

CANARA ROBECO ELSS TAX SAVER

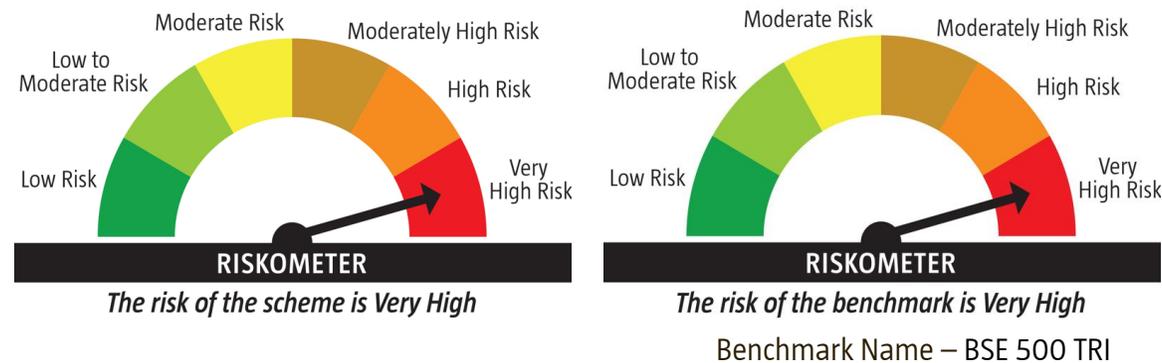
September 2025

Canara Robeco ELSS Tax Saver

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

Note: The Scheme and Benchmark Risk-O-Meters are evaluated on a monthly basis and the above Risk-O-Meters are based on the evaluation of the portfolios for the month ended 30th September'25

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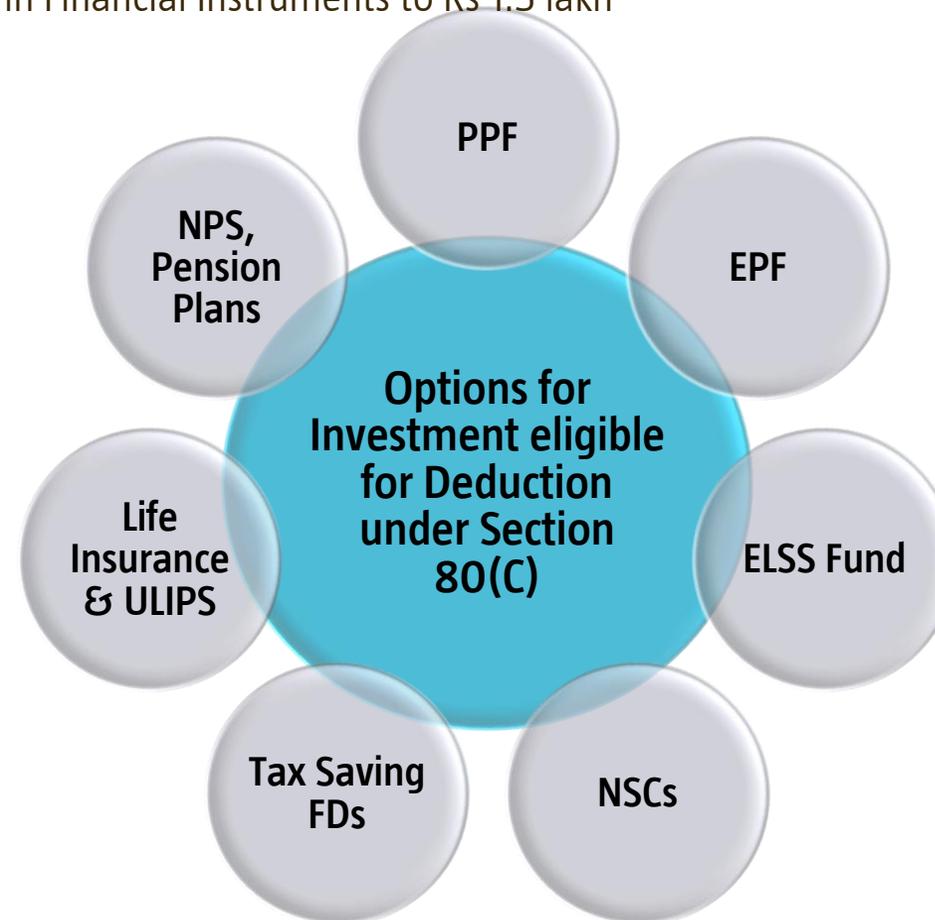
WHAT IS ELSS

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



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



ELSS – ADVANTAGES GALORE

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

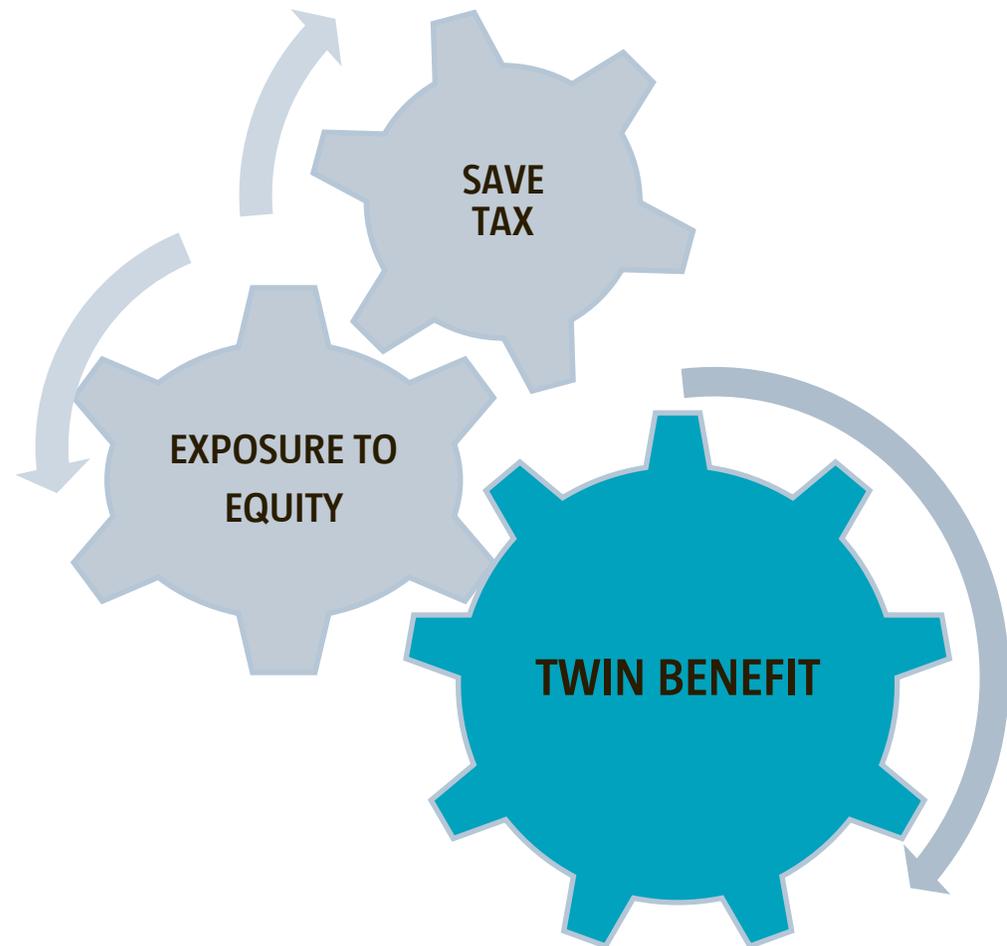
Longer holding period
Compounding effect

Equity Markets Participation

Long Term Investing
Equity Market provides an opportunity to create wealth

**Assuming highest tax bracket i.e. tax rate of 30% which includes total cess of 3%. Information on tax benefits are based on prevailing taxation laws. Kindly Consult your tax advisor for actual tax implication before investment. Assuming the investor falls into the highest tax bracket & income not exceeding Rs. 1 crore.

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

TAX SAVING AVENUES



Potential for capital appreciation

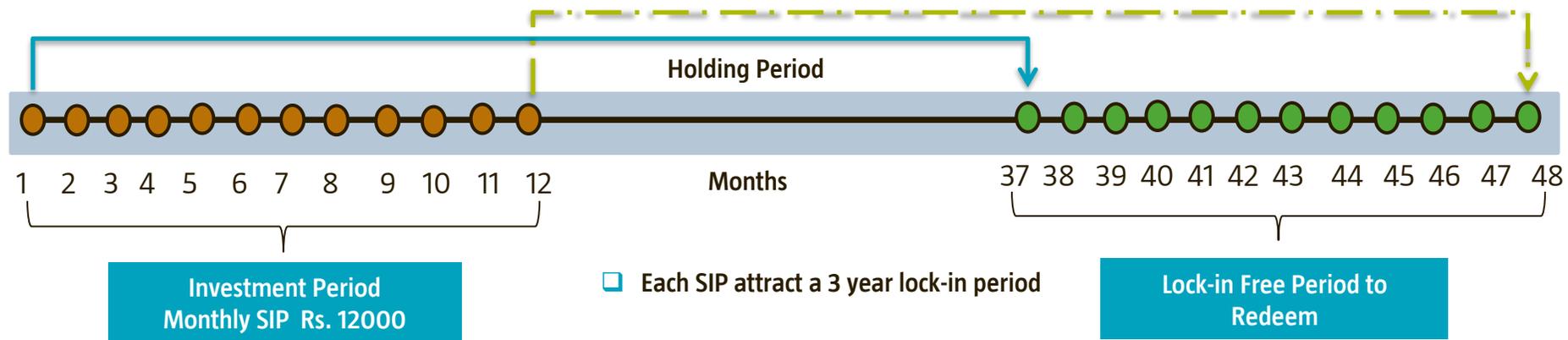
Portfolio has a blend of large, mid & small cap stocks

Emphasizes on quality of the Business & Management of the company

Long term view on performance

TAX SAVING AVENUES

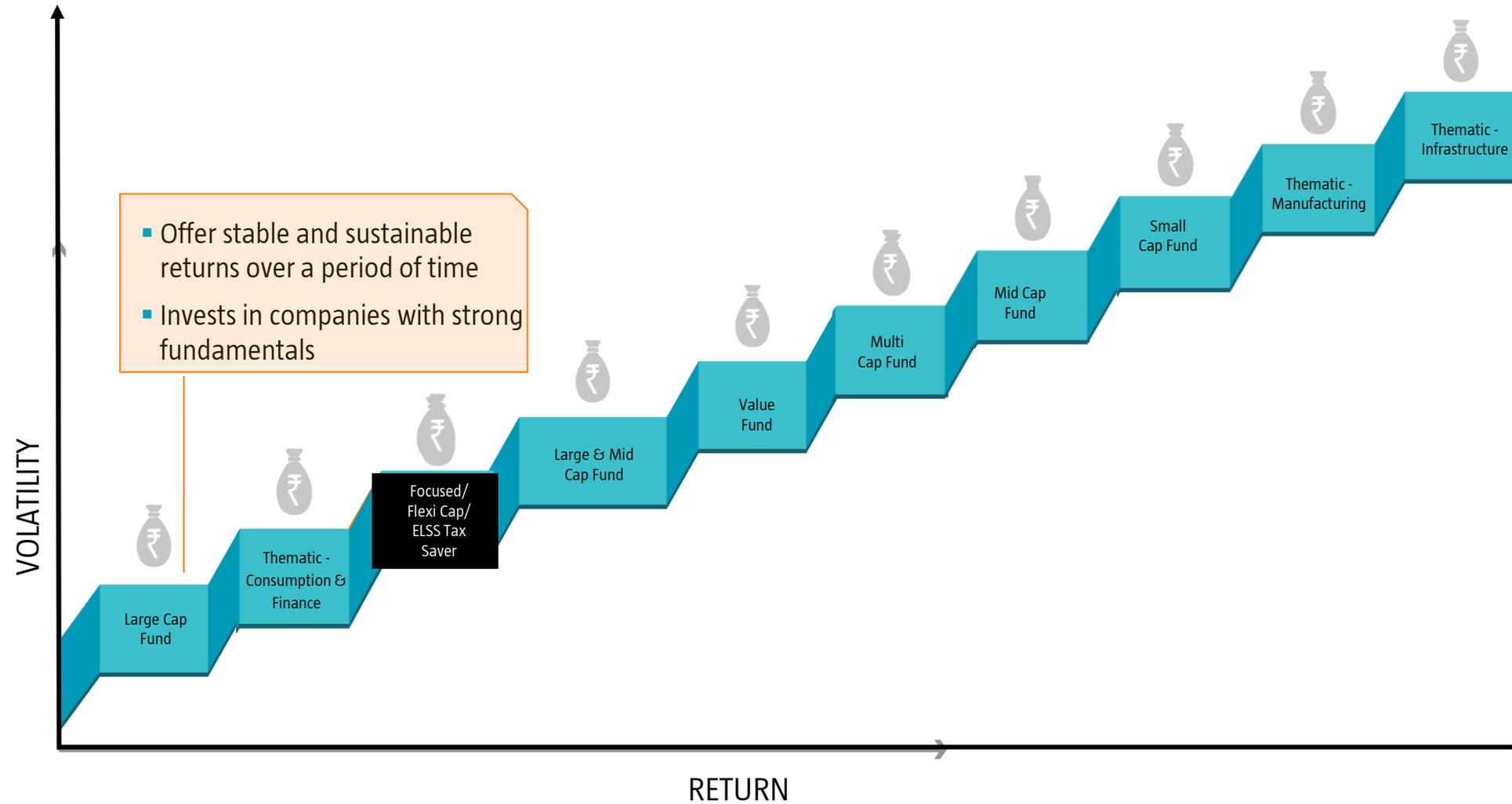
- SIP is a strategy whereby an investor commits to invest a fixed amount at specified intervals



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*

RISK-REWARD MATRIX



INVESTMENT PHILOSOPHY

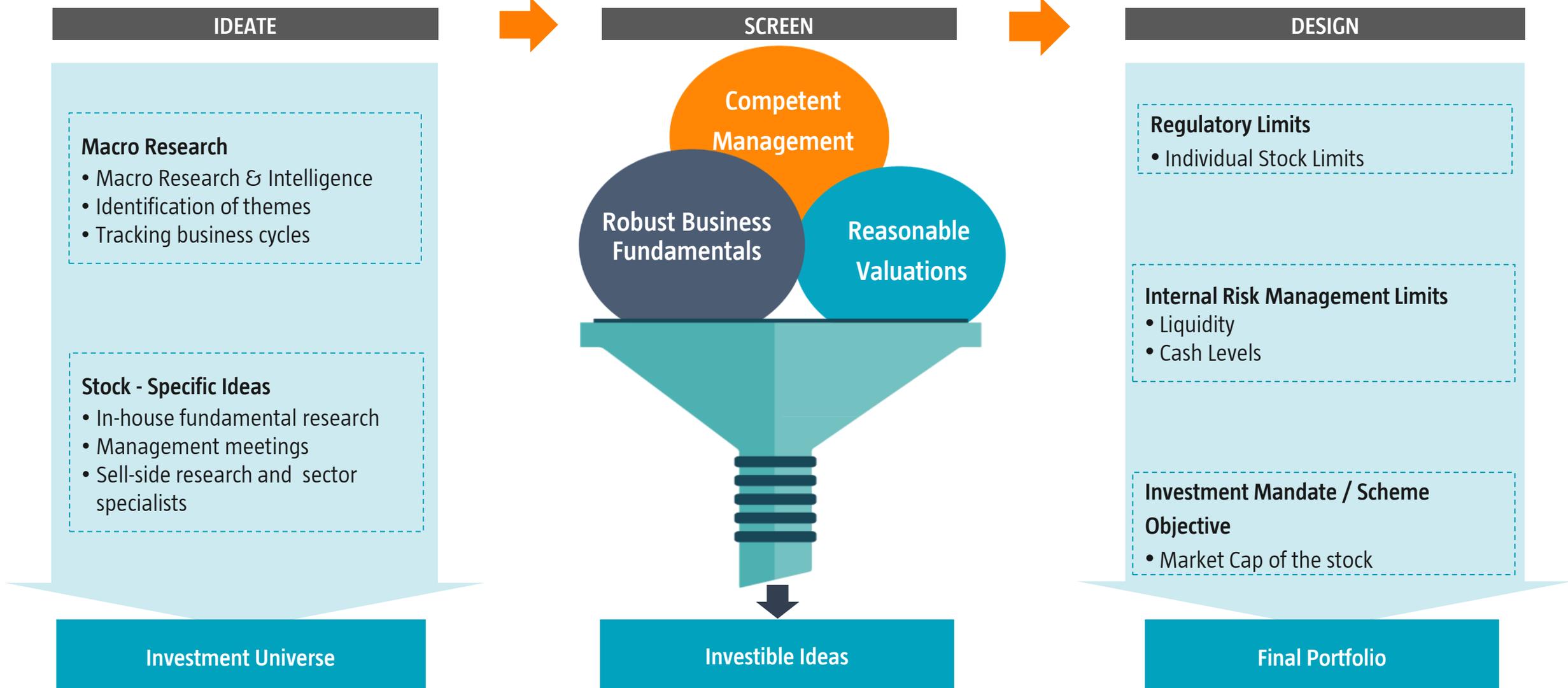
Investment Philosophy

We believe it is companies and not stocks that create wealth

Investment Objective

Invest in robust growth-oriented businesses with competent management at reasonable valuations

INVESTMENT PROCESS



Note: The above is only for general understanding purposes and should not be construed as CRAMC investment policy or process of portfolio construction.

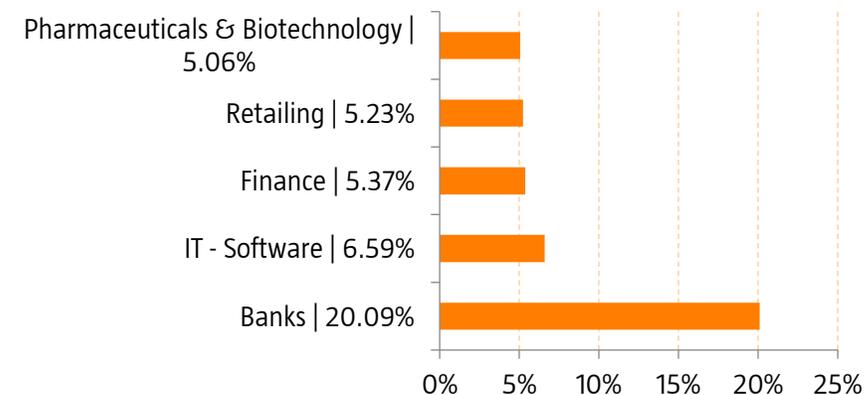
Portfolio Highlights

Top 10 Holdings	Industry Classification	% of Net Assets
HDFC Bank Ltd	Banks	7.70%
ICICI Bank Ltd	Banks	6.68%
Reliance Industries Ltd	Petroleum Products	3.89%
Infosys Ltd	IT - Software	3.67%
Bharti Airtel Ltd	Telecom - Services	3.12%
State Bank of India	Banks	2.97%
Larsen & Toubro Ltd	Construction	2.89%
Bajaj Finance Ltd	Finance	2.64%
Ge Vernova T&D India Ltd	Electrical Equipment	2.45%
Axis Bank Ltd	Banks	2.25%

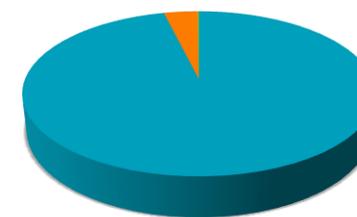
Quant	Values
Total No. of Stocks	67
Top Stock Holding (%)	7.70%
Top 10 Stocks Holding (%)	38.26%
Top 3 Industries (%)	32.05%
Top 5 Industries (%)	42.34%

Data as on 30th September'25

Top 5 Sector break up (% to NAV)



Market Capitalization (%)



■ Equities | 96.5% ■ Money Market Instruments | 3.66% ■ Others | -0.16%

PERFORMANCE AT A GLANCE

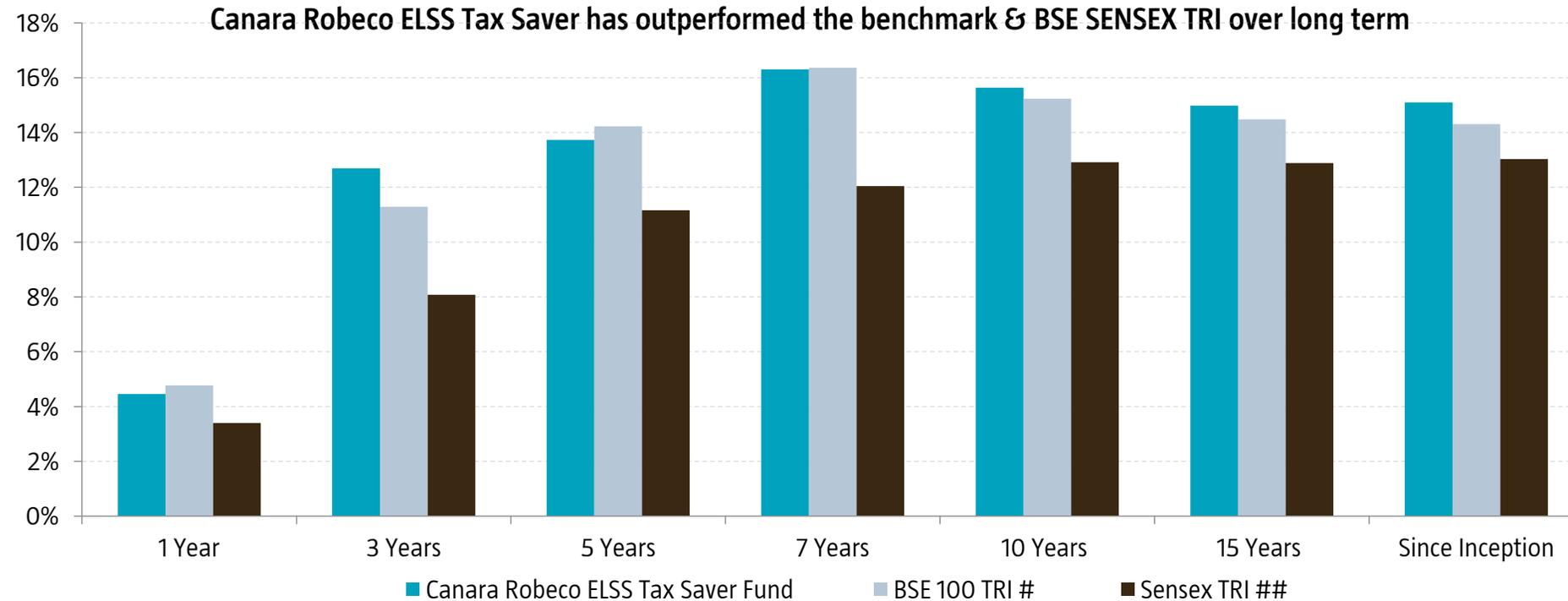
Canara Robeco ELSS Tax Saver: Rs. 917711 on an investment of Rs.10,000 since inception

Period	Returns (%)			Current Value of Standard Investment of Rs.10,000 in the		
	Scheme	BSE 500 TRI #	BSE Sensex TRI ##	Scheme	BSE 500 TRI #	BSE Sensex TRI ##
Last 1 Year	-5.22	-5.50	-3.63	9478	9450	9637
Last 3 Years	14.80	16.12	13.21	15137	15665	14513
Last 5 Years	19.08	20.66	17.50	23958	25584	22407
Since Inception (CAGR)	14.91	-	13.12	917711	-	551009

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 Bhandwaladar is managing the scheme since 01-October-19. . ** 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 BSE SENSEX TRI Index. PRI values from 31 March 1993 to 19 Aug, 1996 and TRI values since 19 Aug, 1996 are considered." Data is as on 30th September'25

#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.

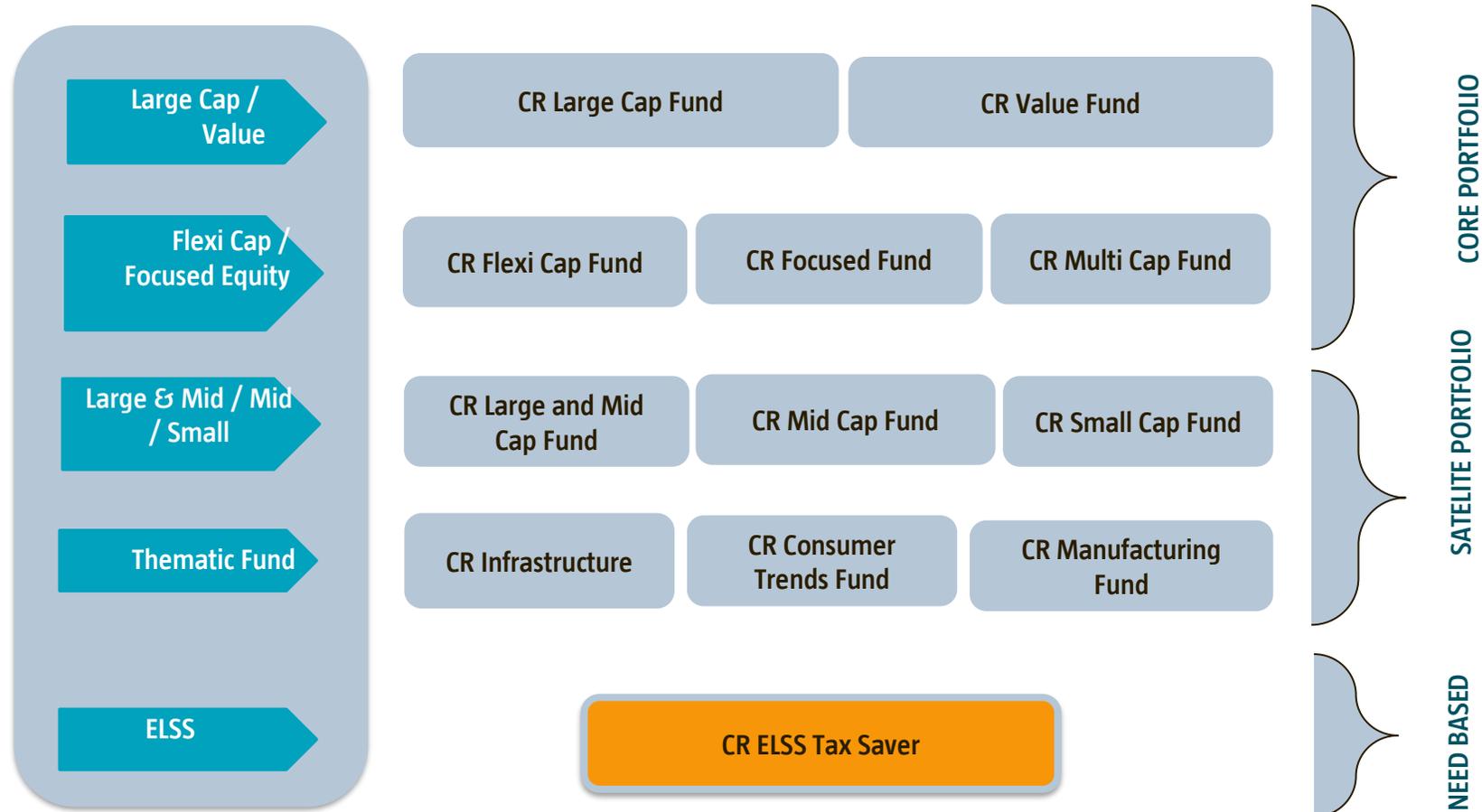
PERFORMANCE AT A GLANCE - SIP



Canara Robeco ELSS Tax Saver	1 Year	3 Years	5 Years	7 Years	10 Years	15 Years	Since Inception
Total Amt invested (INR)	120000	360000	600000	840000	1200000	1800000	2000000
Market Value (INR)	122852	434986	846357	1501283	2722603	6158096	8089855

Investment date is taken to be 1st of the month or subsequent day if 1st is a holiday and investment of Rs.10,000 is taken. Returns are as on 30th September '25 and are CAGR. The calculations are based on the regular growth plan NAVs. **Past performance may or may not be sustained in the future.** Scheme Benchmark#, Additional benchmark##. Inception Date - Growth: February 02, 2009

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 Features

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 / IDCW with payout
Facilities	SIP/ STP/ SWP/ Transfer of IDCW Plan
Fund Size	Rs. 8,799.03 Crs (Month End AUM)
Load Structure	Nil, as lock-in of 3 years is applicable from the date of investment
Benchmark	BSE 500 TRI
Fund Manager	Mr. Vishal Mishra, Mr. Shridatta Bhandwadar

Performance of Fund Managers

CANARA ROBECO ELSS TAX SAVER						
Fund Manager: (1) Mr. Vishal Mishra is managing the scheme since 26-June-21 (2) Mr. Shridatta Bhandwaladar is managing the scheme since 01-October-19.						
Period	Returns (%)			Current Value of Standard Investment of ₹10,000/-		
	Scheme	BSE 500 TRI#	BSE SENSEX TRI##	Scheme	BSE 500 TRI#	BSE SENSEX TRI##
1 Year	-5.21	-5.50	-3.63	9479	9450	9637
3 Years	14.81	16.12	13.21	15138	15665	14513
5 Years	19.08	20.66	17.50	23957	25584	22407
Since Inception	18.40	16.84	15.46	166939	133843	109812

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 of Scheme March 31, 1993. Different plans have a different expense structure.

Performance of Fund Managers

Fund Manager: Mr. Shridatta Bhandwaldar

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Benchmark [#]	Scheme Regular Plan	Scheme Direct Plan	Benchmark [#]	Scheme Regular Plan	Scheme Direct Plan	Benchmark [#]	Scheme Regular Plan	Scheme Direct Plan	Benchmark [#] Regular Plan	Benchmark [#] Direct Plan
Canara Robeco Small Cap Fund	-9.13	-8.04	-8.82	15.93	17.44	22.72	26.80	28.66	28.22	22.37	24.27	21.99	21.99
Canara Robeco Infrastructure	-5.19	-3.98	-15.47	25.47	27.06	30.49	31.78	33.34	36.63	15.01	17.53	-	-
Canara Robeco Consumer Trends Fund	-7.29	-6.12	-4.39	15.23	16.70	15.15	20.85	22.42	19.32	16.05	17.22	12.41	13.55
Canara Robeco Focused Fund	-1.19	0.24	-5.50	17.52	19.27	16.12	-	-	-	17.05	18.89	17.05	18.89
Canara Robeco Large And Mid Cap Fund	-4.00	-3.00	-4.87	16.25	17.49	18.50	20.42	21.77	23.11	17.00	20.17	-	16.12
Canara Robeco Flexicap Fund*	-2.70	-1.60	-5.50	15.67	17.03	16.12	18.54	20.02	20.66	17.32	14.95	16.12	14.26
Canara Robeco ELSS Tax Saver	-5.21	-4.13	-5.50	14.81	16.17	16.12	19.08	20.54	20.66	18.40	15.75	16.84	14.26
Canara Robeco Equity Hybrid Fund	-1.42	-0.30	-0.89	13.83	15.13	13.02	15.58	16.93	15.21	11.57	14.52	-	12.24
Canara Robeco Large Cap Fund	-3.19	-2.06	-4.39	15.46	16.88	15.15	17.89	19.48	19.32	12.84	15.00	12.01	13.55
Canara Robeco Mid Cap Fund	-3.64	-2.38	-7.02	-	-	-	-	-	-	20.52	22.23	21.44	21.44
Canara Robeco Multi Cap Fund	-3.76	-2.44	-5.71	-	-	-	-	-	-	17.92	19.65	17.58	17.58
Canara Robeco Manufacturing Fund	-5.59	-4.41	-4.70	-	-	-	-	-	-	15.42	17.07	14.57	14.57

Note:

a. Mr. Shridatta Bhandwaldar manages 12 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 & Direct plan - Growth Option.

d. Past performance may or may not be sustained in the future.

e. -: Corresponding Benchmark values not available.

f. N.A.- Not Applicable because scheme is in existence for less than 3 years or 5 years respectively.

g. *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 BSE 500 TRI Index. PRI values from 16th Sept 2003 to 1st Aug, 2006 and TRI values since 1st Aug, 2006 are considered.

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.

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