

# 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

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

**BENCHMARK RISKOMETER**  
Benchmark Riskometer is at Low to Moderate Risk  
(CRISIL Liquid Debt A-1 Index)

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

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

**Treasury Bills**

Treasury bills or T-bills are short-term instruments used by the government to raise funds from the financial markets and have maturity periods of 91 days, 182 days or 364 days. Generally, these funds invest in 91-day T-bills.

**Certificate of Deposit**

A money market instrument issued by specified banks and financial institutions to individuals, companies and other entities. Certificates of deposit have fixed maturities, ranging from a few months to several years.

**Commercial Paper**

Commercial paper is a short-term paper and can be issued by companies, primary dealers and financial institutions and have maturity periods range from seven days to a year.

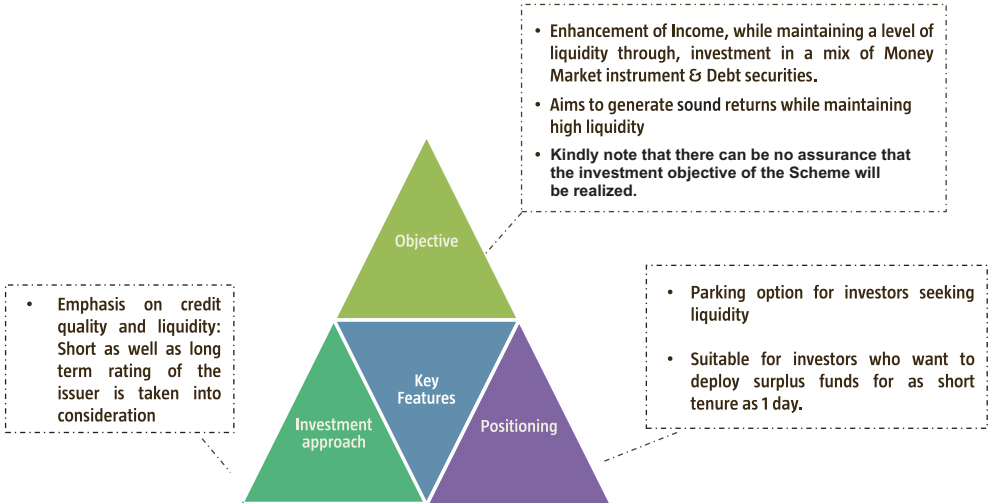
**Tri-party repos / repo transactions**

Tri-party repos / repo transactions is an overnight loan taken by banks to ensure adequate liquidity. Participants in the tri-party repos / repo transactions market include banks and primary dealers.

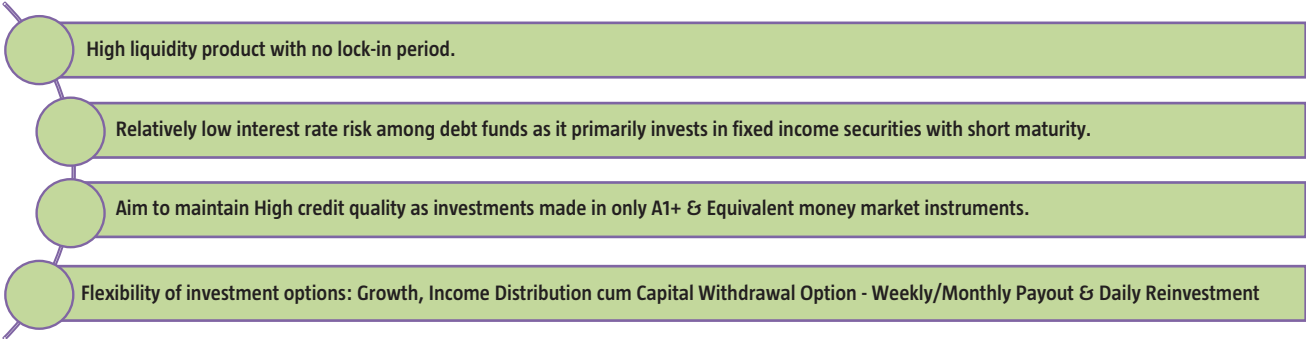
**Non-Convertible Debentures**

A non-convertible debenture is a debt of a fixed period offered by companies who want to raise money for working capital or to meet capital requirements for growth.

## Canara Robeco Liquid Fund - About the Fund



Benefits of Investing in Canara Robeco Liquid Fund



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 29th February, 2024)

Asset Allocation

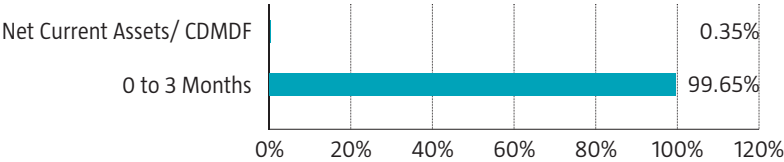


Portfolio Characteristics (as on 29th February, 2024)

Rating Profile



Maturity Profile (as on 29th February, 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 (₹)*	: 3,648.76 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 29.02.2024

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 1Year T-Bill Index <sup>##</sup>	Scheme	CRISIL Liquid Debt A-I Index <sup>#</sup>	CRISIL 1Year T-Bill Index <sup>##</sup>
Last 1 Year	7.21	7.25	7.36	10723	10727	10738
Last 3 Years	5.27	5.41	5.06	11671	11717	11600
Last 5 Years	5.03	5.27	5.52	12786	12933	13088
Since Inception	6.96	6.79	6.27	28619	27938	25881
Last 7 Days	7.20	7.44	7.62	10014	10014	10015
Last 15 Days	7.61	7.70	7.75	10031	10032	10032
Last 30 Days	7.40	7.48	7.13	10061	10061	10059

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.

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	7.21	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 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 GILT FUND	8.21	9.23	4.76	5.73	6.51	7.32	8.28	-

- Note:
- a. Mr. Kunal Jain manages 5 open-ended schemes of Canara Robeco Mutual Fund .
  - b. Period for which scheme’s performance has been provided is computed basis last day of the month-end preceding the date of advertisement
  - c. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
  - d. 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*	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:
- a. Mr. Avnish Jain manages 11 open-ended schemes of Canara Robeco Mutual Fund .
  - b. Period for which scheme’s performance has been provided is computed basis last day of the month-end preceding the date of advertisement
  - c. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option.
  - d. \*Managing the portfolio only for debt allocation
  - e. ^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.
  - f. Past performance may or may not be sustained in the future.
  - g. -: Corresponding Benchmark values not available
  - h. N.A.- Not Applicable because scheme is in existence for less than 3 year.

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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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