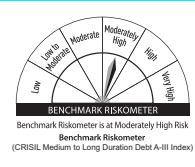


# CANARA ROBECO INCOME FUND

(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)



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

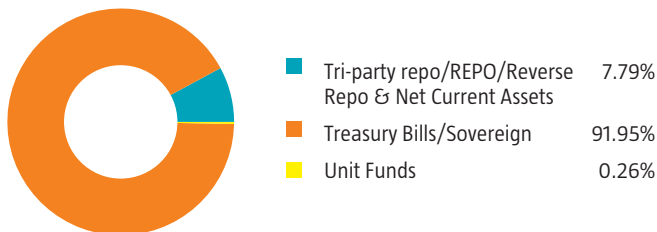
Canara Robeco Income Fund is an open ended debt scheme that seeks to generate income from a portfolio constituted of debt and money market securities of different maturities and issuers of different risk profiles. It invests in high quality Corporate Bonds, G Sec & Money market instruments.

### 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

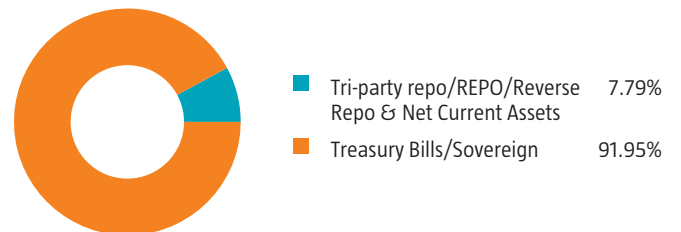
### Portfolio Characteristics (as on 28th March, 2024)

#### Asset Allocation

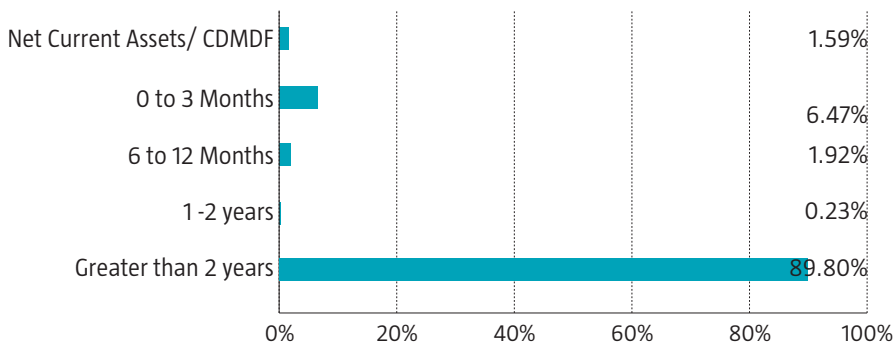


### Portfolio Characteristics (as on 28th March, 2024)

#### Rating Allocation



### Maturity Profile (as on 28th March, 2024)



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

| Date of declaration (Record Date)                   | Dividend Distribution per unit* | NAV as on the date of declaration |
|---|---------------------------------|-----------------------------------|
| <b>Regular Quarterly IDCW - Payout/Reinvestment</b> |                                 |                                   |
| 24.06.2022  | 0.14                            | 14.3314                           |
| 30.09.2022  | 0.15                            | 14.3664                           |
| 30.12.2022  | 0.15                            | 14.4388                           |
| 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                           |

| Date of declaration (Record Date)                  | Dividend Distribution per unit* | NAV as on the date of declaration |
|--|---------------------------------|-----------------------------------|
| <b>Direct Quarterly IDCW - Payout/Reinvestment</b> |                                 |                                   |
| 24.06.2022   | 0.16                            | 15.7666                           |
| 30.09.2022   | 0.16                            | 15.8589                           |
| 30.12.2022   | 0.16                            | 15.9891                           |
| 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                           |

\*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

|                                     |   |
|-------------------------------------|---|
| <b>Fund Inception</b>               | : 19th September, 2002  |
| <b>Investment Objective</b>         | : 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.   |
| <b>Monthend AUM (₹)<sup>®</sup></b> | : 123.46 Crores   |
| <b>Asset Allocation</b>             | : Debt and Money Market instruments- 0% to 100% (Risk- Low to Medium)<br>Reits/Invts- 0% to 10% (Risk- Medium to High)  |
| <b>Minimum Investment Amount</b>    | : ₹5000 and in multiples of ₹ 1 thereafter<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter<br><b>SIP:</b> For any date / monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter<br><b>STP:</b> For Daily/Weekly/Monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter<br><b>SWP:</b> For monthly frequency – ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency – ₹ 2000 and in multiples of ₹ 1 thereafter |
| <b>Entry Load</b>                   | : Nil   |
| <b>Exit Load</b>                    | : Nil   |
| <b>Benchmark**</b>                  | : CRISIL Medium to Long Duration Debt A-III Index   |
| <b>Plans / Options</b>              | : Regular Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Regular Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option<br>Regular Plan - Growth Option<br><br>Direct Plan - Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Direct Plan - Quarterly Payout of Income Distribution cum Capital Withdrawal Option<br>Direct Plan - Growth Option   |
| <b>Fund Manager</b>                 | : Mr. Avnish Jain / Mr. Kunal Jain  |

<sup>®</sup>Monthend AUM as on 28.03.2024

\*\*Please refer notice cum addendum no.51 dated March 07, 2024 for Change in Benchmark of Open Ended Debt Scheme of Canara Robeco Income Fund

### PERFORMANCE AT A GLANCE

(as on 28th March, 2024)

#### \*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 <sup>#</sup> | CRISIL 10 Year Gilt Index <sup>**</sup> | Scheme  | CRISIL Medium to Long Duration Debt A-III Index <sup>#</sup> | CRISIL 10 Year Gilt Index <sup>**</sup> |
| Last 1 Year     | 6.44        | 8.00   | 8.55                                    | 10641   | 10795  | 10850                                   |
| Last 3 Years    | 4.02        | 5.37   | 4.30                                    | 11253   | 11696  | 11343                                   |
| Last 5 Years    | 5.76        | 7.41   | 6.15                                    | 13236   | 14301  | 13477                                   |
| Since Inception | 7.84        | 7.64   | 6.25                                    | 50826   | 48835  | 36925                                   |

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.

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. ● \*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)

## 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*                    | 27.51         | 27.43                  | 13.81          | 14.09                  | 14.34          | 14.10                  | 11.65           | -                      |
| CANARA ROBECO CONSERVATIVE HYBRID FUND* <sup>^</sup> | 11.84         | 12.46                  | 7.47           | 7.48                   | 8.96           | 9.02                   | 10.08           | 8.88                   |
| 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 ULTRA SHORT TERM FUND                  | 6.52          | 7.61                   | 4.66           | 5.75                   | 4.79           | 5.94                   | 6.80            | 7.43                   |
| CANARA ROBECO CORPORATE BOND FUND                    | 6.55          | 7.54                   | 4.57           | 5.38                   | 5.93           | 6.87                   | 6.98            | 8.29                   |
| CANARA ROBECO GILT FUND                              | 7.69          | 8.64                   | 4.80           | 5.67                   | 6.45           | 7.20                   | 8.28            | 8.49                   |
| 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 SHORT DURATION FUND <sup>^</sup>       | 6.61          | 7.54                   | 4.50           | 5.42                   | 5.74           | 6.59                   | 6.69            | 7.76                   |
| CANARA ROBECO BANKING AND PSU DEBT FUND              | 6.79          | 7.48                   | N.A            | -                      | N.A            | -                      | 6.07            | 6.84                   |

## 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
- <sup>^</sup>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.

## 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       | 7.20          | 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 herein are of Regular plan - Growth Option.
- Past performance may or may not be sustained in the future.

## SIP RETURNS

(as on 28th March, 2024)

## \*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   | 2590000         | 2400000 | 1800000 | 1200000 | 840000  | 600000 | 360000 | 120000 |
| Market Value   | 6269083         | 5365870 | 3034738 | 1623411 | 1015046 | 676271 | 388147 | 124353 |
| Scheme Returns   | 7.51%           | 7.44%   | 6.63%   | 5.90%   | 5.34%   | 4.75%  | 4.98%  | 6.91%  |
| CRISIL Medium to Long Duration Debt A-III Index <sup>#</sup> | 7.73%           | 7.82%   | 7.74%   | 7.29%   | 6.82%   | 6.19%  | 6.24%  | 8.08%  |
| CRISIL 10 Year Gilt Index <sup>##</sup>                      | 6.20%           | 6.28%   | 6.29%   | 6.02%   | 5.61%   | 5.15%  | 6.03%  | 8.46%  |
| Inception Date   | 19-Sep-02       |         |         |         |         |        |        |        |

- 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 28-March-2024 and are based on XIRR approach.
- The calculations are based on the regular growth plan NAVs. 3. NA : Not Applicable as Benchmark index data not available for the period 4. \*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) 5. Past performance may or may not be sustained in the future. Scheme Benchmark<sup>#</sup>, Additional benchmark<sup>##</sup>

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**Mutual fund investments are subject to market risks, read all scheme related documents carefully.**

## Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd. Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Tel.: 6658 5000 Fax: 6658 5012 / 13. www.canararobeco.com Toll Free No : 1800 209 2726 CIN No : U65990MH1993PLC071003

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