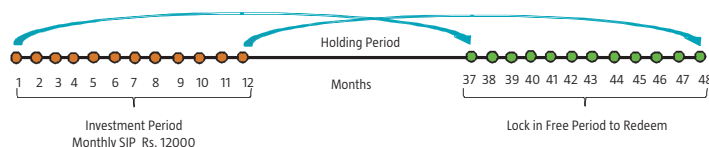
Name of the Company	Industry	% of Net Assets
HDFC Bank Ltd	Banks	6.55
ICICI Bank Ltd	Banks	5.69
Reliance Industries Ltd	Petroleum Products	4.26
Infosys Ltd	IT - Software	3.93
Larsen & Toubro Ltd	Construction	3.08
NTPC Ltd	Power	2.79
Bharti Airtel Ltd	Telecom - Services	2.67
State Bank of India	Banks	2.43
REC Ltd	Finance	2.43
Tata Consultancy Services Ltd	IT - Software	2.27

## Income Distribution cum Capital Withdrawal (IDCW) - Payout/Reinvestment

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
<b>Regular IDCW - Payout/Reinvestment</b>		
15-Mar-07	6.00	20.54
28-Mar-08	3.00	19.22
08-Jan-10	2.00	22.14
19-Mar-10	2.00	20.91
21-Jan-11	2.00	21.22
18-Mar-11	1.00	18.25
09-Mar-12	1.00	18.11
08-Mar-13	1.50	19.53
20-Dec-13	0.75	18.48
10-Oct-14	1.00	24.68
27-Feb-15	1.00	27.22
06-Nov-15	1.00	24.49
26-Feb-16	0.89	20.15
04-Nov-16	1.00	24.04
28-Feb-17	0.90	23.56
10-Nov-17	1.00	26.59
23-Feb-18	1.00	26.27
30-Nov-18	1.00	26.10
22-Feb-19	1.00	24.70
29-Nov-19	1.10	26.59
28-Feb-20	1.10	25.26
27-Nov-20	1.10	28.03
26-Feb-21	1.55	31.15
26-Nov-21	1.80	35.96
25-Feb-22	0.20	34.87
25-Nov-22	0.19	37.57
24-Feb-23	0.18	35.41
24-Nov-23	1.02	40.49
23-Feb-24	1.12	44.31
<b>Direct IDCW - Payout/Reinvestment</b>		
27-Nov-20	1.75	42.77
26-Feb-21	2.25	47.78
26-Nov-21	2.80	55.68
25-Feb-22	0.30	54.19
25-Nov-22	0.29	59.01
24-Feb-23	0.29	55.79
24-Nov-23	1.62	64.35
23-Feb-24	1.79	70.63

Dividend was paid only for Regular plan. ● \*Dividend is on face value of 10/- per unit . ● The dividend amount is before tax calculation. ● Past performance may or may not be sustained in the future. Pursuant to payment of dividend, the NAV of the IDCW option of the scheme would fall to the extent of payout and statutory levy (if applicable).

- Canara Robeco ELSS Tax Saver has given a dividend of ₹ 49.39 per unit since inception. Therefore, an investment of ₹ 1 lac would have earned a Tax Free Dividend of ₹ 4.94<sup>§</sup> lacs since inception
  - Additionally the ₹ 1 lac investment would have grown to ₹ 10.30 lacs since inception (as on 31st May, 2024) for Regular Plan Growth Option)
  - So avail Tax Savings & aim for Wealth Creation by investing in Canara Robeco Equity Tax Saver Fund
- <sup>§</sup>Past performance may or may not be sustained in future. Since Inception Date: March 31, 1993.



Information on tax benefit is based on prevailing taxation laws. Kindly Consult your tax advisor for actual tax implication before investment.

## Fund Specifics

Fund Inception	31st March, 1993
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.
Asset Allocation	Equity and equity related instruments - 80% to 100% (Risk - Very High) ● Money Market instruments- 0% to 20% (Risk- Low)
Monthend AUM(₹) <sup>®</sup>	7,925.68 Crores
Minimum Investment Amount	₹ 500 and in multiples of ₹1 thereafter <b>Subsequent purchases:</b> Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter <b>SIP:</b> For any date / monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter <b>STP:</b> For Daily/Weekly/Monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter <b>SWP:</b> For monthly frequency – ₹ 500 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter
Entry Load	Nil
Exit Load	Nil
Benchmark*	BSE 500 TRI
Investment Options/Plans	Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option
Fund Manager	Mr. Vishal Mishra / Mr. Shridatta Bhandwaladar

<sup>®</sup>Monthend AUM as on 31.05.2024

\*Please refer notice cum addendum no.13 dated June 07, 2024 for Change in Benchmark of certain Schemes with effect from June 01, 2024

### PERFORMANCE AT A GLANCE

(as on 31st May, 2024)

#### CANARA ROBECO ELSS TAX SAVER - Regular Plan Growth option\*

**Fund Manager:** (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 01-October-19.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>	Scheme	BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>##</sup>
Last 1 Year	30.15	34.59	19.57	13024	13470	11963
Last 3 Years	15.98	18.06	13.92	15609	16462	14788
Last 5 Years	18.41	18.02	14.63	23301	22919	19808
Since Inception	19.43	17.78	16.16	152050	122907	99464

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan – Growth Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception date of Regular Plan Growth Option : 02-February-2009. Inception date of Scheme March 31, 1993. Different plans have a different expense structure. \*Please refer notice cum addendum no.13 dated June 07, 2024 for Change in Benchmark of certain Schemes with effect from June 01, 2024

#### CANARA ROBECO ELSS TAX SAVER - Regular Plan IDCW Option\*

**Fund Manager:** (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 01-October-19.

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>###</sup>	Scheme	BSE 500 TRI <sup>#</sup>	S&P BSE SENSEX TRI <sup>###</sup>
Last 1 Year	30.13	34.59	19.57	13023	13470	11963
Last 3 Years	15.98	18.06	13.92	15609	16462	14788
Last 5 Years	18.42	18.02	14.63	23310	22919	19808
Since Inception	15.25	-	13.36**	835841	-	499456

The past performance may or may not be sustained in the future. Returns are based on NAV of Regular Plan - IDCW Option and are calculated on compounded annualized basis for a period of more than (or equal to) a year and Simple annualized basis for a period less than a year. Inception Date: March 31, 1993. Different plans have a different expense structure. \*\* Since inception return for the benchmark is Composite return - "As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE SENSEX TRI Index. PRI values from 31 March 1993 to 19 Aug, 1996 and TRI values since 19 Aug, 1996 are considered." \*Please refer notice cum addendum no.13 dated June 07, 2024 for Change in Benchmark of certain Schemes with effect from June 01, 2024

Scheme Benchmark <sup>#</sup> ● Additional Benchmark <sup>##</sup> ● - : Corresponding Benchmark values not available ● Load is not taken into consideration for computation of returns. Returns of IDCW Option under the scheme for the investor would be net of tax deducted at source.

### Scheme Performance - Fund Manager wise

(as on 31st May, 2024)

#### Fund Manager: Mr. Vishal Mishra

Scheme Names	CAGR (%)									
	6 Months Return**		1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO INFRASTRUCTURE			71.98	115.65	35.58	43.01	26.72	28.20	15.90	-
CANARA ROBECO ELSS TAX SAVER			30.15	34.59	15.98	18.06	18.41	18.02	19.43	17.78
CANARA ROBECO BLUE CHIP EQUITY FUND			27.11	27.27	14.37	16.09	16.77	16.09	13.23	12.43
CANARA ROBECO VALUE FUND			37.22	34.59	N.A	-	N.A	-	20.56	15.06
CANARA ROBECO MULTI CAP FUND**	32.46	36.57	N.A	-	N.A	-	N.A	-	33.06	35.67

#### Note:

- Mr. Vishal Mishra manages 5 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 1 year or 3 years respectively.
- \*\*Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months from the last day of previous month-end / since inception.

## Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Names	CAGR (%)									
	6 Months Return**		1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>	Scheme	Benchmark <sup>#</sup>
CANARA ROBECO SMALL CAP FUND			39.79	58.44	25.92	26.00	28.13	24.76	27.29	26.44
CANARA ROBECO INFRASTRUCTURE			71.98	115.65	35.58	43.01	26.72	28.20	15.90	-
CANARA ROBECO CONSUMER TRENDS FUND			30.58	27.27	19.07	16.09	19.74	16.09	16.75	12.84
CANARA ROBECO FOCUSED EQUITY FUND			29.88	34.59	17.91	18.06	N.A	-	18.86	19.51
CANARA ROBECO EMERGING EQUITIES			33.13	41.08	17.52	21.09	18.42	20.66	17.53	-
CANARA ROBECO FLEXICAP FUND*			27.80	34.59	15.09	18.06	16.70	18.02	17.83	16.77*
CANARA ROBECO ELSS TAX SAVER			30.15	34.59	15.98	18.06	18.41	18.02	19.43	17.78
CANARA ROBECO EQUITY HYBRID FUND			24.01	23.03	13.19	13.16	14.61	14.25	11.70	-
CANARA ROBECO BLUE CHIP EQUITY FUND			27.11	27.27	14.37	16.09	16.77	16.09	13.23	12.43
CANARA ROBECO MID CAP FUND			40.94	54.71	N.A	-	N.A	-	29.38	36.12
CANARA ROBECO MULTI CAP FUND**	32.46	36.57	N.A	-	N.A	-	N.A	-	33.06	35.67

## Note:

- Mr. Shridatta Bhandwaldar manages 12 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 1 year or 3 years respectively.
- \*Since inception return for the benchmark is Composite return - "As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI Index. PRI values from 16th Sept 2003 to 1st Aug, 2006 and TRI values since 1st Aug, 2006 are considered.
- \*\*Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months from the last day of previous month-end / since inception.

## SIP RETURNS

(as on 31st May, 2024)

## CANARA ROBECO ELSS TAX SAVER\*

Fund Manager: Mr. Vishal Mishra / Mr. Shridatta Bhandwaldar

	Since Inception	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested (INR)	1840000	1800000	1200000	840000	600000	360000	120000
Market Value (INR)	7219636	6644101	2904596	1649894	1014620	474327	138765
Scheme Returns	16.17%	15.86%	16.84%	18.95%	21.15%	18.76%	30.23%
BSE 500 TRI <sup>#</sup>	15.39%	15.19%	16.64%	18.85%	22.47%	21.34%	32.49%
S&P BSE SENSEX TRI <sup>##</sup>	13.78%	13.60%	14.52%	15.71%	17.15%	14.56%	17.27%
Inception Date (Canara Robeco Equity Tax saver - Reg Growth Plan)	02-Feb-09						

Note: Since benchmark index values are not available since inception of the scheme, returns for benchmark index, for all the periods is calculated based on "Rebased Values" of TRI values of Index.

1. Investment date is taken to be 1st of the month or next business day if 1st is a holiday and investment of ₹ 10000 is taken. Returns are as on 31-May-2024 and are based on XIRR approach. 2. The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4.\*Please refer notice cum addendum no.13 dated June 07, 2024 for Change in Benchmark of certain Schemes with effect from June 01, 2024 5. Past performance may or may not be sustained in the future. Scheme Benchmark <sup>#</sup>, Additional benchmark<sup>##</sup>

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

## Canara Robeco Mutual Fund

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