

# CANARA ROBECO INCOME FUND

November 2025

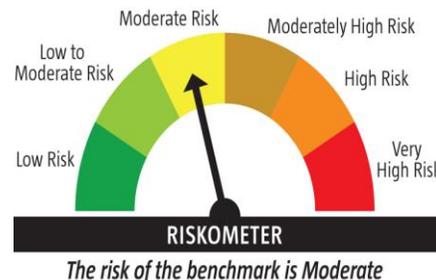
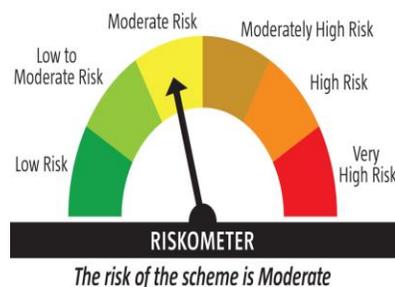
# Canara Robeco Income Fund

## An open ended Medium To Long Duration Fund

**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)



Benchmark Name – CRISIL Medium to Long Duration Debt A-III Index

**POTENTIAL RISK CLASS (PRC) MATRIX\***  
Relatively High Interest Rate Risk and Moderate 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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

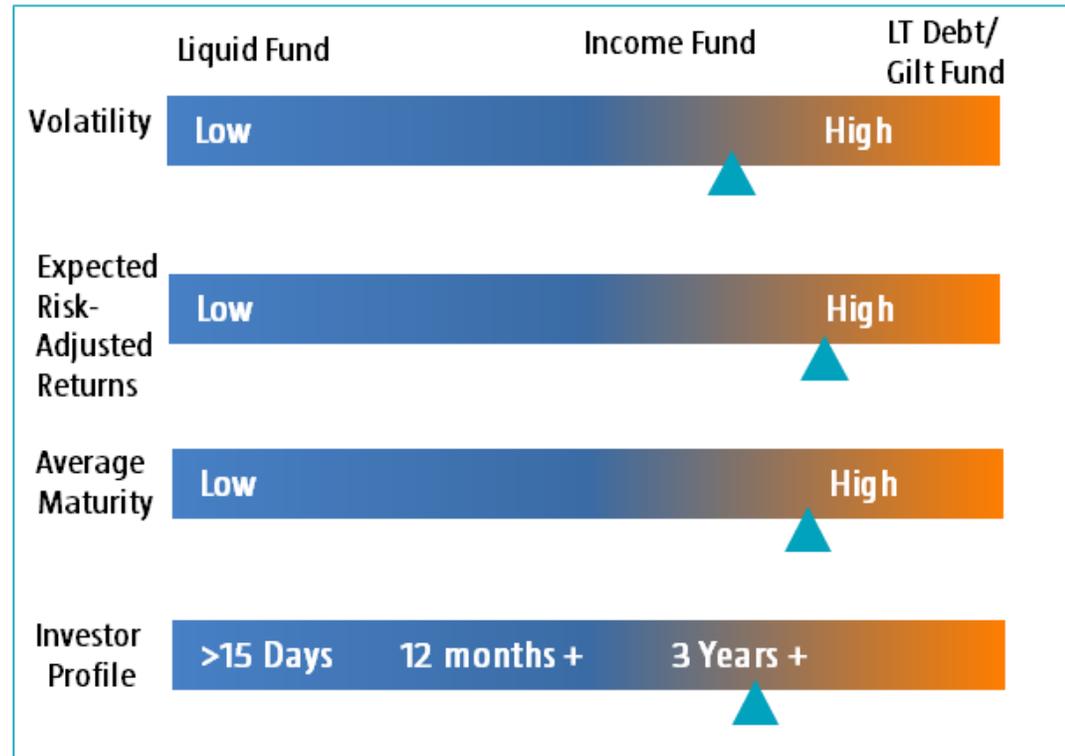
\*Investors should consult their financial advisers if in doubt about whether the product is suitable

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 28th November'25

## WHAT IS INCOME FUND

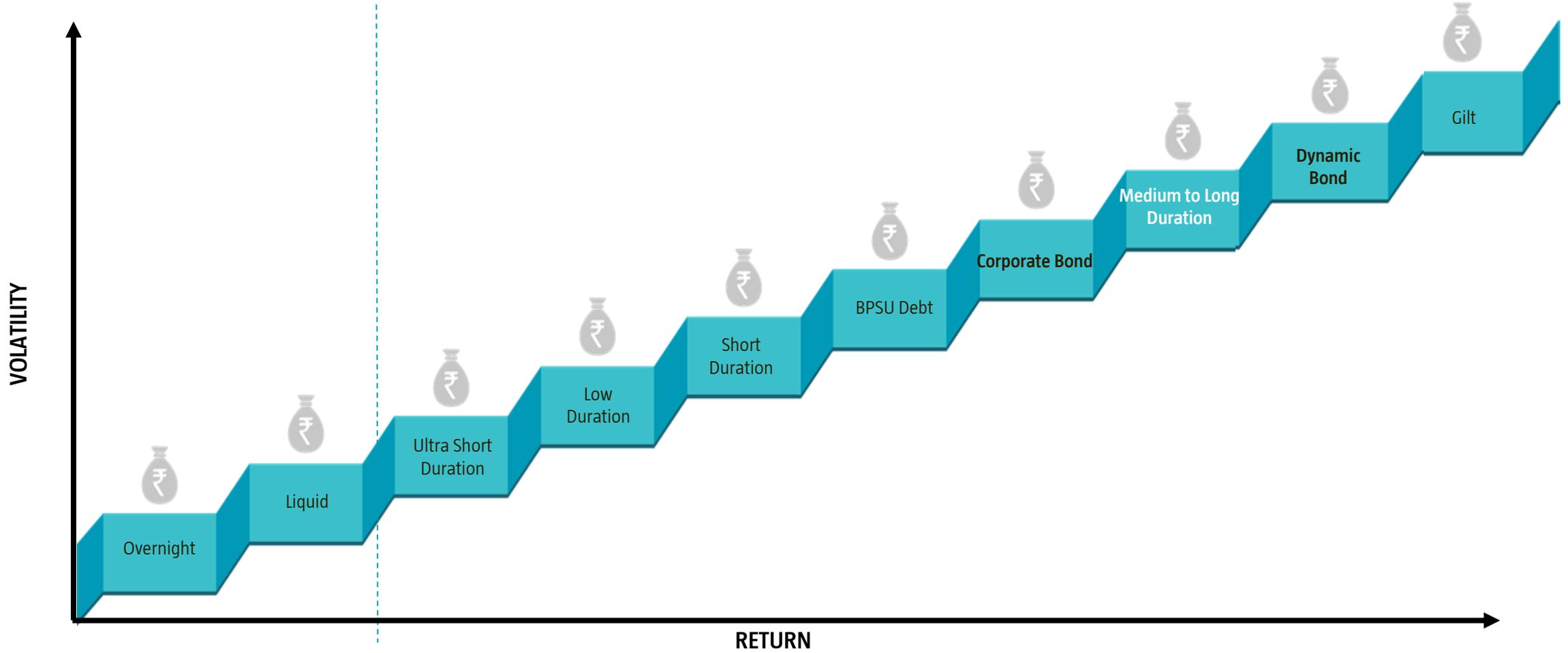
- ❑ An Income Fund aims to earn returns from a combination of accrual interest income and capital appreciation on price appreciation of underlying bond instruments
- ❑ The Fund uses duration in its favour as the fund manager takes a call on the interest rates and the credit quality of the underlying bonds
- ❑ The fund has a duration bucket between 4 and 7 years and hence the fund occupies a mid-segment space between the long duration and the short duration bonds, thereby offering a balance between the long term and the short term bond funds
- ❑ It is suitable for investors with a medium to long time horizon. Investors looking for exposure to bonds in their portfolio and having medium to long term investment horizon should look at this fund

## WHERE IS INCOME FUND POSITIONED



- ❑ Income Funds are more volatile than liquid / overnight funds but less volatile than long duration funds and gilt funds
- ❑ Since most of the portfolio contains corporate and government bonds with a medium to long maturity, it aims to provide higher risk adjusted returns
- ❑ The portfolio is designed in a way to help generate stable returns while bringing down volatility relative to a long term debt fund

RISK-REWARD MATRIX



## CANARA ROBECO INCOME FUND

Canara Robeco Income Fund
<input type="checkbox"/> An Open Ended medium to long duration debt scheme that 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
<input type="checkbox"/> Portfolio is usually a mix of corporate and government bonds held till maturity or with the intention of capital appreciation
<input type="checkbox"/> Aims to generate Alpha through free-style duration management
<input type="checkbox"/> Low exposure to credit risk to maintain high portfolio quality

Instruments	Minimum	Maximum
Debt and Money Market instruments	0%	100%
REITs/ InvITs	0%	10%

# CANARA ROBECO INCOME FUND

## Characteristics

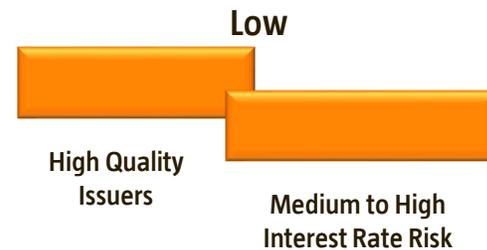
Accrual + Alpha Generation

## Plans & Options

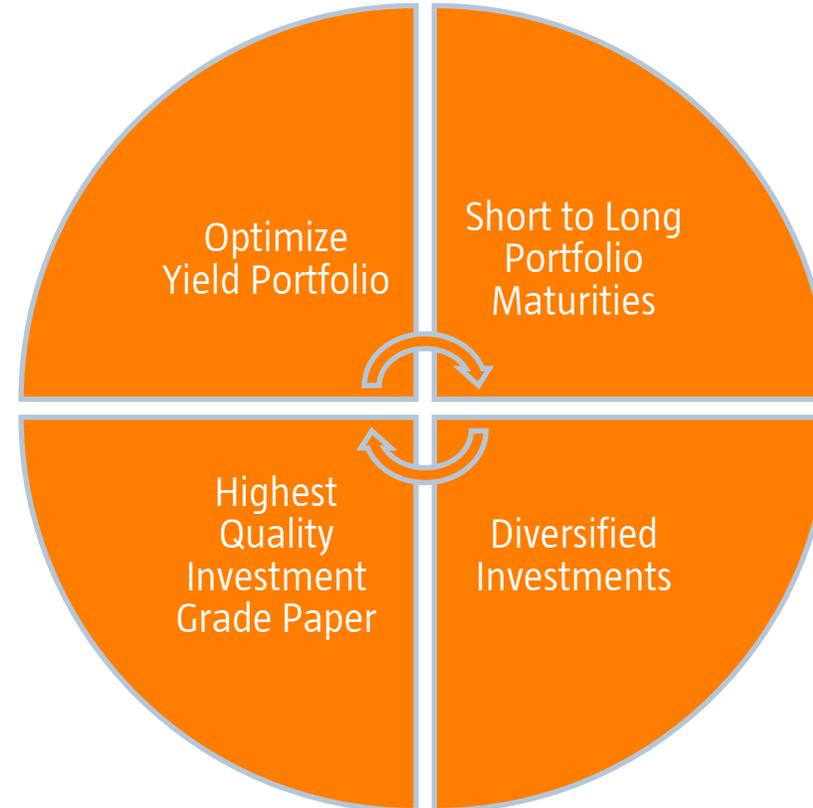
Regular & Direct Plan:

- a) Growth
- b) Dividend
  - Reinvestment Option
  - Payout option

## Risk Profile



## Portfolio



## Features

Open ended dynamic debt scheme that provides an short to medium term investment avenue

Active interest rate risk management

Endeavours to identify mispriced opportunities & capture volatility trends

Free style duration management

Low exposure to credit risk

Fund endeavors to trade on duration to generate alpha by using a proactive strategy of benefitting from interest rate fluctuations under any market condition.

## PORTFOLIO STRATEGY

### Portfolio

- Majority of the portfolio consists of Government Securities and Corporate Bonds

### Returns

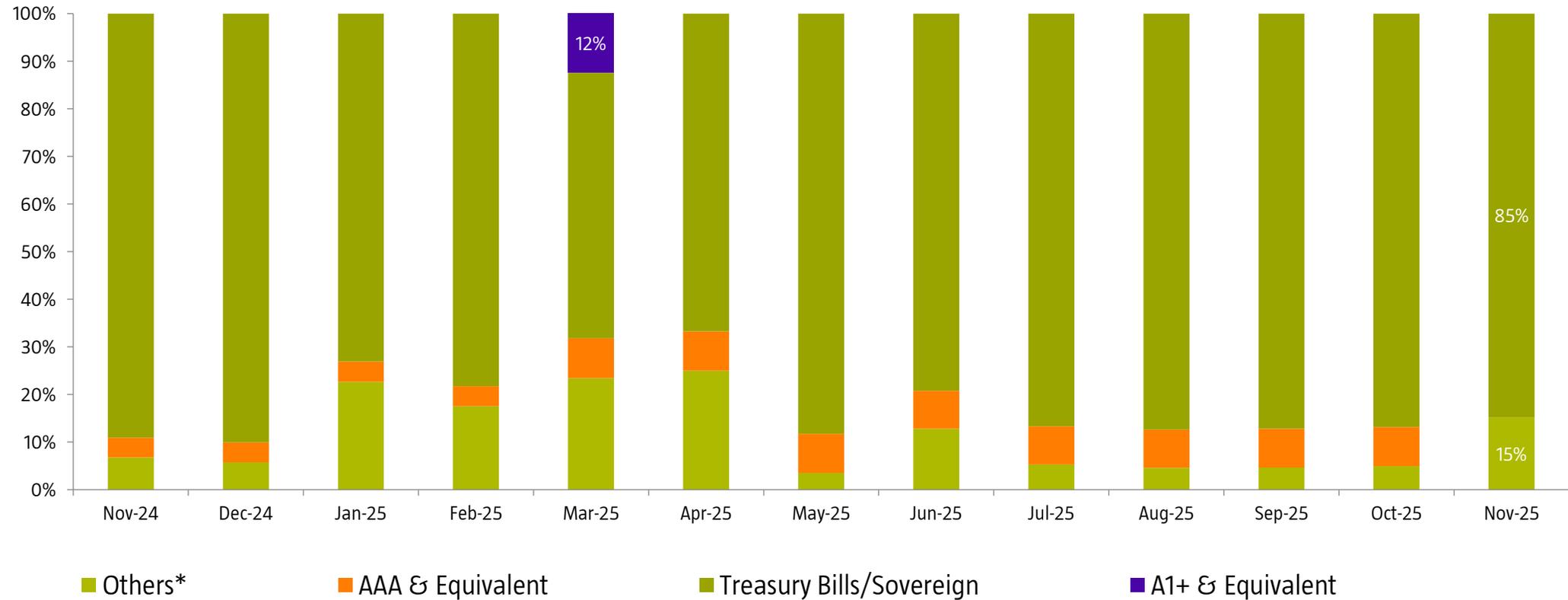
- Focus on High Accrual Income complemented by Alpha Generation

### Credit Quality

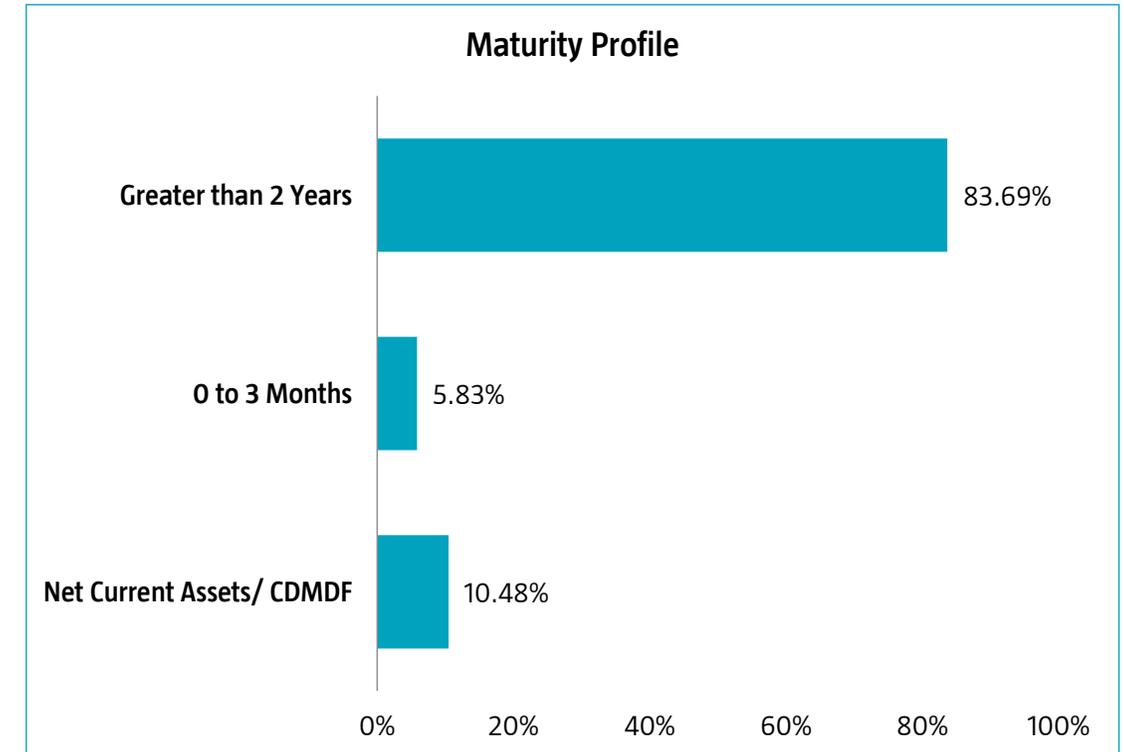
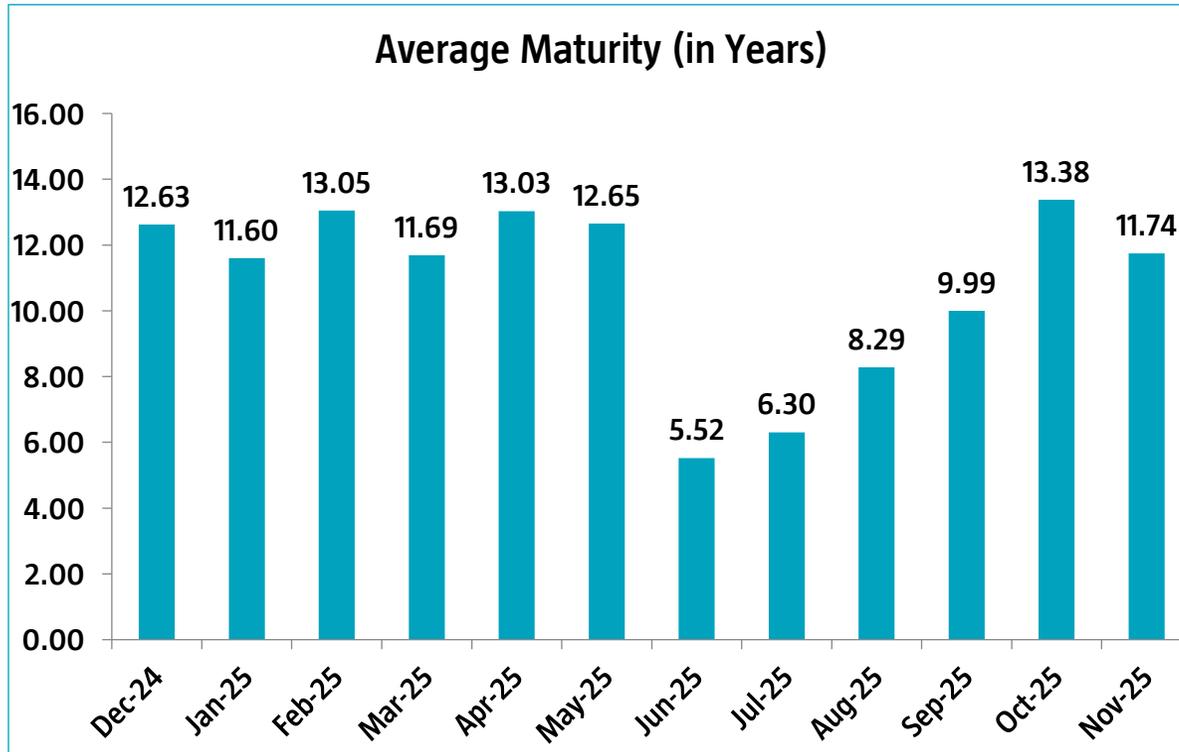
- Low exposure to credit risk to maintain high portfolio quality

# Portfolio Analysis

## Rating Allocation

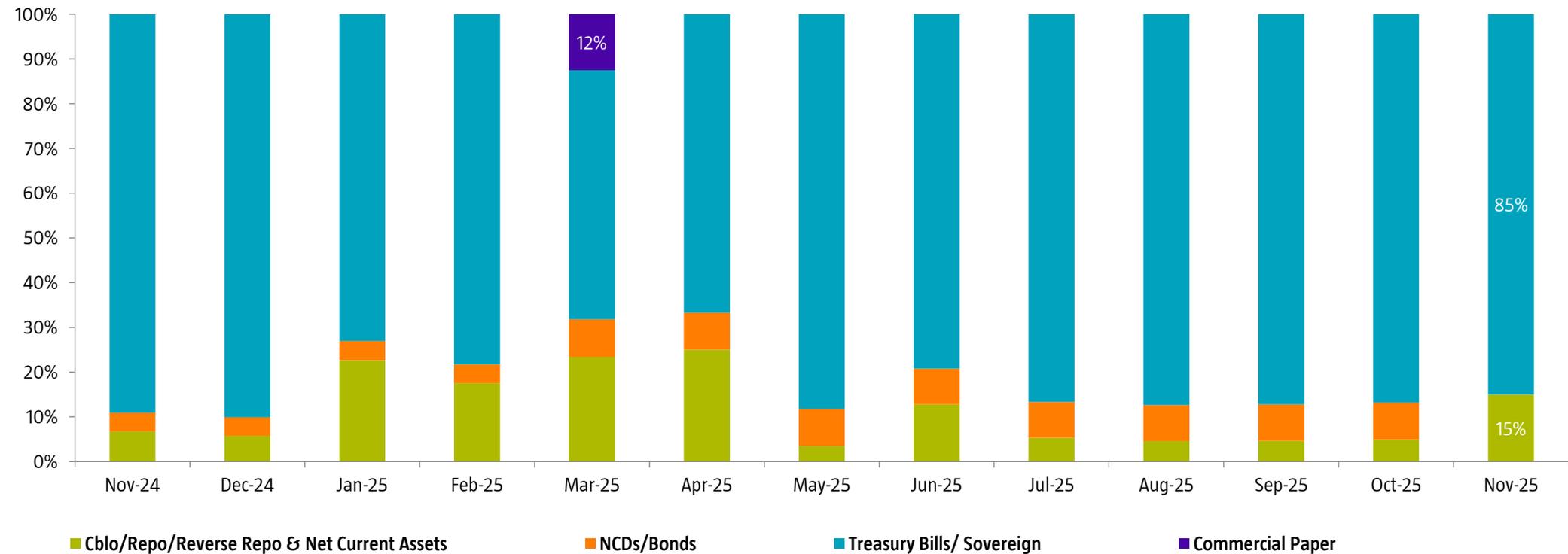


## Portfolio Analysis



# Portfolio Analysis

## Asset Allocation



## WHY INVEST

- ❑ Investment across Debt Instruments –
  - ✓ Longer term debt strategies are best implemented by a portfolio having exposure to different debt instruments with low credit risk
  
- ❑ Quality & Liquidity –
  - ✓ Canara Robeco Income only invests in highly rated debt instruments and has a diversified debt portfolio
  
- ❑ Portfolio construction Process –
  - ✓ Robust & coherent Fixed Income Investment Process

## Fund Summary:

<b>Fund Category</b>	Open ended debt scheme investing in government securities across maturity
<b>Investment Objective</b>	To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.
<b>Inception Date</b>	19-Sep-02
<b>Asset Allocation</b>	Govt. Securities - 80% to 100% Money Market Instruments - 0% to 20%
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / Dividend with weekly & monthly payout & Reinvestment
<b>Facilities</b>	SIP/ STP/ SWP/ Dividend Transfer Facility
<b>Fund Size</b>	Rs. 121.22 Crs (Month End AUM)
<b>Load Structure</b>	Nil
<b>Benchmark</b>	CRISIL Medium to Long Duration Debt A-III Index
<b>Fund Manager</b>	Mr. Avnish Jain, Mr. Kunal Jain

## Performance

### Fund Manager: Mr. Kunal Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark# Regular Plan	Bench-mark# Direct Plan
Canara Robeco Liquid Fund	6.63	6.74	6.51	7.00	7.09	6.96	5.73	5.80	5.79	6.95	6.72	6.80	6.73
Canara Robeco Savings Fund	7.44	7.74	7.46	7.25	7.56	7.47	5.70	5.99	6.08	7.32	7.30	7.24	7.49
Canara Robeco Ultra Short Term Fund	6.62	7.24	7.03	6.57	7.17	7.37	5.17	5.75	6.09	6.79	6.92	7.41	7.22
Canara Robeco Gilt Fund	3.75	4.49	6.68	6.28	7.04	8.02	4.56	5.31	5.83	8.09	7.89	8.44	7.60
Canara Robeco Dynamic Bond Fund	3.77	4.92	7.09	5.69	6.84	7.69	4.12	5.24	5.74	6.73	7.63	7.79	7.86
Canara Robeco Income Fund	4.63	5.79	7.89	5.90	7.10	7.94	4.23	5.42	5.87	7.68	7.68	7.68	7.92

- Note:
- Mr. Kunal Jain manages 7 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 & Direct plan - Growth Option.
  - Past performance may or may not be sustained in the future.
  - Canara Robeco Multi Asset Allocation Fund has not completed 6 months, hence the performance of the said Scheme has not been provided.

# Performance

Fund Manager: Mr. Avnish Jain

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark# Regular Plan	Bench-mark# Direct Plan
Canara Robeco Equity Hybrid Fund*	5.54	6.74	7.67	13.10	14.39	12.48	14.05	15.39	13.87	11.62	14.64	#	12.44
Canara Robeco Conservative Hybrid Fund*	4.77	5.98	7.30	8.00	9.27	8.89	7.76	9.07	7.68	9.91	9.72	8.84	8.98
Canara Robeco Liquid Fund	6.63	6.74	6.51	7.00	7.09	6.96	5.73	5.80	5.79	6.95	6.72	6.80	6.73
Canara Robeco Savings Fund	7.44	7.74	7.46	7.25	7.56	7.47	5.70	5.99	6.08	7.32	7.30	7.24	7.49
Canara Robeco Ultra Short Term Fund	6.62	7.24	7.03	6.57	7.17	7.37	5.17	5.75	6.09	6.79	6.92	7.41	7.22
Canara Robeco Corporate Bond Fund	6.67	7.36	8.24	6.70	7.39	7.71	5.11	5.78	6.01	6.98	7.63	8.25	8.25
Canara Robeco Gilt Fund	3.75	4.49	6.68	6.28	7.04	8.02	4.56	5.31	5.83	8.09	7.89	8.44	7.60
Canara Robeco Dynamic Bond Fund	3.77	4.92	7.09	5.69	6.84	7.69	4.12	5.24	5.74	6.73	7.63	7.79	7.86
Canara Robeco Income Fund	4.63	5.79	7.89	5.90	7.10	7.94	4.23	5.42	5.87	7.68	7.68	7.68	7.92
Canara Robeco Short Duration Fund	7.26	7.92	8.20	6.86	7.51	7.72	5.19	5.83	6.03	6.76	7.26	7.80	7.66
Canara Robeco Banking And Psu Debt Fund	7.17	7.47	7.72	6.96	7.28	7.42	-	-	-	6.71	7.03	7.22	7.22

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 & Direct plan - Growth Option.
- \*Managing the portfolio only for debt allocation.
- 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 5 years.

# Disclaimer

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