

---

# CANARA ROBECO LIQUID FUND

---

Mar' 2024

# Canara Robeco Liquid Fund

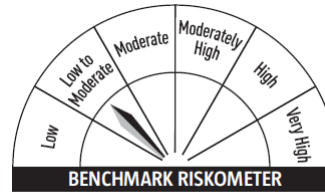
## An Open Ended Liquid Scheme

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



Investors understand that their principal will be at Low to Moderate Risk



Investors understand that their principal will be at Low to Moderate Risk

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

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

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

## CONTENTS

- ❑ What are Liquid Funds?
- ❑ Cut-off timings: NAV allocation & redemptions
- ❑ Dividend distribution tax for corporate investors
- ❑ Liquid vs. traditional investment avenues
- ❑ Canara Robeco Fixed Income product basket
- ❑ Canara Robeco Liquid

## WHAT ARE LIQUID FUNDS

**Purpose**

**Deploying surplus cash for a day or so**

**Where it invests?**

Money market & debt instruments of shorter maturity viz.

- Certificate of deposits
- Commercial Paper
- T-Bills
- Term Deposits

**Ideal Investment Horizon**

**1 day to 91 days**

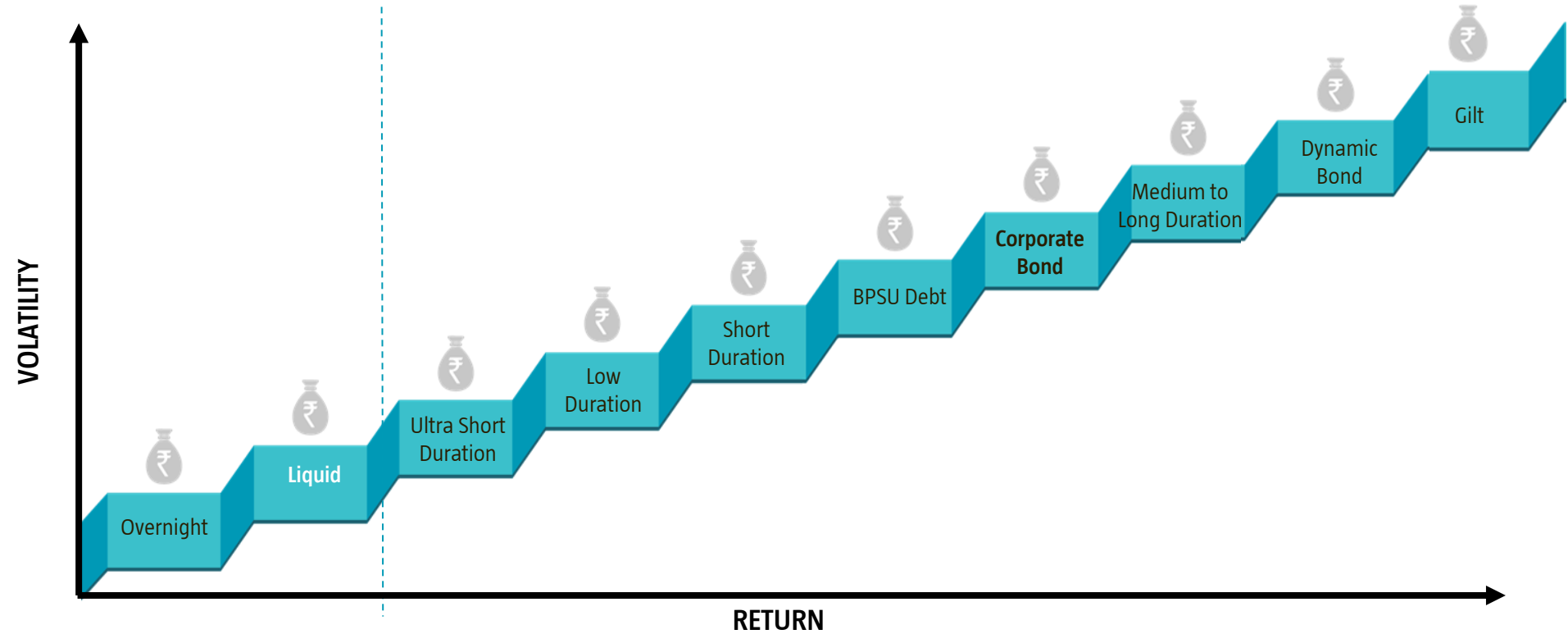
## CUT OFF TIMINGS FOR NAV &amp; REDEMPTIONS

Type of Scheme	Transaction	Cut-Off time	Applicable NAV
Liquid Fund	Purchases/ Switch ins (All transactions)	1:30 PM	<p>Previous day NAV if application received before cut off time and funds are realised.</p> <p>If application received after cut off time and funds are realised, NAV of the same business day</p>
	Redemption/ Switch Out	3:00 PM	<p>Same day NAV if received before cut off time.</p> <p>Next business day NAV for applications received after cut off time.</p>

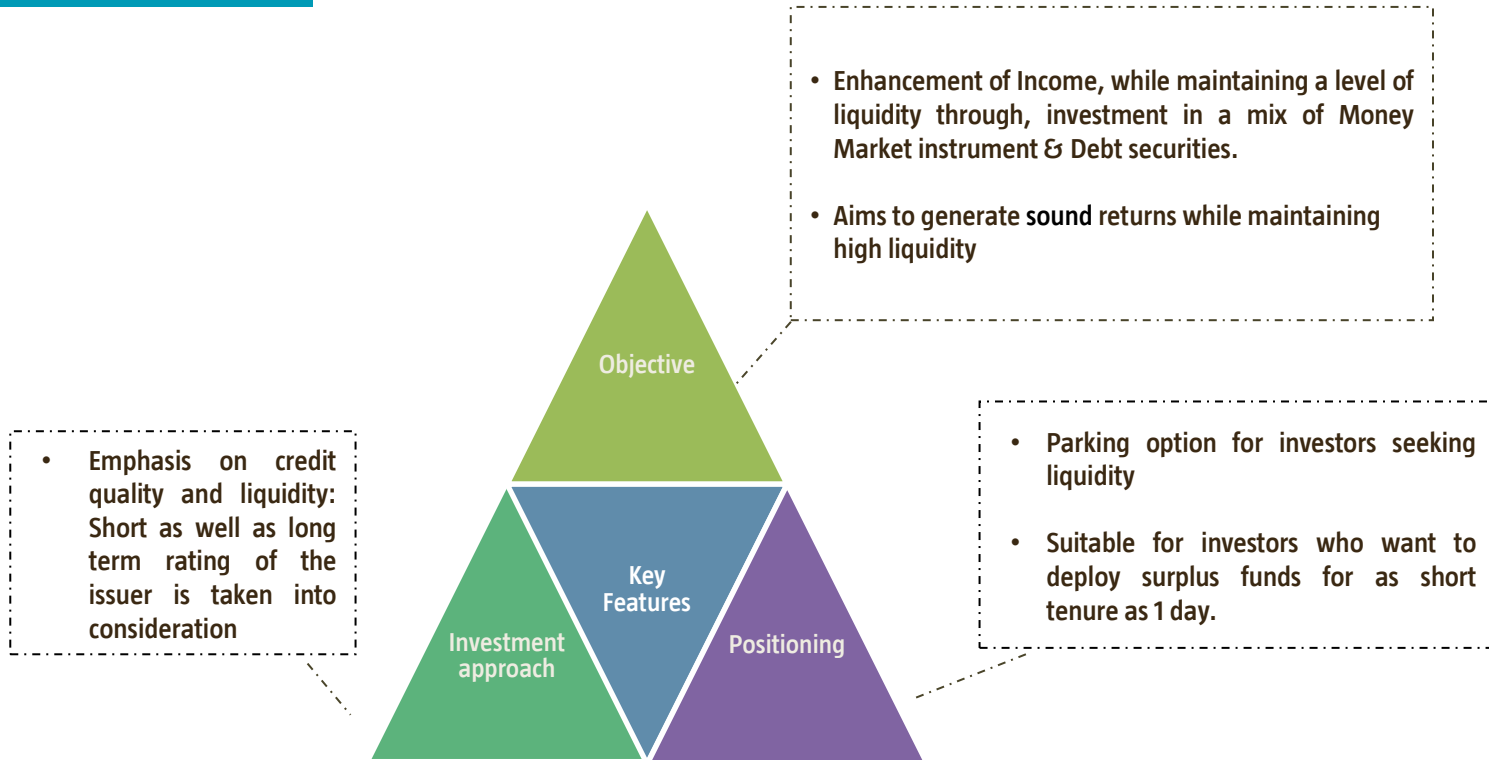
## LIQUID FUNDS OVER TRADITIONAL AVENUES

	Liquid Funds	Traditional Investment avenues with lock-in period
<b>Return Potential</b>	Market linked Returns	Fixed returns
<b>Liquidity</b>	Investor can access the funds on the very next day of investing	Money is locked-in for pre-determined tenure
<b>Transparency on underlying holdings / credits</b>	These funds have to mandatorily disclose the details of the instruments like the type of the instrument, name of the issuer, credit rating etc.	No such disclosure is made

RISK-REWARD MATRIX



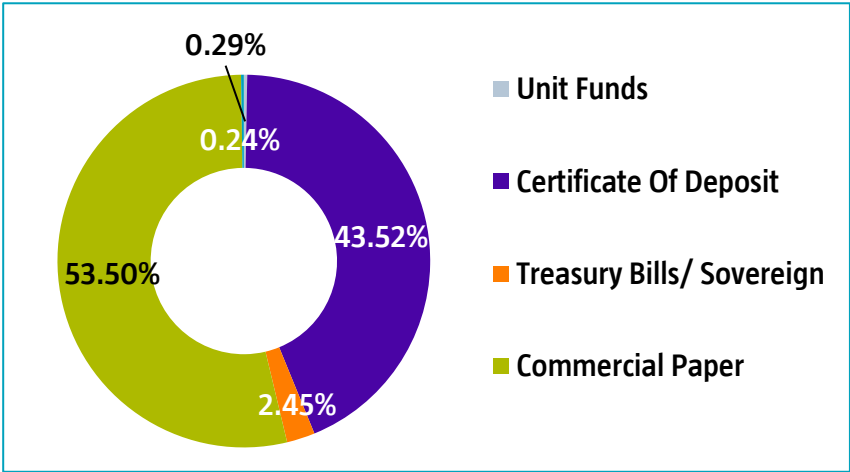
## CANARA ROBECO LIQUID FUND



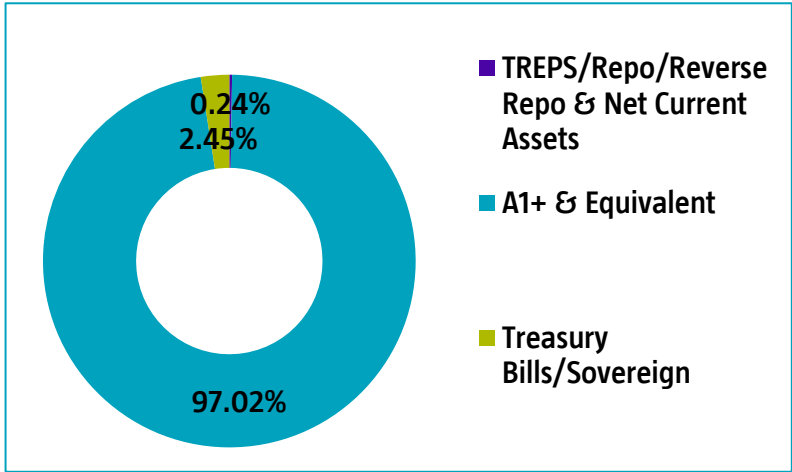


PORTFOLIO SNAPSHOT

Asset Allocation

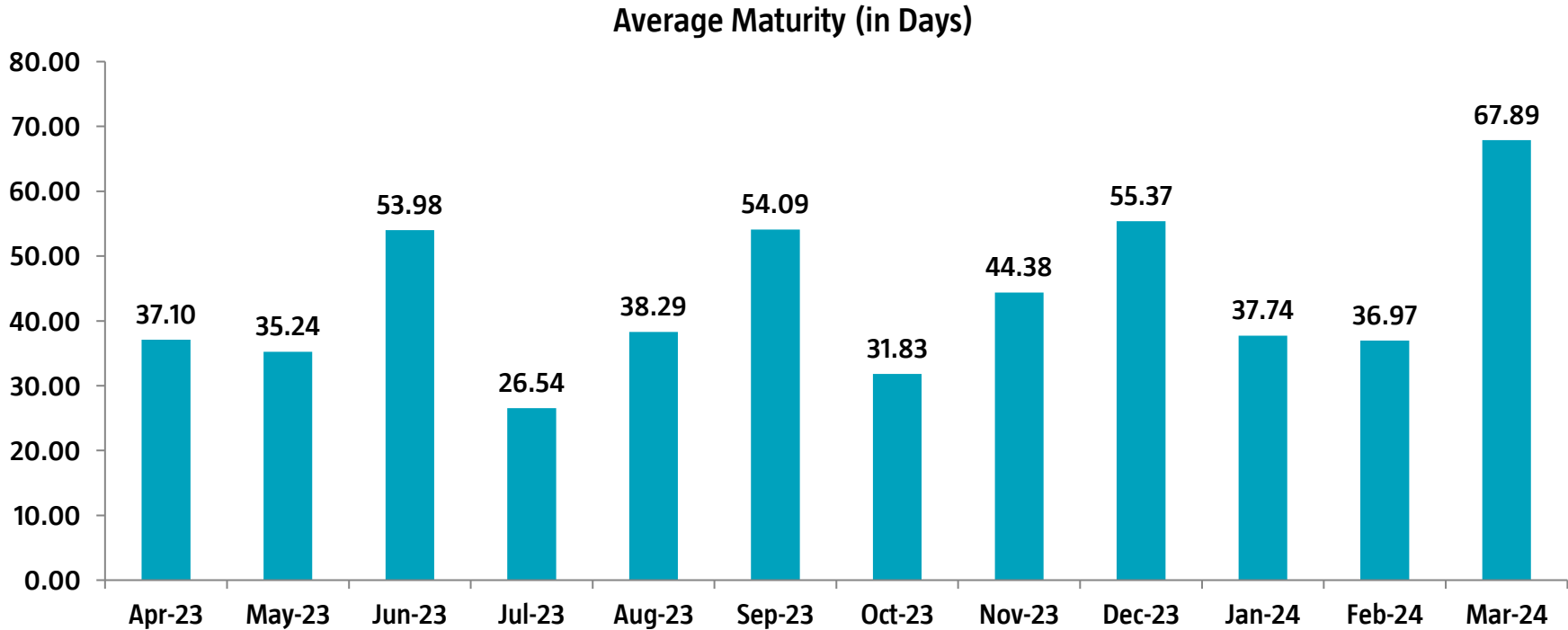


Rating Allocation

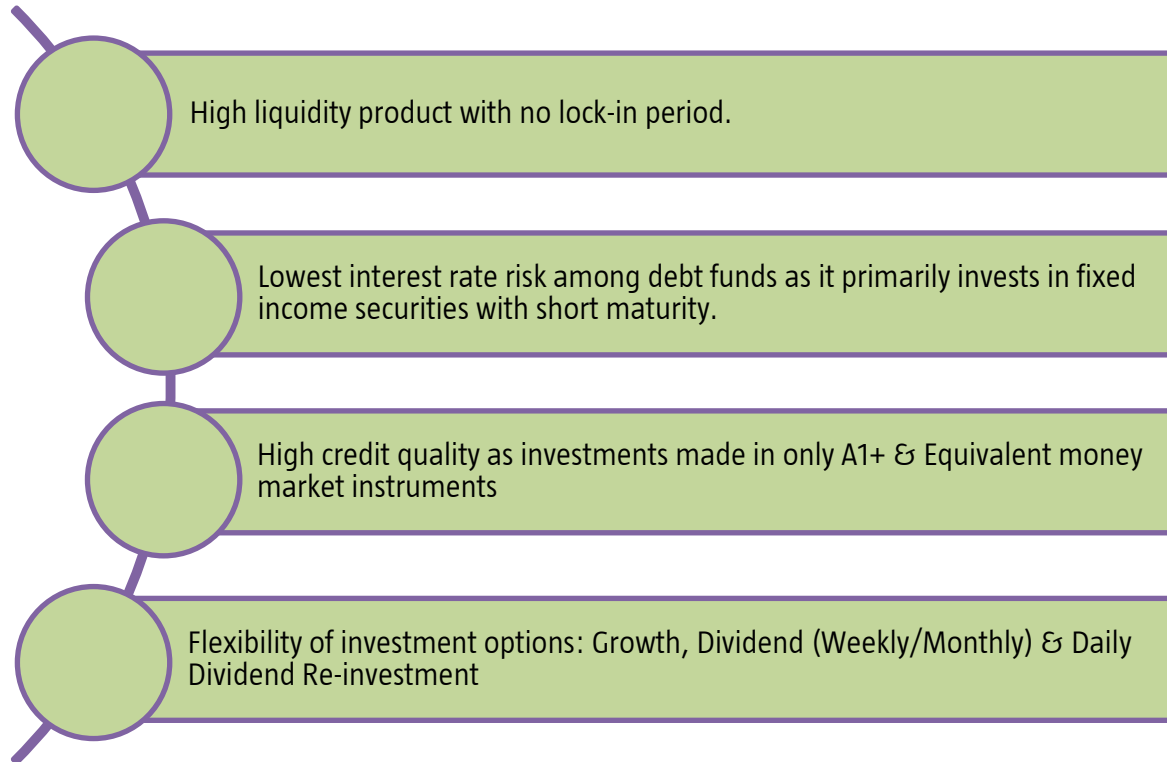


Canara Robeco Liquid Fund invests in high quality short term papers to maintain stability & liquidity

## AVERAGE MATURITY IN DAYS



## WHY INVEST



## FUND FACTS

<b>Fund Category</b>	Open ended liquid scheme
<b>Investment Objective</b>	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.
<b>Inception Date</b>	15-Jan-02
<b>Asset Allocation</b>	<input type="checkbox"/> Money Market Instruments/call money:65%-100% <input type="checkbox"/> Debt (including securitized debt) : 0% - 35%
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / IDCW (daily, weekly & monthly reinvestment & weekly & monthly payout)
<b>Facilities</b>	SIP/ STP/ SWP/ Transfer of IDCW Plan
<b>Fund Size</b>	Rs. 2,212.33 Crs (Month End AUM)
<b>Load Structure</b>	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
<b>Benchmark</b>	Crisil Liquid Debt A-I Index
<b>Fund Manager</b>	Mr. Kunal Jain, Mr. Avnish Jain

## PERFORMANCE

### Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)							
	1 Year Return		3 Years Return		5 Years Return		Since Inception	
	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO LIQUID FUND	7.20	7.25	5.40	5.53	5.03	5.27	6.96	6.80
CANARA ROBECO SAVINGS FUND	7.21	7.58	5.12	5.63	5.62	6.19	7.31	7.22
CANARA ROBECO DYNAMIC BOND FUND	6.92	8.10	4.27	5.40	5.62	7.45	6.94	7.80
CANARA ROBECO INCOME FUND	6.44	8.00	4.02	5.37	5.76	7.41	7.84	7.64
CANARA ROBECO GILT FUND	7.69	8.64	4.80	5.67	6.45	7.20	8.28	8.49

**Note:**

- Mr. Kunal Jain 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 here in 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*	Scheme	Benchmark*	Scheme	Benchmark*	Scheme	Benchmark*
CANARA ROBECO EQUITY HYBRID FUND*	25.88	26.58	13.78	14.08	15.37	15.07	11.64	-
CANARA ROBECO CONSERVATIVE HYBRID FUND*^	11.93	12.52	7.52	7.67	9.50	9.40	10.10	8.87
CANARA ROBECO LIQUID FUND	7.21	7.25	5.27	5.41	5.03	5.27	6.96	6.79
CANARA ROBECO SAVINGS FUND	7.23	7.81	5.01	5.89	5.68	6.31	7.31	7.24
CANARA ROBECO ULTRA SHORT TERM FUND	6.57	7.80	4.54	5.92	4.79	6.20	6.80	7.50
CANARA ROBECO CORPORATE BOND FUND	6.62	7.72	4.63	6.31	6.12	7.14	6.97	8.35
CANARA ROBECO GILT FUND	8.21	9.23	4.76	5.73	6.51	7.32	8.28	-
CANARA ROBECO DYNAMIC BOND FUND	7.41	7.34	4.19	6.70	5.91	8.36	6.93	8.50
CANARA ROBECO INCOME FUND	6.96	7.35	4.07	6.69	6.06	8.35	7.84	8.21
CANARA ROBECO SHORT DURATION FUND^	6.77	7.98	4.49	6.05	5.84	7.14	6.69	7.95
CANARA ROBECO BANKING AND PSU DEBT FUND	7.01	7.65	N.A	-	N.A	-	5.99	6.75

**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 here in 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 year.

## DISCLAIMER

The information used towards formulating the outlook have been obtained from sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility for the accuracy of such information. CRMF, its sponsors, its trustees, CRAMC, its employees, officer, directors, etc. assume no financial liability whatsoever to the user of this document. Mutual Fund Investments are subject to market risk. Investors are requested to read the Scheme related documents carefully before investing.

**Mutual Fund investments are subject to market risks, read all Scheme related documents carefully.**