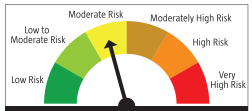
CANARA ROBECO
Mutual Fund

CANARA ROBECO INCOME FUND

(Medium To Long Duration Fund - An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years – 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.

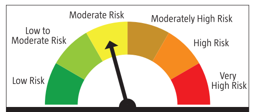
This product is suitable for investors who are seeking*:

- Income / Capital appreciation over Medium to Long term
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years)



SCHEME RISKOMETER

The risk of the scheme is Moderate



BENCHMARK RISKOMETER

The risk of the benchmark is Moderate

(CRISIL Medium to Long Duration Debt A-III Index)

POTENTIAL RISK CLASS (PRC) MATRIX

Relatively High Interest Rate Risk and Moderate Credit Risk

Potential Risk Class			
Credit Risk / Interest Rate Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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

An Income Fund aims to generate income from a combination of accrual interest and capital appreciation of underlying instruments. These types of funds are ideally suited for investors looking for exposure to Medium to Long Term Debt instruments in their portfolio.

Presenting Canara Robeco Income Fund

Canara Robeco Income Fund is an open ended debt scheme that seeks to generate income from a portfolio constituted of debt and money market securities of different maturities and issuers of different risk profiles. It invests in high quality Corporate Bonds, G Sec & Money market instruments.

Highlights: -

- Focus on High Accrual Income complemented by Alpha Generation: Majority of the portfolio gets invested into high-quality debt papers, to give a consistent accrual income. Alpha is generated through interest rate calls taken by the fund manager.
- Emphasis on quality: The fund would endeavor to keep a large portion of its assets in highly rated paper
- Suited for a medium to long term investment horizon: Investors looking for exposure to bonds in their portfolio and having medium to long term investment horizon should look at this fund

Portfolio Characteristics (as on February 28, 2025)

Asset Allocation

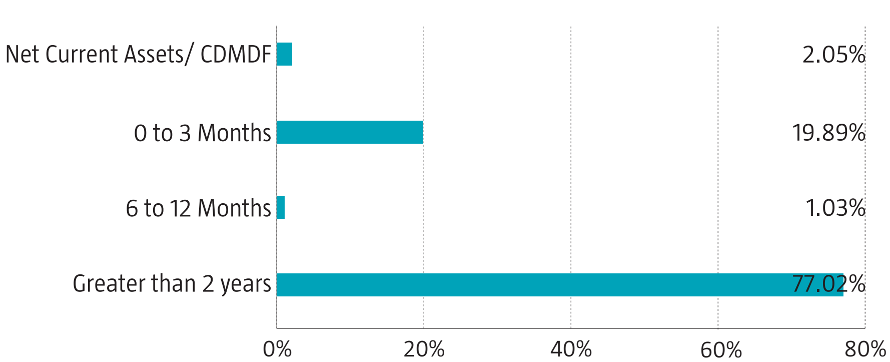
Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.47%
NCDs/Bonds	4.19%
Treasury Bills/Sovereign	78.06%
Unit Funds	0.29%

Portfolio Characteristics (as on February 28, 2025)

Rating Allocation

Tri-party repo/REPO/ Reverse Repo & Net Current Assets	17.47%
AAA & Equivalent	4.19%
Treasury Bills/Sovereign	78.06%
Unit funds	0.29%

Maturity Profile (as on February 28, 2025)



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

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
Regular Quarterly IDCW - Payout/Reinvestment		
31.03.2023	0.18	14.4777
30.06.2023	0.18	14.543
29.09.2023	0.18	14.4748
29.12.2023	0.18	14.5155
28.03.2024	0.19	14.6561
28.06.2024	0.19	14.7202
27.09.2024	0.19	14.9188
27.12.2024	0.19	14.81

Date of declaration (Record Date)	Dividend Distribution per unit*	NAV as on the date of declaration
Direct Quarterly IDCW - Payout/Reinvestment		
31.03.2023	0.20	16.0765
30.06.2023	0.21	16.1828
29.09.2023	0.20	16.1522
29.12.2023	0.21	16.2342
28.03.2024	0.21	16.4389
28.06.2024	0.21	16.5606
27.09.2024	0.21	16.8364
27.12.2024	0.21	16.7684

*On face value of ₹ 10.● 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).**

Fund Specifics

Fund Inception	:	19th September, 2002
Investment Objective	:	The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.
Monthend AUM (₹)[@]	:	119.48 Crores
Asset Allocation	:	Debt and 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 ₹ 1 thereafter **Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter **SIP:** For any date / monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter **STP:** For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter **SWP:** For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter
Entry Load	:	Nil
Exit Load	:	Nil
Benchmark	:	CRISIL Medium to Long Duration Debt A-III Index
Plans / Options	:	Regular Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option
Fund Manager	:	Mr. Avnish Jain / Mr. Kunal Jain

[@]Monthend AUM as on 28.02.2025

PERFORMANCE AT A GLANCE - Regular Plan - Growth Option (as on February 28, 2025)

CANARA ROBECO INCOME FUND
Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 25-June-14 (2) Mr. Kunal Jain is managing the scheme since 18-July-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt Index##	Scheme	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt Index##
Last 1 Year	6.41	7.93	9.06	10641	10793	10906
Last 3 Years	5.07	6.26	6.76	11602	12001	12172
Last 5 Years	4.92	6.41	5.41	12717	13647	13015
Since Inception	7.78	7.65	6.36	53751	52353	39984

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: September 19, 2002. Different plans have a different expense structure.

PERFORMANCE AT A GLANCE - Direct Plan - Growth Option (as on February 28, 2025)

CANARA ROBECO INCOME FUND

Fund Manager: (1) Mr. Avnish Jain is managing the scheme since 25-June-14 (2) Mr. Kunal Jain is managing the scheme since 18-July-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt Index##	Scheme	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt Index##
Last 1 Year	7.65	7.93	9.06	10765	10793	10906
Last 3 Years	6.28	6.26	6.76	12007	12001	12172
Last 5 Years	6.11	6.41	5.41	13456	13647	13015
Since Inception	7.77	7.87	6.59	24857	25139	21740

The past performance may or may not be sustained in the future. Returns are based on NAV of Direct 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: September 19, 2002. Different plans have a different expense structure.

Scheme Benchmark# ● Additional Benchmark## ● - :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. ● *Please refer notice cum addendum no.51 dated March 07, 2024 for Change in Benchmark of Open Ended Debt Schemes of Canara Robeco Mutual Fund (CRMF)

Scheme Performance - Fund Manager wise (as on February 28, 2025)

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark# Regular Plan	Benchmark# Direct Plan
Canara Robeco Equity Hybrid Fund*	3.31	4.48	3.30	9.84	11.12	10.50	13.33	14.67	14.06	11.37	14.07	-	11.93
Canara Robeco Conservative Hybrid Fund*^	5.63	6.86	6.86	6.74	8.02	7.42	8.12	9.42	8.29	9.89	9.59	8.78	8.88
Canara Robeco Liquid Fund	7.29	7.38	7.22	6.61	6.68	6.65	5.28	5.34	5.48	6.98	6.73	6.82	6.76
Canara Robeco Savings Fund	7.25	7.58	7.53	6.30	6.60	6.65	5.56	5.85	6.05	7.30	7.26	7.23	7.48
Canara Robeco Ultra Short Term Fund	6.72	7.32	7.55	5.88	6.45	6.84	4.87	5.45	5.95	6.79	6.90	7.43	7.23
Canara Robeco Corporate Bond Fund	6.96	7.64	7.71	5.52	6.20	6.25	5.53	6.20	6.42	6.97	7.61	8.23	8.23
Canara Robeco Gilt Fund	6.35	7.12	8.59	5.76	6.51	6.88	5.35	6.10	6.48	8.20	8.06	8.49	7.64
Canara Robeco Dynamic Bond Fund	5.47	6.62	7.69	5.21	6.36	6.18	4.84	5.93	6.37	6.84	7.75	7.78	7.87
Canara Robeco Income Fund	6.41	7.65	7.93	5.07	6.28	6.26	4.92	6.11	6.41	7.78	7.77	7.65	7.87
Canara Robeco Short Duration Fund^	7.03	7.67	7.73	5.61	6.25	6.28	5.49	6.13	6.20	6.71	7.20	7.76	7.61
Canara Robeco Banking And Psu Debt Fund	7.19	7.55	7.12	N.A	N.A	-	N.A	N.A	-	6.47	6.80	6.90	6.90

Note:

a. Mr. Avnish Jain manages 11 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 & Direct plan - Growth Option.

d. *Managing the portfolio only for debt allocation.

e ^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.

f. Past performance may or may not be sustained in the future.

g -: Corresponding Benchmark values not available.

h. N.A.- Not Applicable because scheme is in existence for less than 3 years.

Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark#	Scheme Regular Plan	Scheme Direct Plan	Benchmark# Regular Plan	Benchmark# Direct Plan
Canara Robeco Liquid Fund	7.29	7.38	7.22	6.61	6.68	6.65	5.28	5.34	5.48	6.98	6.73	6.82	6.76
Canara Robeco Savings Fund	7.25	7.58	7.53	6.30	6.60	6.65	5.56	5.85	6.05	7.30	7.26	7.23	7.48
Canara Robeco Ultra Short Term Fund	6.72	7.32	7.55	5.88	6.45	6.84	4.87	5.45	5.95	6.79	6.90	7.43	7.23
Canara Robeco Gilt Fund	6.35	7.12	8.59	5.76	6.51	6.88	5.35	6.10	6.48	8.20	8.06	8.49	7.64
Canara Robeco Dynamic Bond Fund	5.47	6.62	7.69	5.21	6.36	6.18	4.84	5.93	6.37	6.84	7.75	7.78	7.87
Canara Robeco Income Fund	6.41	7.65	7.93	5.07	6.28	6.26	4.92	6.11	6.41	7.78	7.77	7.65	7.87

Note:

a. Mr. Kunal Jain manages 6 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 & Direct plan - Growth Option.

d. Past performance may or may not be sustained in the future.

SIP RETURNS (as on February 28, 2025)

CANARA ROBECO INCOME FUND

Fund Manager: Mr. Avnish Jain & Mr. Kunal Jain

	Since Inception	20 YR	15 YR	10 yr	7 yr	5 yr	3 yr	1 yr
Total Amt invested	2700000	2400000	1800000	1200000	840000	600000	360000	120000
Market Value	6742784	5264810	3011935	1613136	1019785	681411	394703	123522
Scheme Returns	7.43%	7.27%	6.54%	5.77%	5.46%	5.04%	6.08%	5.55%
CRISIL Medium to Long Duration Debt A-III Index#	7.74%	7.85%	7.75%	7.21%	6.99%	6.44%	7.60%	7.50%
CRISIL 10 Year Gilt Index##	6.38%	6.53%	6.60%	6.31%	6.41%	6.33%	8.43%	8.86%
Inception Date	19-Sep-02							

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 February 28, 2025 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. Past performance may or may not be sustained in the future.** Scheme Benchmark#, Additional benchmark##

Canara Robeco Mutual Fund

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