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# CANARA ROBECO ELSS TAX SAVER

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Mar' 2024

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

## CANARA ROBECO ELSS Tax Saver

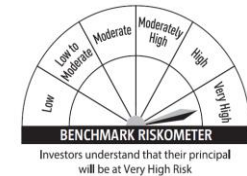
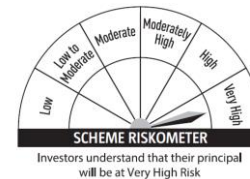
(ELSS-An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)



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*



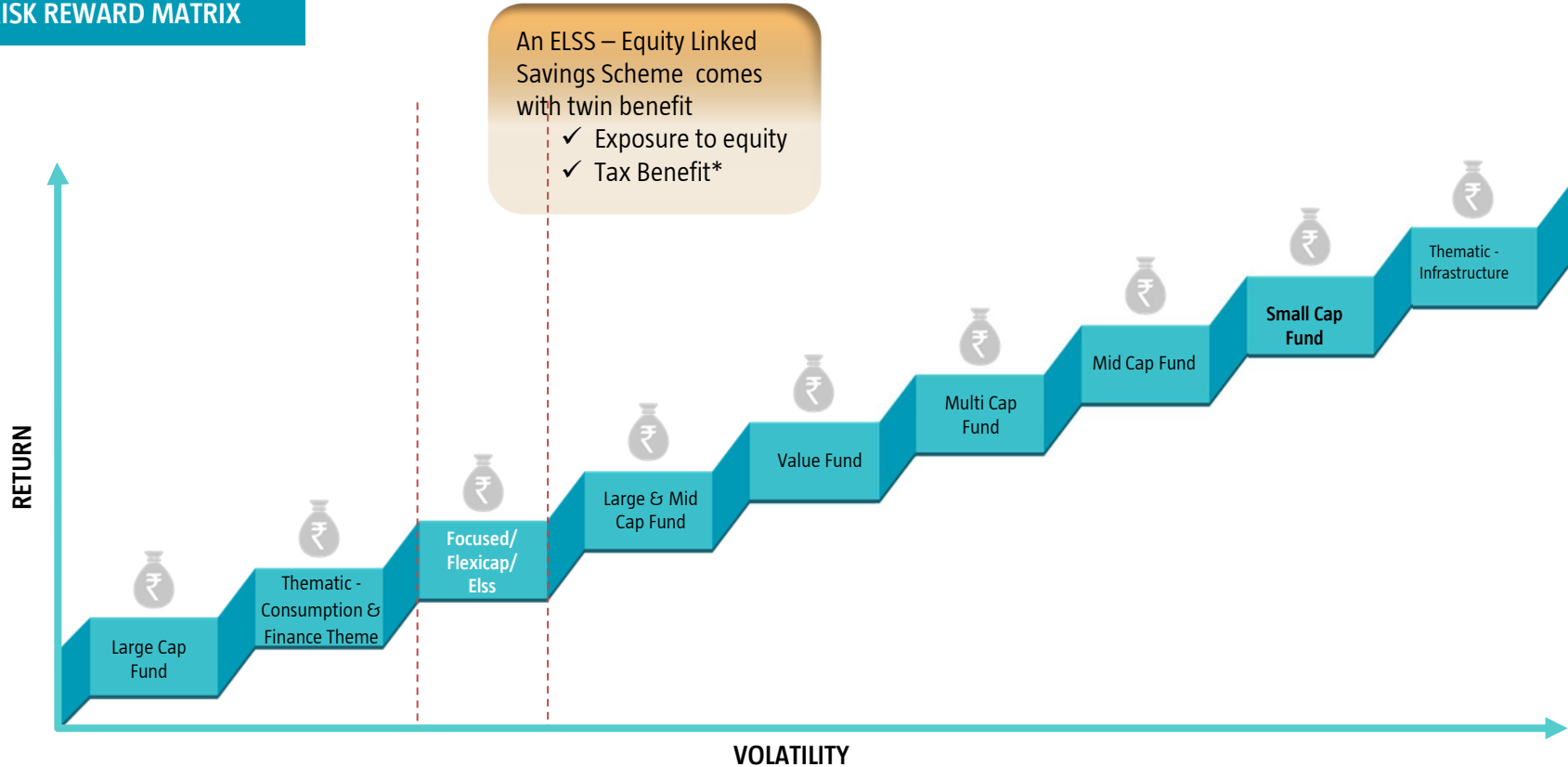
- ❑ **ELSS- An introduction**
  - ✓ What is an ELSS
  - ✓ Risk-Reward Matrix
  - ✓ Tax Saving Avenues
  - ✓ Equities: Opportunity for Long term Wealth Creation
  - ✓ ELSS – Advantages galore
  
- ❑ **Canara Robeco ELSS Tax Saver**
  - ✓ Key highlights
  - ✓ Investment Strategy
  - ✓ Staggered approach of investing
  - ✓ Portfolio
  - ✓ Performance
  
- ❑ **Product Positioning**
  
- ❑ **Why Canara Robeco ELSS Tax Saver**
  
- ❑ **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



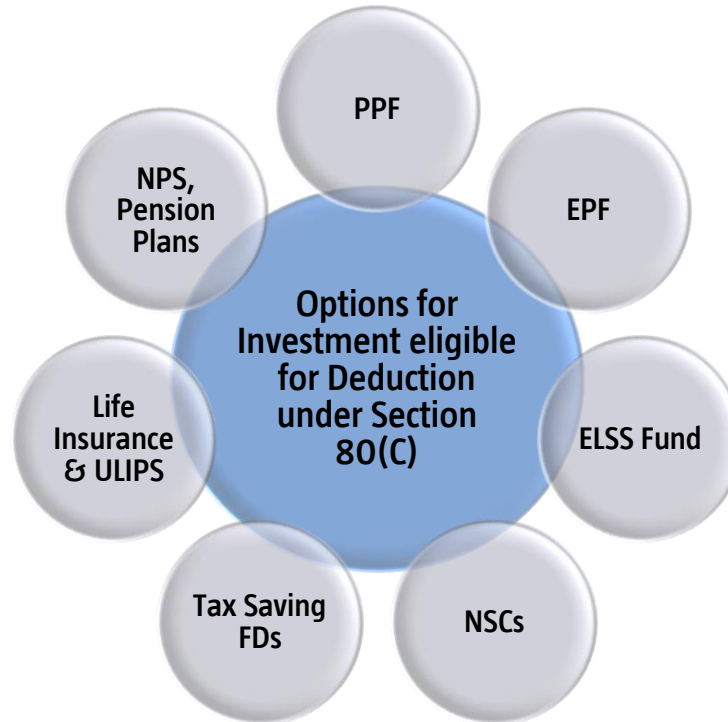
## RISK REWARD MATRIX



Note: The fund positioning broadly reflects the category average rolling returns & standard deviation based on 3 year rolling returns taking past 3 years as a time horizon on a monthly rolling basis. The same was considered since the period captures the returns mainly post SEBI scheme categorization. The data points consider industry peer group average for the different equity categorization except thematic and sector funds, for which CRMF fund data has been considered.

## 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



## Tax Savings: A Rupee Saved is a Rupee Earned!

- # Saving taxes is important , Tax Savings up to **Rs.46800\*\*** per annum for an **investment** up to **Rs.1.5 Lacs** under Section 80 C
- # **Dividends are taxable according to slab rate investor is falling into**
- # Long term capital gains tax upto **Rs. 1 Lac** is exempt
- # Lock-in period of 3 Years –much shorter than other tax deductible investment options

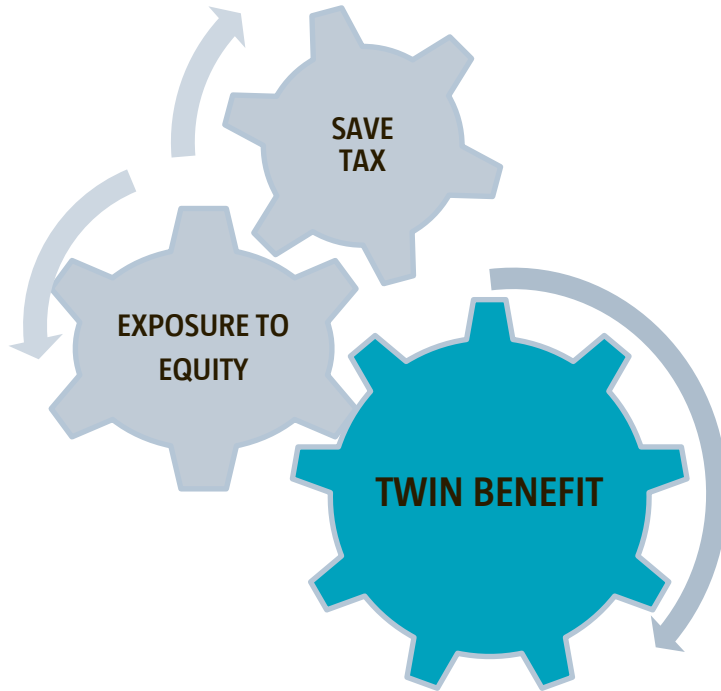
### Flexible Investment Strategy

Longer holding period  
Compounding effect

### Equity Markets Participation

Long Term Investing  
Equity Market provides an opportunity to create wealth

## CANARA ROBECO ELSS 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

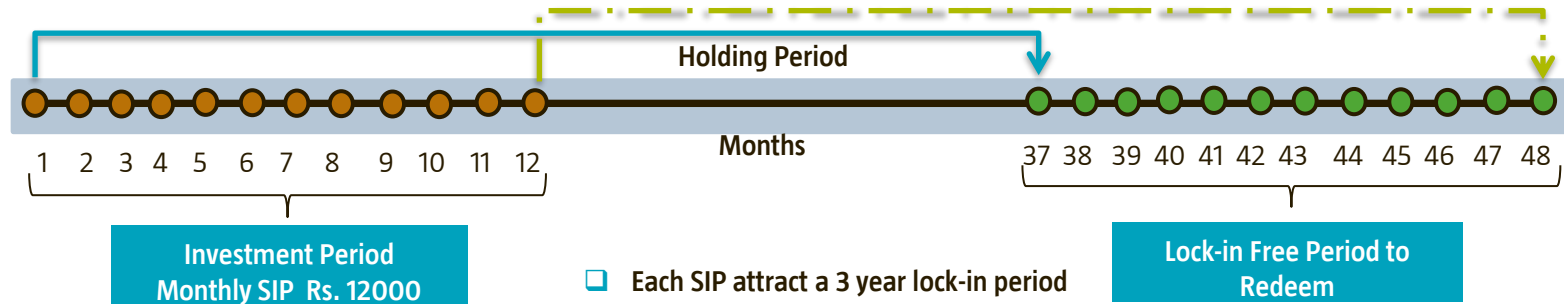
Portfolio has a blend of large, mid & small cap stocks

Emphasizes on quality of the Business & Management of the company

Long term view on performance

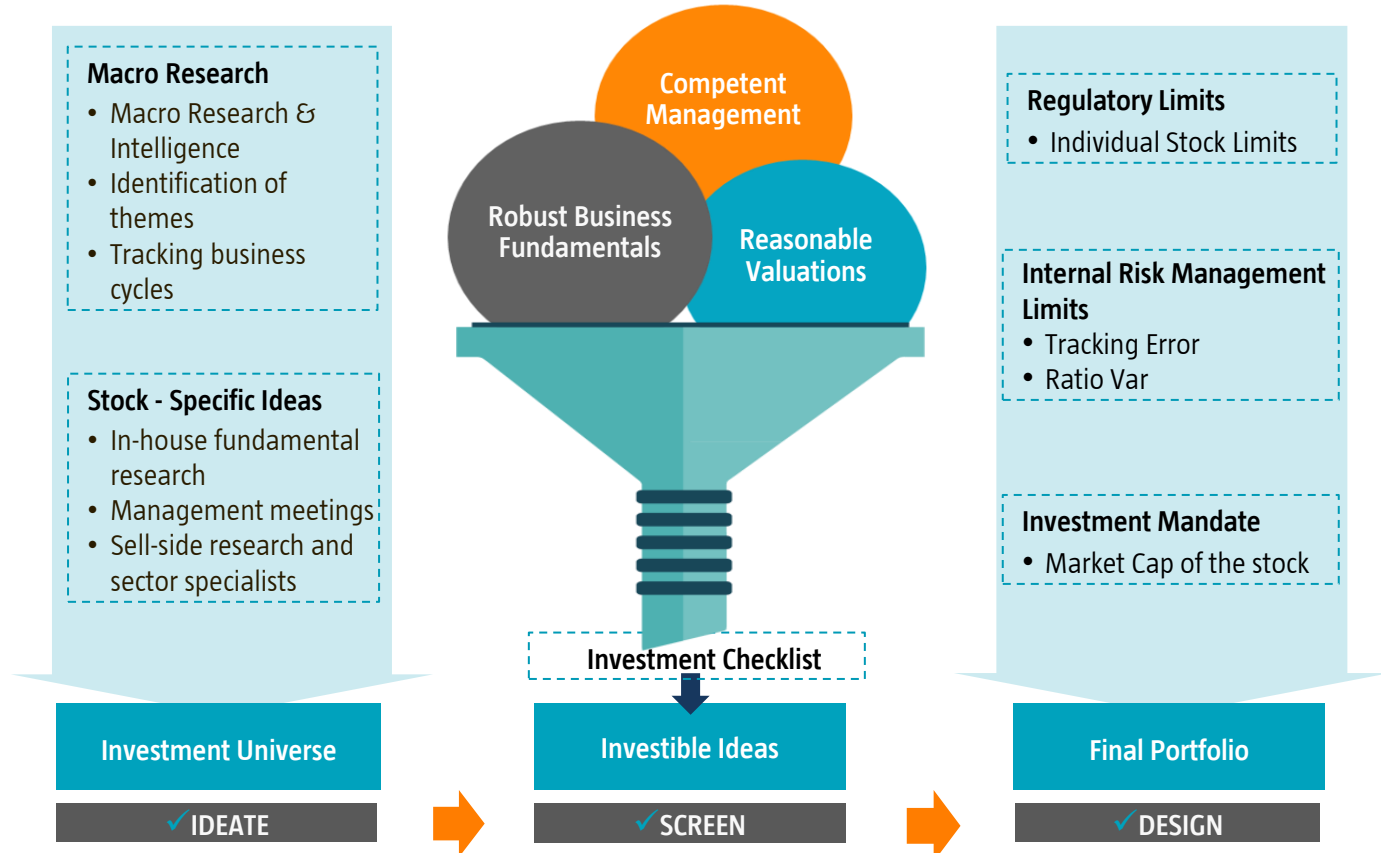
## Canara Robeco ELSS Tax Saver – SIP APPROACH

- 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*

## INVESTMENT PROCESS

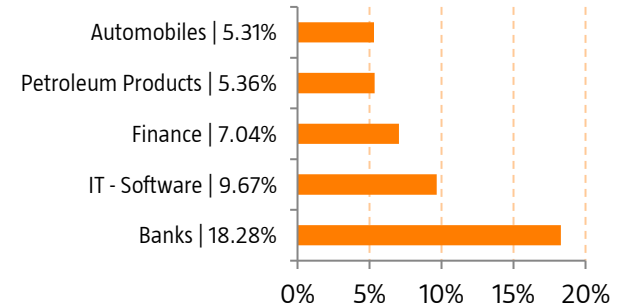


## PORTFOLIO SNAPSHOT

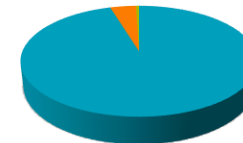
Top 10 Holdings	Industry Classification	% of Net Assets
HDFC Bank Ltd	Banks	6.54%
ICICI Bank Ltd	Banks	5.87%
Reliance Industries Ltd	Petroleum Products	4.48%
Infosys Ltd	IT - Software	4.42%
Larsen & Toubro Ltd	Construction	3.08%
NTPC Ltd	Power	2.76%
Tata Consultancy Services Ltd	IT - Software	2.53%
Bharti Airtel Ltd	Telecom - Services	2.52%
Axis Bank Ltd	Banks	2.34%
Bajaj Finance Ltd	Finance	2.30%

- ❑ A concentrated portfolio with 66 stocks
- ❑ Top 3 sectors: 34.99%
- ❑ Top 5 Sectors: 45.66%

## Top 5 Sector break up (% to NAV)



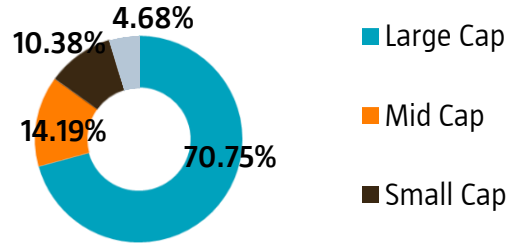
## Asset Allocation



- Equities | 95.32%
- Money Market Instruments | 4.19%
- Others | 0.4899999999999999%

## PORTFOLIO SNAPSHOT

## Market Capitalisation (%)



## Quantitative Information

Criteria	Values
Standard Deviation	11.89
Portfolio Beta	0.87
Portfolio Turnover Ratio	0.32 times
R-Squared	0.92
Sharpe Ratio	0.76

## Investment Style

<b>Growth</b>	Blend	Value
<b>Large Cap</b>	<b>Mid Cap</b>	<b>Small Cap</b>
<b>Diversified</b>	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 ELSS Tax Saver: Rs. 1,44,896 on an investment of Rs.10,000 since inception**

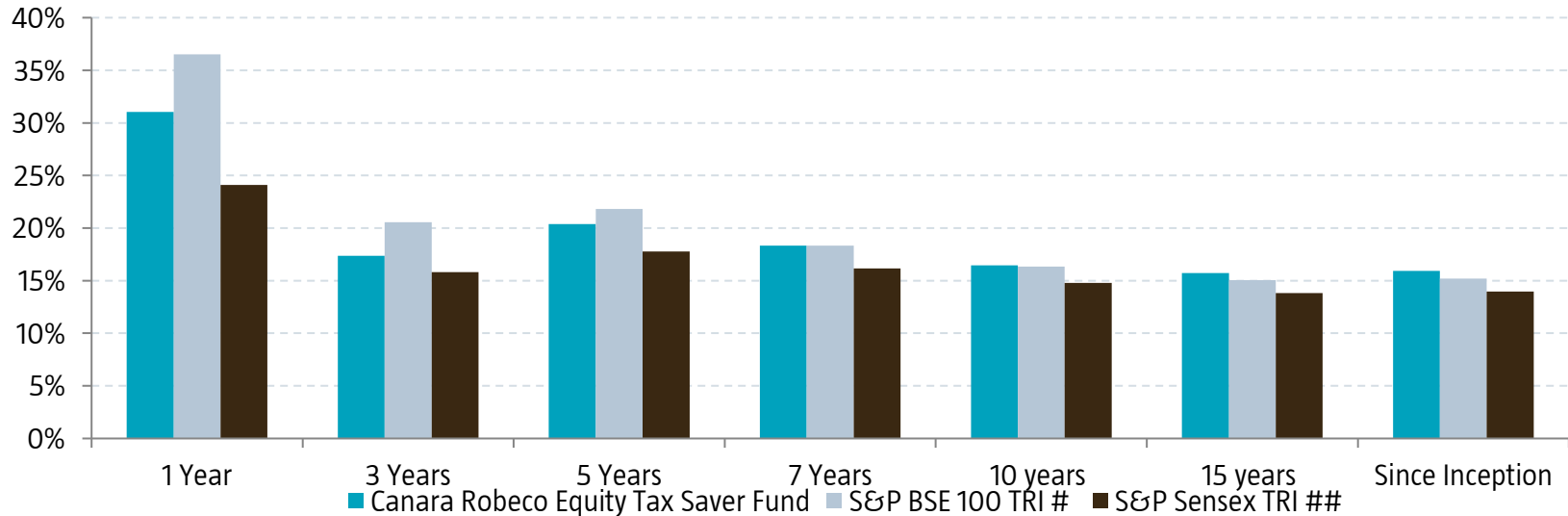
Period	Returns (%)			Current Value of Standard Investment of Rs.10,000 in the		
	Scheme	S&P BSE 500 Index TRI #	S&P BSE Sensex TRI ##	Scheme	S&P BSE 500 Index TRI #	S&P BSE Sensex TRI ##
<b>Last 1 Year</b>	33.59	40.42	26.66	13338	14016	12650
<b>Last 3 Years</b>	16.89	19.34	15.57	15959	16980	15423
<b>Last 5 Years</b>	18.06	17.39	15.10	22946	22306	20205
<b>Since Inception (CAGR)</b>	19.30	17.67	16.30	144986	117838	98670

The past performance may or may not be sustained in the future. Returns are based on IDCW 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 - IDCW Option. (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwalidar is managing the scheme since 01-October-19. Data is as on 28<sup>th</sup> Mar'24

#Scheme Benchmark , ##Additional Benchmark . Load is not taken into consideration for computation of returns. Returns of dividend option under the scheme for the investor would be net of distribution tax as applicable. The performance of other funds managed by fund manager of Canara Robeco ELSS Tax Saver is on the slide number 18.

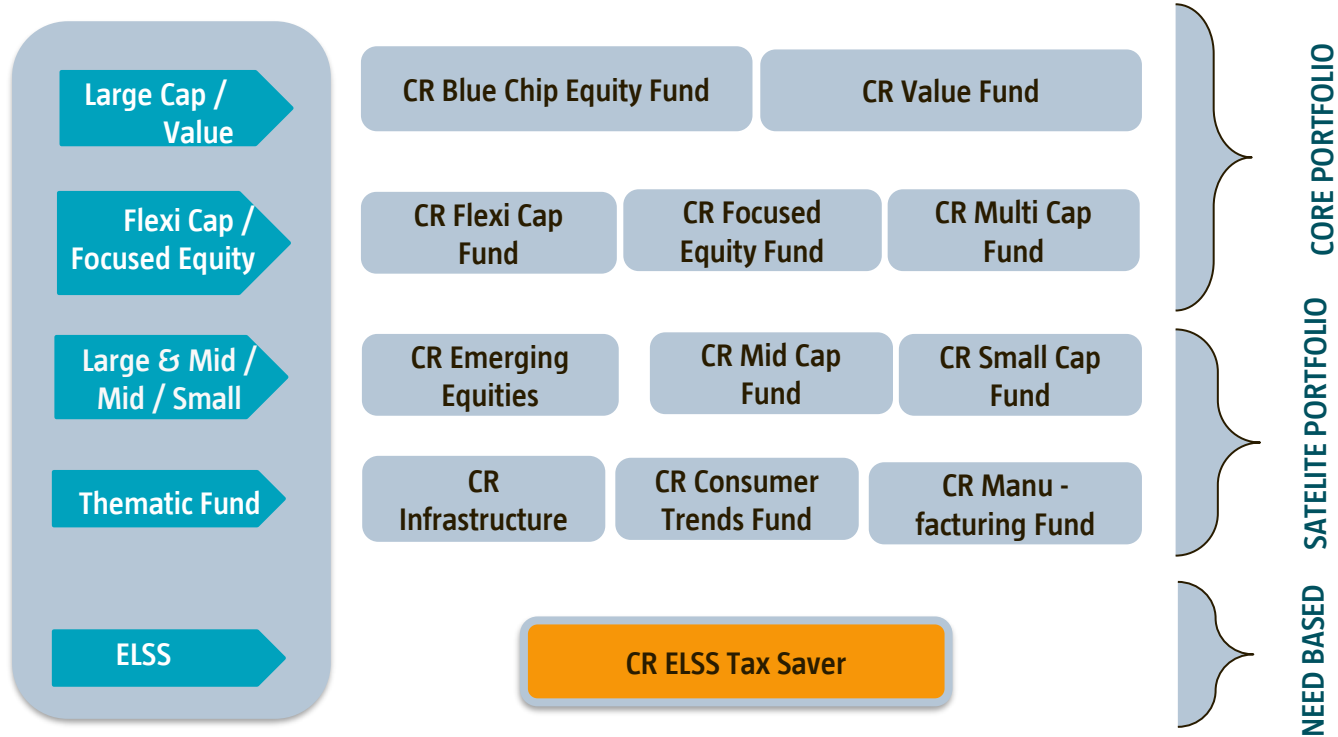
## PERFORMANCE AT A GLANCE - SIP

**Canara Robeco ELSS Tax Saver has outperformed the benchmark & S&P BSE SENSEX TRI over long term**



Canara Robeco ELSS Tax Saver	1 year	3 years	5 years	7 Years	Since Inception
Total Amt invested (INR)	120000	360000	600000	840000	1820000
Market Value (INR)	138921	464360	994001	1611279	6864630

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

<b>Fund Category</b>	Open ended Equity Linked Tax Saving Scheme
<b>Investment Objective</b>	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.
<b>Inception Date</b>	31-Mar-93
<b>Asset Allocation</b>	<input type="checkbox"/> Equity and equity related instruments: 80-100% (Risk Profile - High) <input type="checkbox"/> Money Market instruments: 0-20% (Risk Profile - Low)
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / IDCW with payout
<b>Facilities</b>	SIP/ STP/ SWP/ Transfer of IDCW Plan
<b>Fund Size</b>	Rs. 7,509.52 Crs (Month End AUM)
<b>Load Structure</b>	Nil, as lock-in of 3 years is applicable from the date of investment
<b>Benchmark</b>	S&P BSE 500 Index TRI
<b>Fund Manager</b>	Mr. Vishal Mishra, Mr. Shridatta Bhandwaldar

## Performance of Fund Manager

### Fund Manager: Mr. Vishal Mishra

Scheme Names	CAGR (%)									
	6 Months Return**		1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO INFRASTRUCTURE			54.57	105.37	30.41	41.06	22.94	25.61	14.88	-
CANARA ROBECO ELSS TAX SAVER			33.59	40.42	16.89	19.34	18.06	17.39	19.30	17.67
CANARA ROBECO BLUE CHIP EQUITY FUND			33.45	34.40	15.49	17.74	16.94	16.05	13.21	12.40
CANARA ROBECO VALUE FUND			41.10	40.42	N.A	-	N.A	-	19.80	14.27
CANARA ROBECO MULTI CAP FUND**	30.21	35.30	N.A	-	N.A	-	N.A	-	27.23	34.17

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 Bhandwalkar

Scheme Names	CAGR (%)									
	6 Months Return**		1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO SMALL CAP FUND			39.41	64.60	28.53	28.39	25.59	22.53	26.12	25.31
CANARA ROBECO INFRASTRUCTURE			54.57	105.37	30.41	41.06	22.94	25.61	14.88	-
CANARA ROBECO CONSUMER TRENDS FUND			39.20	34.40	19.45	17.74	18.81	16.05	16.66	12.82
CANARA ROBECO FOCUSED EQUITY FUND			36.39	40.42	N.A	-	N.A	-	19.27	19.06
CANARA ROBECO EMERGING EQUITIES			36.74	46.28	17.94	21.81	17.52	19.46	17.37	-
CANARA ROBECO FLEXICAP FUND*			33.93	40.42	16.48	19.34	16.51	17.39	17.81	16.68*
CANARA ROBECO ELSS TAX SAVER			33.59	40.42	16.89	19.34	18.06	17.39	19.30	17.67
CANARA ROBECO EQUITY HYBRID FUND			27.51	27.43	13.81	14.09	14.34	14.10	11.65	-
CANARA ROBECO BLUE CHIP EQUITY FUND			33.45	34.40	15.49	17.74	16.94	16.05	13.21	12.40
CANARA ROBECO CONSERVATIVE HYBRID FUND			11.84	12.46	7.47	7.48	8.96	9.02	10.08	8.88
CANARA ROBECO MID CAP FUND			42.68	57.81	N.A	-	N.A	-	27.41	32.59
CANARA ROBECO MULTI CAP FUND**	30.21	35.30	N.A	-	N.A	-	N.A	-	27.23	34.17

Note:

- Mr. Shridatta Bhandwalkar manages 13 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 SEI 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.

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