
**CANARA ROBECO
EQUITY TAX SAVER FUND**

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

Canara Robeco Equity Tax Saver

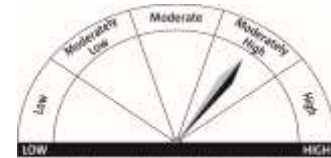
— Open Ended Equity Linked Tax Saving Scheme —



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*



Investors understand that their principal
will be at Moderately High risk

- ❑ **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**

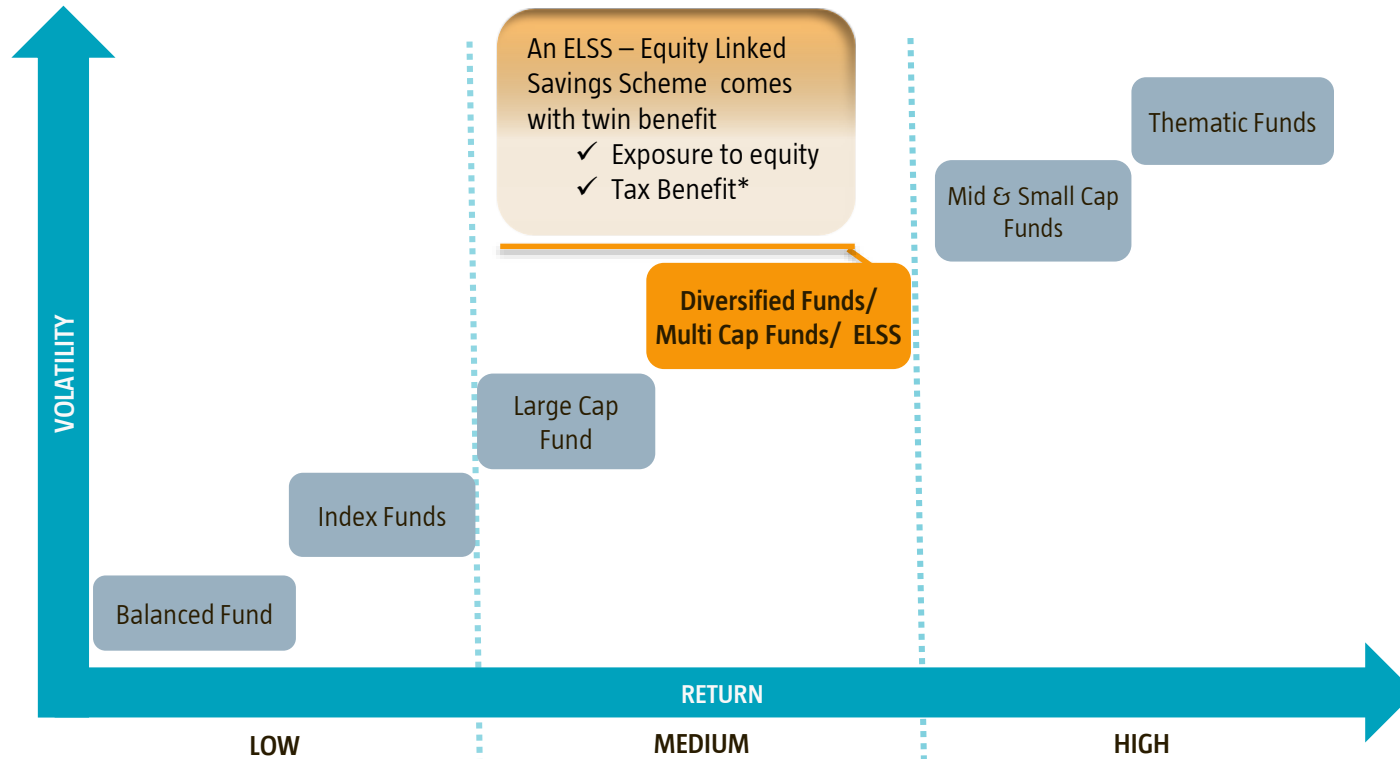
- ❑ **Fund Facts**

WHAT IS ELSS

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

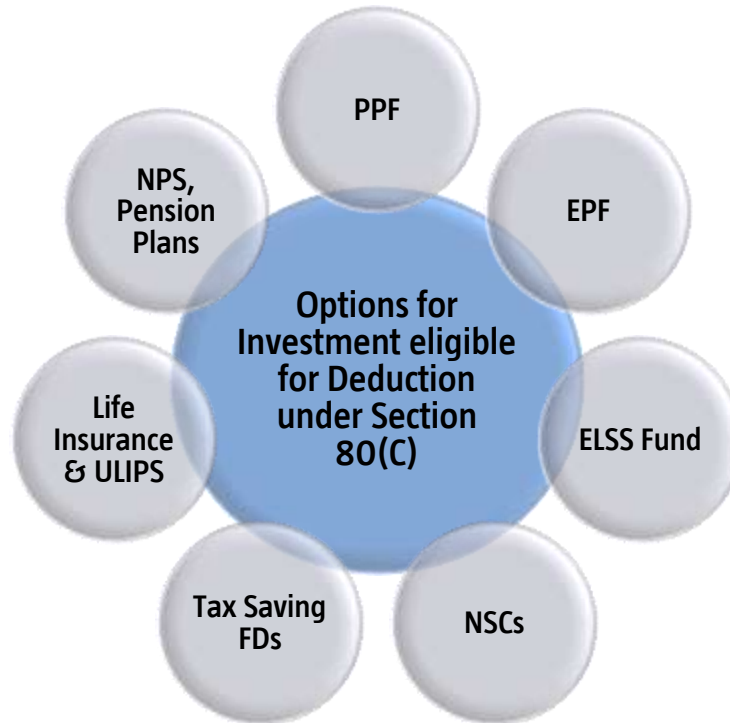


RISK REWARD MATRIX



TAX SAVING AVENUES

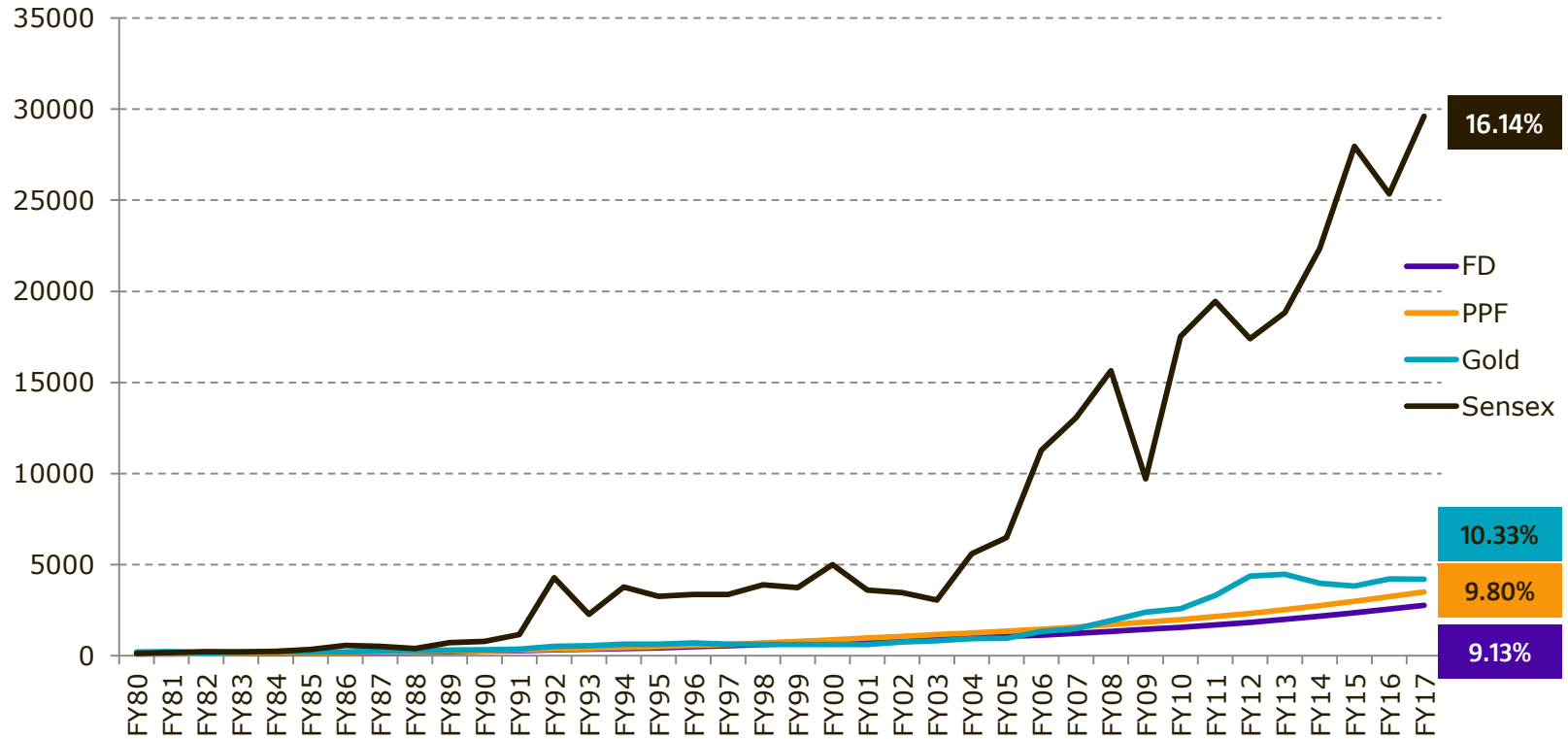
- Seeking to boost household savings, the government from FY14-15 has hiked the exemption limit for investments by individuals in Financial Instruments to Rs 1.5 lakh



COMPARISON OF TAX SAVING AVENUES

Instruments	ELSS	PPF	NSC	Bank FD	Insurance
					Traditional ULIPs
Lock in	3 years	15 years	5 years	5 years	5 years
Dividends	Yes	No Dividends	No Dividends	No Dividends	No Dividends
Market Linked Returns	Yes	No	No	No	No Yes
Systematic Investing	Available	Not Available	Not Available	Not Available	Premium payment can be done Yearly, Half yearly, quarterly, monthly

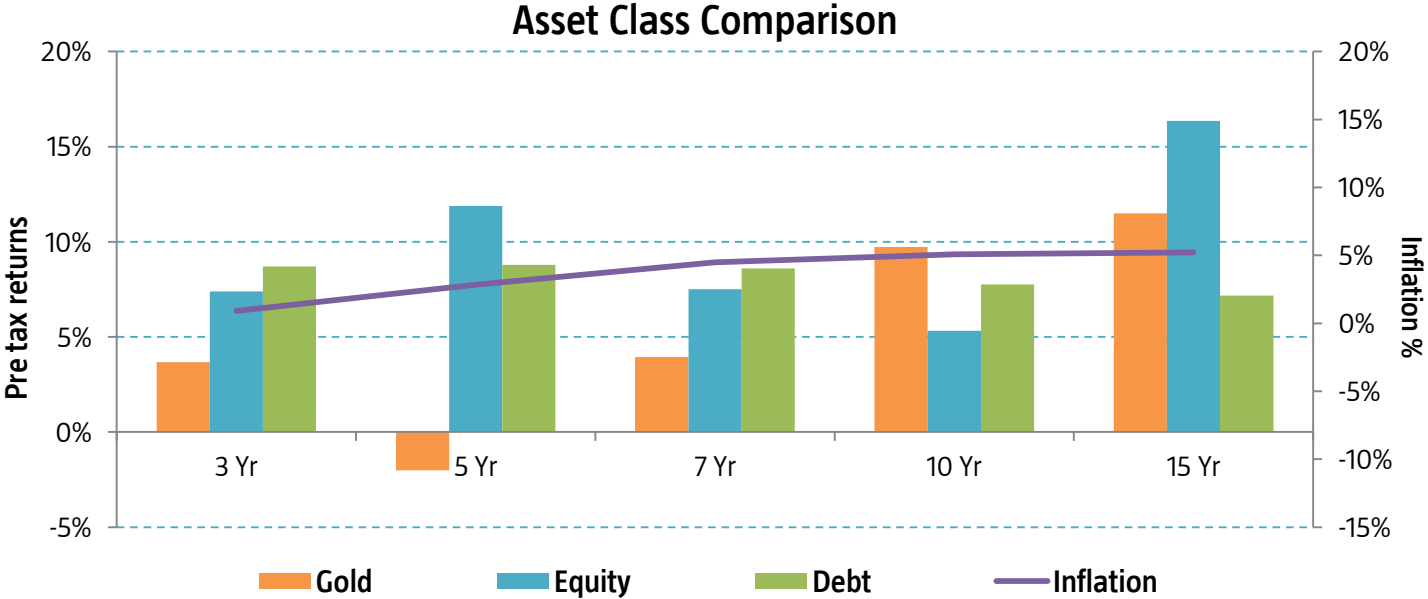
LONG TERM WEALTH CREATION - EQUITIES



Equity as an asset class is ideal for long term investing

Note: The returns calculated here are the returns based on the difference in S&P BSE Sensex Prices. Please note that the Dividend Yield will add to the overall returns. Investments in FDs & PPF offer guaranteed returns while those in Sensex & Gold offer market-linked returns & are subject to various market risks. Source: Bloomberg, RBI

LONG TERM WEALTH CREATION - EQUITIES



Gains from Equity Investments held more than a year are Tax Free*

Source: Bloomberg, RBI. Returns are calculated on CAGR basis. Data as on Dec 29 2017. Inflation data as on March 31 2017. Equity: S&P BSE Sensex, Debt: CRISIL Composite Bond Fund index.
 *Subject to current Tax laws. For personal tax implication investors are requested to consult their tax advisors before investing.

Tax Savings: A Rupee Saved is a Rupee Earned!

- # Saving taxes is important , Tax Savings up to **Rs.46350**** per annum for an **investment** up to **Rs.1.5 Lacs** under Section 80 C
- # **Dividends are tax free***
- # No long term capital gains tax*
- # Lock-in period of 3 Years –much shorter than other tax deductible investment options

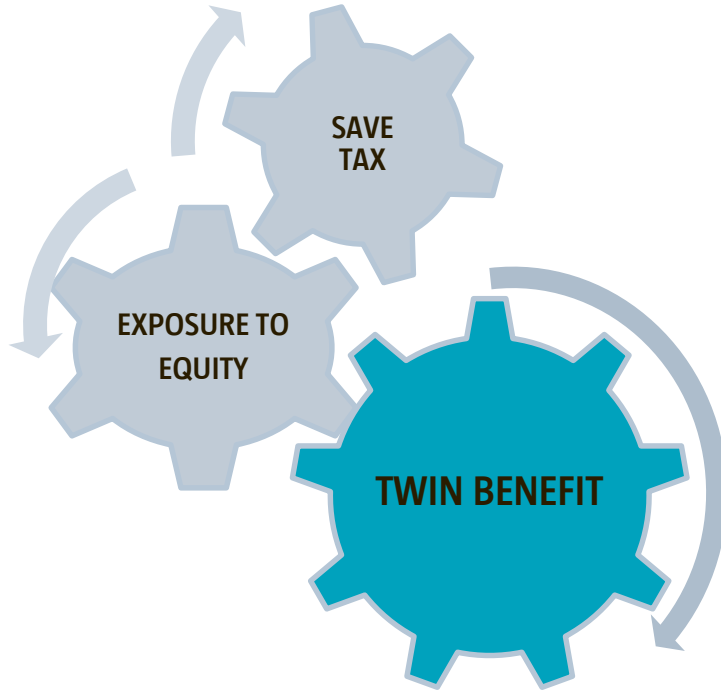
Flexible Investment Strategy

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

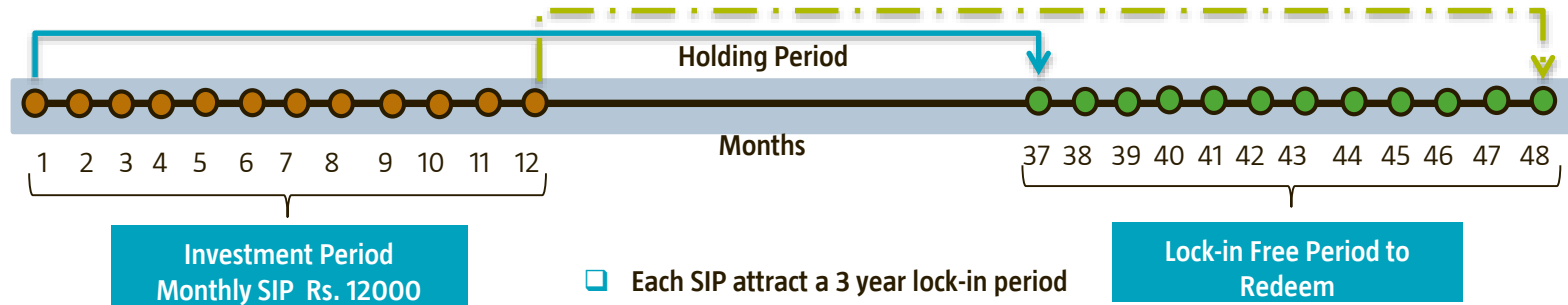
Portfolio has a blend of large, mid & small cap stocks

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:**

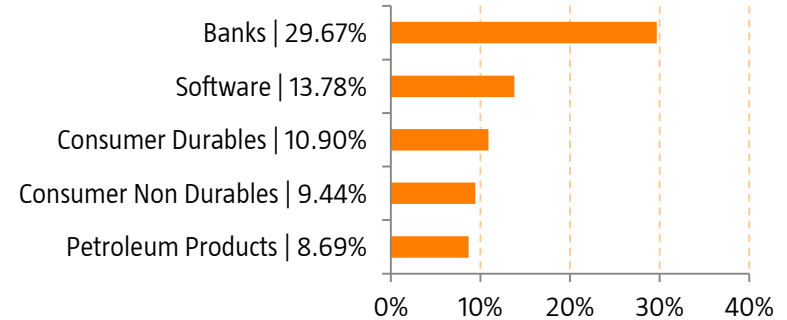
- Law of Averaging – Rupee Cost Averaging at its best
- Small Ticket Sizes - do not impact the wallet
- Focus on consistent & long term investments – benefiting from market volatility
- Imparts Discipline towards investing - most needed quality for a long term investor

PORTFOLIO SNAPSHOT

Top 10 Holdings	Industry Classification	% of Net Assets
HDFC Bank Ltd	Banks	8.64%
ICICI Bank Ltd	Banks	8.60%
Reliance Industries Ltd	Petroleum Products	7.76%
Axis Bank Ltd	Banks	5.47%
Infosys Ltd	Software	5.13%
State Bank of India	Banks	4.80%
Tata Consultancy Services Ltd	Software	4.58%
VIP Industries Ltd	Consumer Durables	3.12%
Bata India Ltd	Consumer Durables	2.79%
Asian Paints Ltd	Consumer Non Durables	2.79%

- ❑ A concentrated portfolio with 38 stocks
- ❑ Top 3 sectors: 54.35%
- ❑ Top 5 Sectors: 72.48%
- ❑ Top 10 Stocks: 53.68%

Top 5 Sector break up (% to NAV)



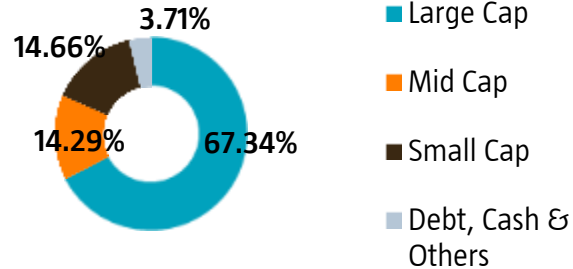
Asset Allocation



■ Equities | 96.29% ■ Money Market Instruments | 5.26% ■ Others | -1.55%

PORTFOLIO SNAPSHOT

Market Capitalisation (%)



Quantitative Information

Criteria	Values
Standard Deviation	15.63
Portfolio Beta	0.99
Portfolio Turnover Ratio	1.82 times
R-Squared	0.89
Sharpe Ratio	0.19

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

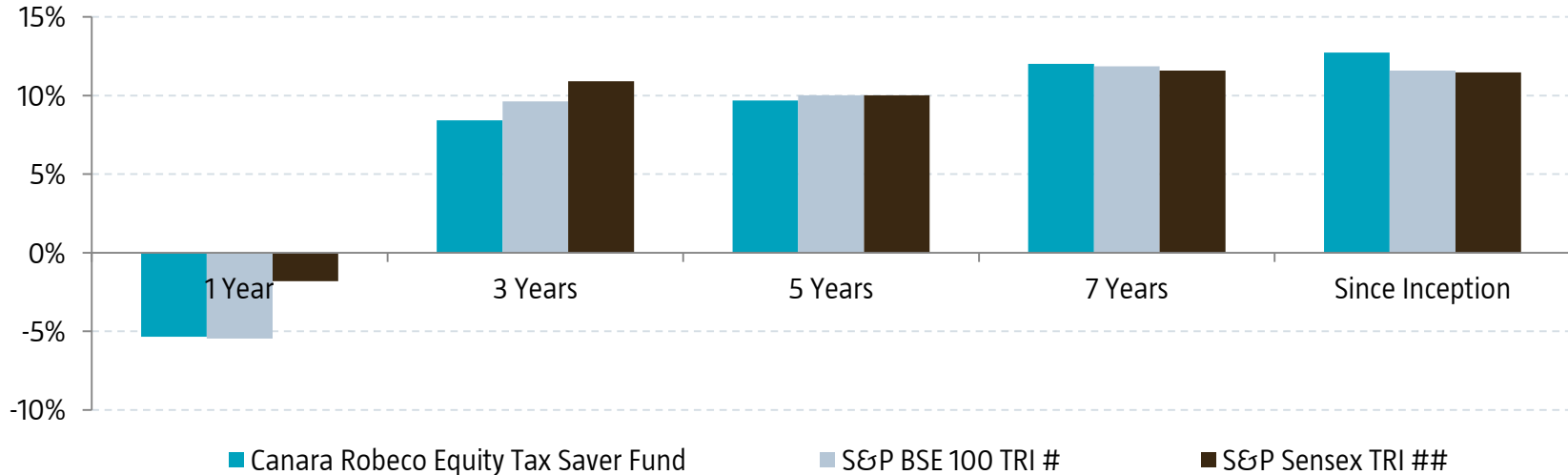
Canara Robeco Equity Tax Saver Fund: Rs. 3,20,605 on an investment of Rs.10,000 since inception

Period	Returns (%)			Current Value of Standard Investment of Rs.10,000 in the		
	Scheme	S&P BSE 100 TRI #	S&P BSE Sensex TRI ##	Scheme	S&P BSE 100 TRI #	S&P BSE Sensex TRI ##
Last 1 Year	5.37%	0.24%	4.91%	10,537	10,024	10,491
Last 3 Years	10.12%	10.63%	10.33%	13,360	13,546	13,436
Last 5 Years	14.70%	12.72%	11.75%	19,858	18,204	17,430
Since Inception (CAGR)	14.50%	12.69%	12.79%	3,20,605	2,12,775	2,17,704

The past performance may or may not be sustained in the future. Returns are based on dividend 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 - Dividend Option. Ms. Cheenu Gupta is managing the scheme since 12-March-2018. Data is as on 31st Oct'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 Large Cap+ Fund	1 year	3 years	5 years	7 Years	Since Inception
Total Amt invested (INR)	1,20,000	3,60,000	6,00,000	8,40,000	11,70,000
Market Value (INR)	1,16,516	4,08,704	7,65,742	12,89,087	22,32,542

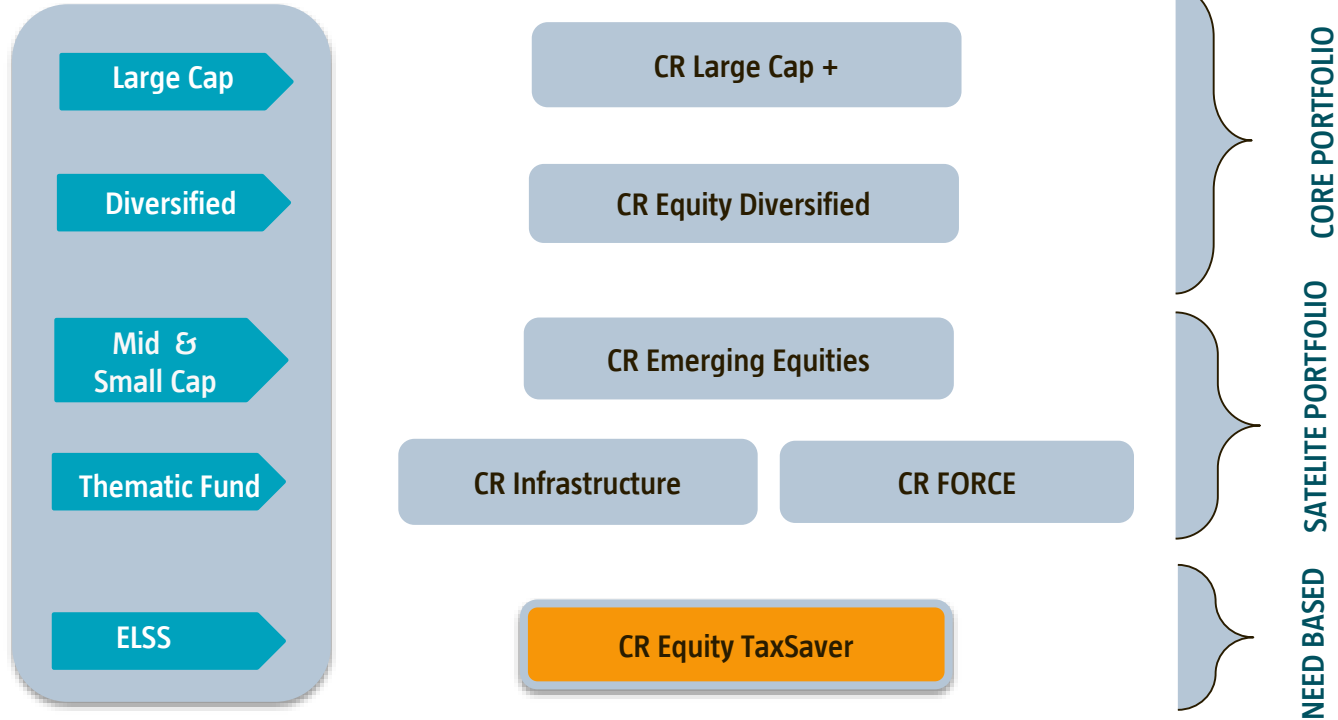
DIVIDEND HISTORY

Record Date	Dividend per Unit	NAV as on Record Date
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

Avail Tax Savings
&
aim for Wealth
Creation
by investing in
Canara Robeco
Equity Tax Saver

- ☐ Fund has distributed a dividend of **Rs. 49.39** per unit since inception
- ☐ An investment of Rs.1 lac would have earned a Tax Free Dividend of **Rs.4.94[§] lacs**
- ☐ Additionally the Rs.1 lac investment would have grown to **Rs. 2.53 lacs[§]**

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 / Dividend payout
Facilities	SIP/ STP/ SWP/ Dividend Transfer Facility
Fund Size	Rs. 821.72 Crs (Month End AUM)
Load Structure	Nil, as lock-in of 3 years is applicable from the date of investment
Benchmark	S&P BSE 100 TRI
Fund Manager	Ms. Cheenu Gupta

Performance of Fund Manager

Fund Manager: Ms. Cheenu Gupta

Scheme Name's	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark [#]	Scheme	Benchmark [#]	Scheme	Benchmark [#]	Scheme	Benchmark [#]
CANARAROBECO EQUITY TAX SAVER FUND	5.37%	0.24%	10.12%	10.63%	14.70%	12.72%	14.50%	12.69%
CANARAROBECO CONSUMER TRENDS FUND	-2.21%	0.24%	11.24%	10.63%	17.03%	12.72%	14.53%	7.82%

Note:

- Ms. Cheenu Gupta manages 2 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 for Canara Robeco Equity Tax Saver Fund is of Regular Plan – Dividend Option
- Past performance may or may not be sustained in the future.

DISCLAIMER

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