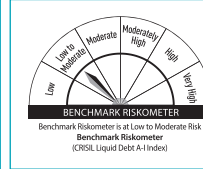
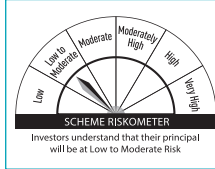


# CANARA ROBECO LIQUID FUND (CRL)

(Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk)

## This product is suitable for investors who are seeking\*:

- Income/ Capital appreciation while maintaining a level of high liquidity
- Investment in a mix of Debt and Money Market instruments with maturity of upto 91 days only



**POTENTIAL RISK CLASS (PRC) MATRIX**  
Relatively Low Interest Rate Risk and Relatively Low Credit Risk

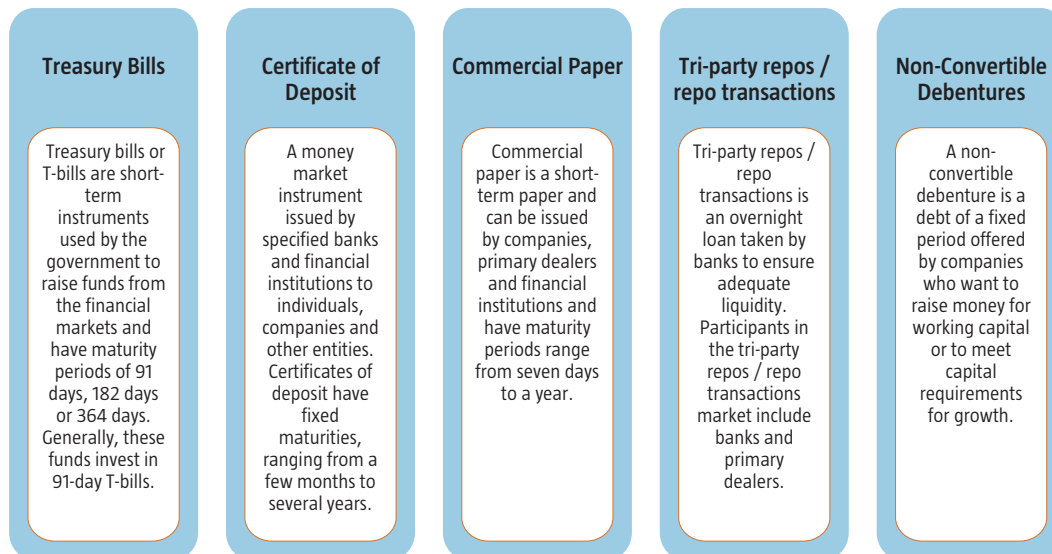
Credit Risk Interest Rate Risk	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

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

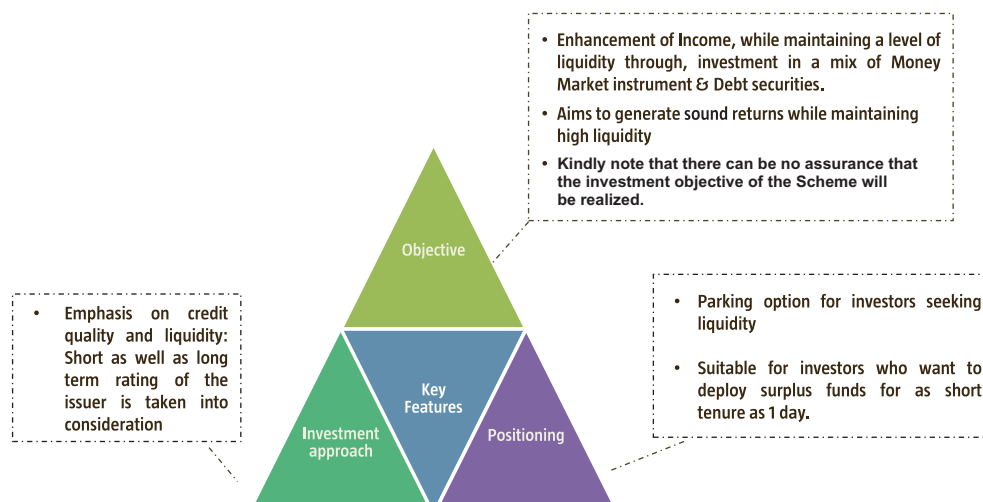
## What are liquid funds?

Liquid funds are an open ended debt funds that tends to generate income/ capital appreciation while maintaining high level of liquidity. These funds invest in a mix of debt and money market instruments i.e; short-term assets such as treasury bills, government securities, repos, certificates of deposit, or commercial paper with maturities of up to 91 days. Although liquid funds are not entirely risk-free, however, they are low risk-low returns instruments. Liquid funds ensure that the investors' money are invested in good quality instruments.

## What all instruments the liquid fund takes exposure in?



## Canara Robeco Liquid Fund - About the Fund



## Benefits of Investing in Canara Robeco Liquid Fund

- High liquidity product with no lock-in period.
- Relatively low interest rate risk among debt funds as it primarily invests in fixed income securities with short maturity.
- Aim to maintain High credit quality as investments made in only A1+ & Equivalent money market instruments.
- Flexibility of investment options: Growth, Income Distribution cum Capital Withdrawal Option - Weekly/Monthly Payout & Daily Reinvestment

## Who should invest in Canara Robeco Liquid Fund

The fund is suitable for investors looking for parking of surplus fund as well as for creation of emergency fund with a short term investment horizon and low risk appetite. For tactical allocation, this fund is ideal for investors having large amount money to invest in equity schemes but doesn't want to invest at one time. Such investors can park the money in Canara Robeco Liquid Fund and allocate stipulated amount periodically through Systematic Transfer Plan (STP) option.

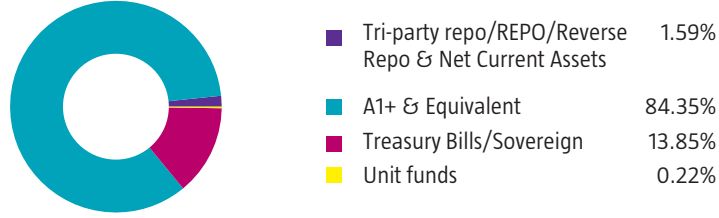
## Portfolio Characteristics (as on 31st October, 2024)

### Asset Allocation

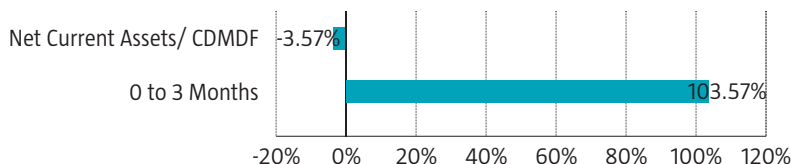


## Portfolio Characteristics (as on 31st October, 2024)

### Rating Profile



## Maturity Profile (as on 31st October, 2024)



## Fund Specifics

Fund Inception	: January 15, 2002
Investment Objective	: The scheme has been formulated with the objective of enhancement of income, while maintaining a level of high liquidity, through investment in a mix of Money Market Instruments & Debt Securities. However, there can be no assurance that the investment objective of the Scheme will be realized.
Monthend AUM (₹)*	: 3,795.59 Crores
Asset Allocation	: Money Market Instruments / Tri-party repos / repo transactions - 65% to 100% (Risk - Low) Debt (including securitized debt) - 0% to 35% (Risk - Medium)
Minimum Investment Amount	: ₹ 5000 and in multiple of ₹ 1 thereafter <b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter <b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. <b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter <b>SWP:</b> 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	: If redeemed on Day 1 - Exit Load is 0.0070% If redeemed on Day 2 - Exit Load is 0.0065% If redeemed on Day 3 - Exit Load is 0.0060% If redeemed on Day 4 - Exit Load is 0.0055% If redeemed on Day 5 - Exit Load is 0.0050% If redeemed on Day 6 - Exit Load is 0.0045% If redeemed on or after Day 7 - Exit Load is Nil
Benchmark	: CRISIL Liquid Debt A-I Index
Plans / Options	: Regular Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Regular Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Regular Plan - Growth Option Direct Plan - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Weekly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option Direct Plan - Monthly Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option Direct Plan - Growth Option Direct Plan - Unclaimed Redemption & Dividend Plan - Direct Growth Option
Fund Manager	: Mr. Kunal Jain / Mr. Avnish Jain

\*Monthend AUM as on 31.10.2024

PERFORMANCE AT A GLANCE

(as on 31st October, 2024)

**CANARA ROBECO LIQUID FUND**

Fund Manager: (1) Mr. Kunal Jain is managing the scheme since 18-July-22 (2) Mr. Avnish Jain is managing the scheme since 01-April-22

Period	Returns (%)			Current Value of Standard Investment of ₹ 10000		
	Scheme	CRISIL Liquid Debt A-I Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>	Scheme	CRISIL Liquid Debt A-I Index <sup>#</sup>	CRISIL 1 Year T-Bill Index <sup>##</sup>
Last 1 Year	7.37	7.34	7.54	10739	10736	10756
Last 3 Years	6.20	6.27	5.97	11984	12008	11904
Last 5 Years	5.15	5.35	5.52	12858	12983	13087
Since Inception	6.97	6.81	6.33	30016	29288	27201
Last 7 Days	6.70	6.91	5.55	10013	10013	10011
Last 15 Days	6.60	6.75	5.37	10027	10028	10022
Last 30 Days	6.82	6.86	5.77	10056	10056	10047

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: January 15, 2002 .The face value was changed to ₹ 1000 w.e.f August 20, 2011. Different plans have a different expense structure.

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 October, 2024)

**Fund Manager: Mr. Kunal Jain**

Scheme Names	CAGR (%)							
	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>
CANARA ROBECO LIQUID FUND	7.37	7.34	6.20	6.27	5.15	5.35	6.97	6.81
CANARA ROBECO SAVINGS FUND	7.43	7.71	5.94	6.33	5.53	6.02	7.32	7.23
CANARA ROBECO DYNAMIC BOND FUND	9.10	9.79	5.16	5.86	5.23	6.86	6.94	7.83
CANARA ROBECO INCOME FUND	8.72	9.53	4.75	5.78	5.24	6.82	7.83	7.67
CANARA ROBECO GILT FUND	10.23	11.09	5.71	6.35	5.80	6.76	8.29	8.51
CANARA ROBECO ULTRA SHORT TERM FUND	6.76	7.67	5.48	6.49	4.79	5.87	6.80	7.43

Note:

- Mr. Kunal Jain manages 6 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.

**Fund Manager: Mr. Avnish Jain**

Scheme Names	CAGR (%)							
	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>
CANARA ROBECO EQUITY HYBRID FUND*	29.78	25.57	12.40	11.89	16.20	15.10	11.85	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	14.24	13.21	7.51	7.46	9.35	8.83	10.17	8.92
CANARA ROBECO LIQUID FUND	7.37	7.34	6.20	6.27	5.15	5.35	6.97	6.81
CANARA ROBECO SAVINGS FUND	7.43	7.71	5.94	6.33	5.53	6.02	7.32	7.23
CANARA ROBECO ULTRA SHORT TERM FUND	6.76	7.67	5.48	6.49	4.79	5.87	6.80	7.43
CANARA ROBECO CORPORATE BOND FUND	7.75	8.03	5.28	5.90	5.72	6.51	7.02	8.27
CANARA ROBECO GILT FUND	10.23	11.09	5.71	6.35	5.80	6.76	8.29	8.51
CANARA ROBECO DYNAMIC BOND FUND	9.10	9.79	5.16	5.86	5.23	6.86	6.94	7.83
CANARA ROBECO INCOME FUND	8.72	9.53	4.75	5.78	5.24	6.82	7.83	7.67
CANARA ROBECO SHORT DURATION FUND^	7.43	8.08	5.22	5.95	5.54	6.29	6.72	7.77
CANARA ROBECO BANKING AND PSU DEBT FUND	7.90	7.77	N.A	-	N.A	-	6.52	7.03

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.

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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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