

# CANARA ROBECO SAVINGS FUND

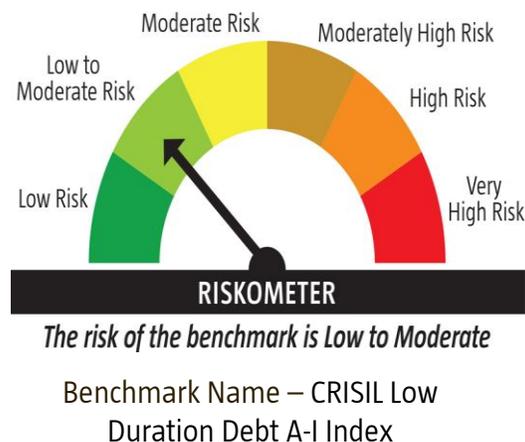
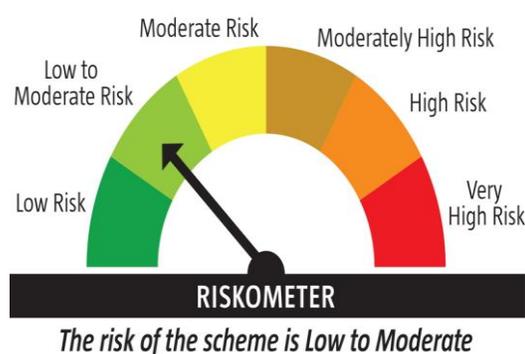
December 2025

# Canara Robeco Savings Fund

## An Open Ended Low Duration Debt Scheme

**This product is suitable for investors who are seeking\***

- Income / capital appreciation over short term
- Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years



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

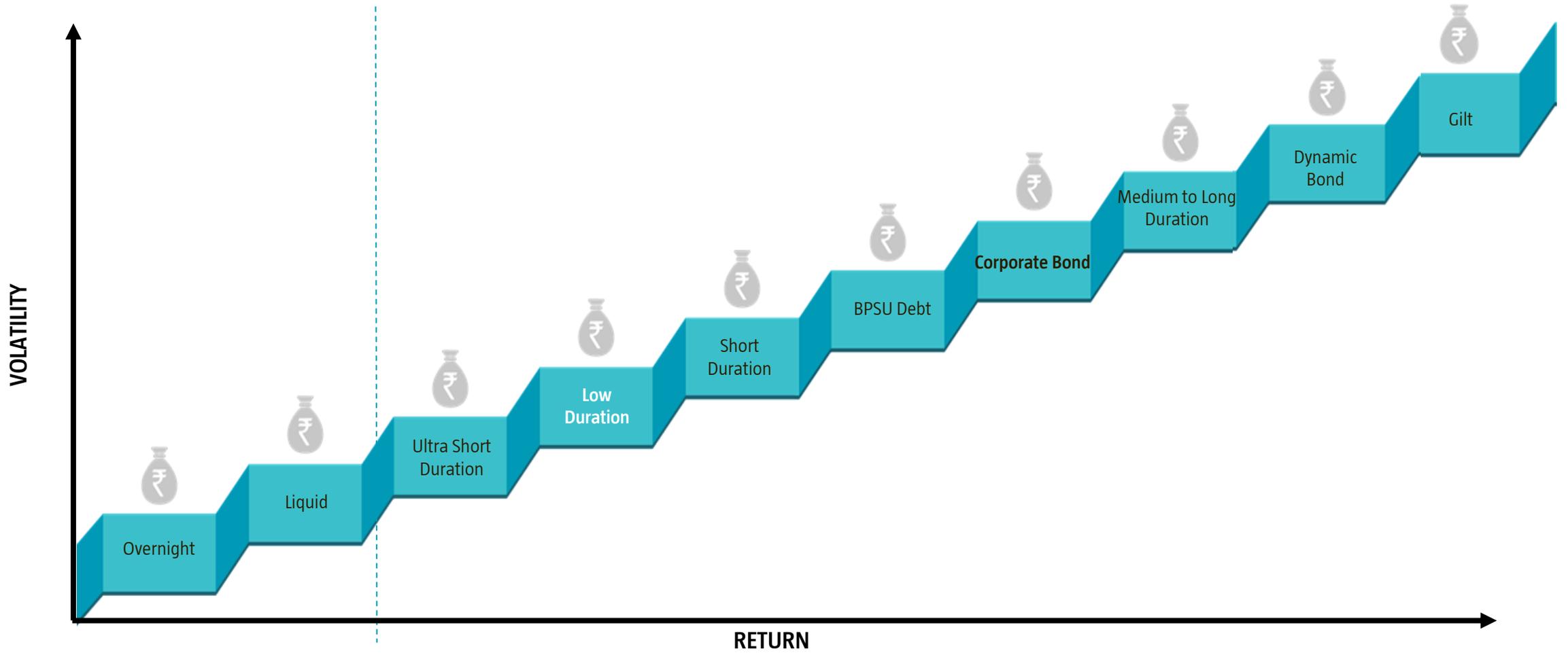
*\*Investors should consult their financial advisers if in doubt about whether the product is suitable*

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 31st December'25

## INVESTMENT APPROACH

- ❑ A low duration debt fund that seeks to generate income by investing in a portfolio of short term debt and money market instruments
- ❑ The weighted average portfolio duration is endeavoured to be between 6 months to 12 months
- ❑ The fund manager takes an active view of the interest rate movement by keeping a close watch on various domestic as well as global macroeconomic parameters
- ❑ The portfolio's primarily focuses on accrual income while additionally has the possibility to benefit from capital gains in case of a decreasing interest rate scenario
- ❑ The fund is ideal for Investors with short to medium term horizon

RISK-REWARD MATRIX



## KEY FEATURES



An low duration debt fund that seeks to generate income by investing in portfolio of short term debt & money market instruments



Weighted average portfolio duration is endeavoured to be between 6 months to 1 year



An active view of interest rates is taken by keeping a close watch on various domestic & global macroeconomic factors

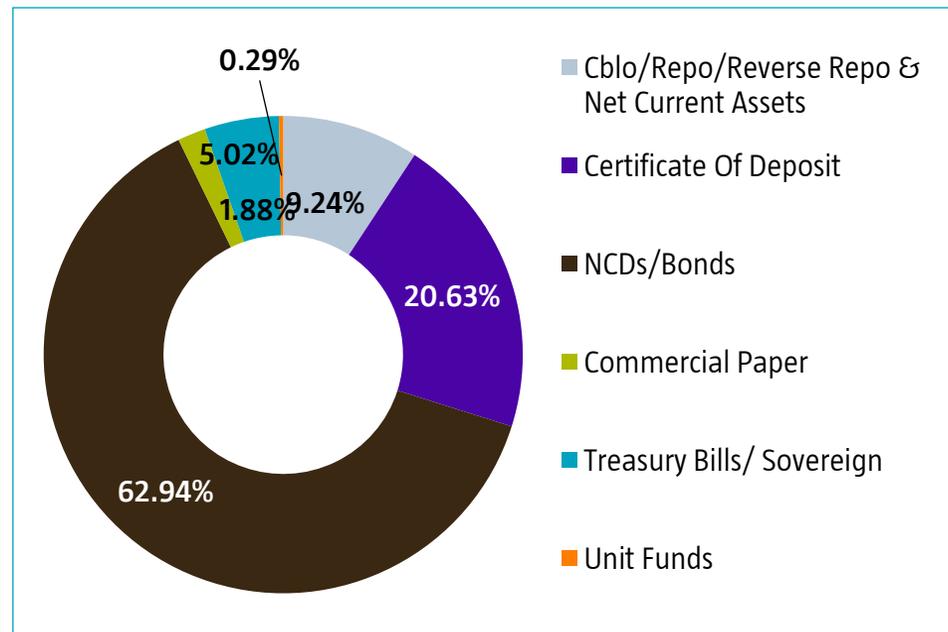


Portfolio's primary focus is on accrual income while having a possibility to generate capital appreciation if interest rates soften

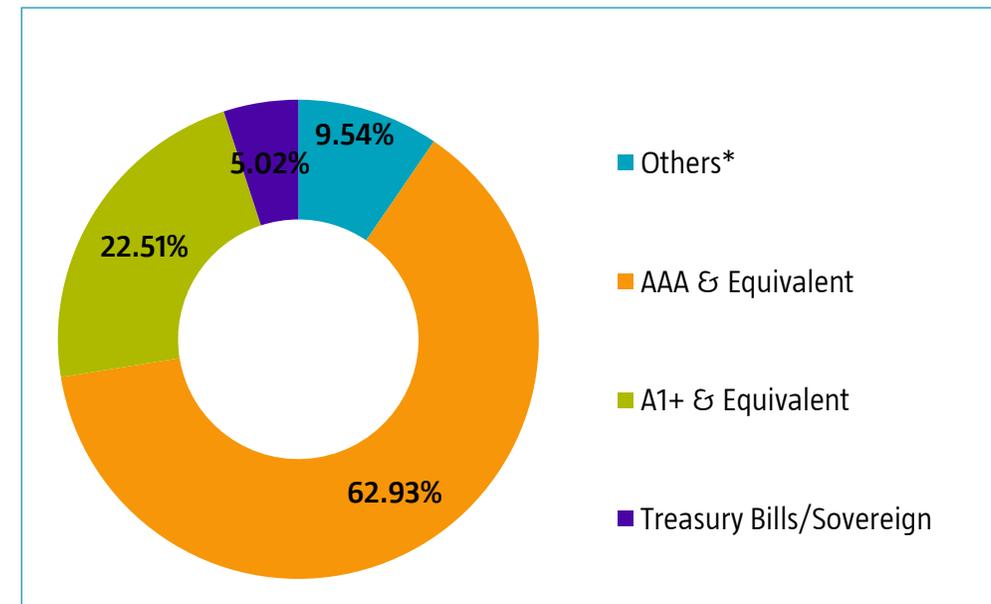


# Portfolio Analysis

## Asset Allocation



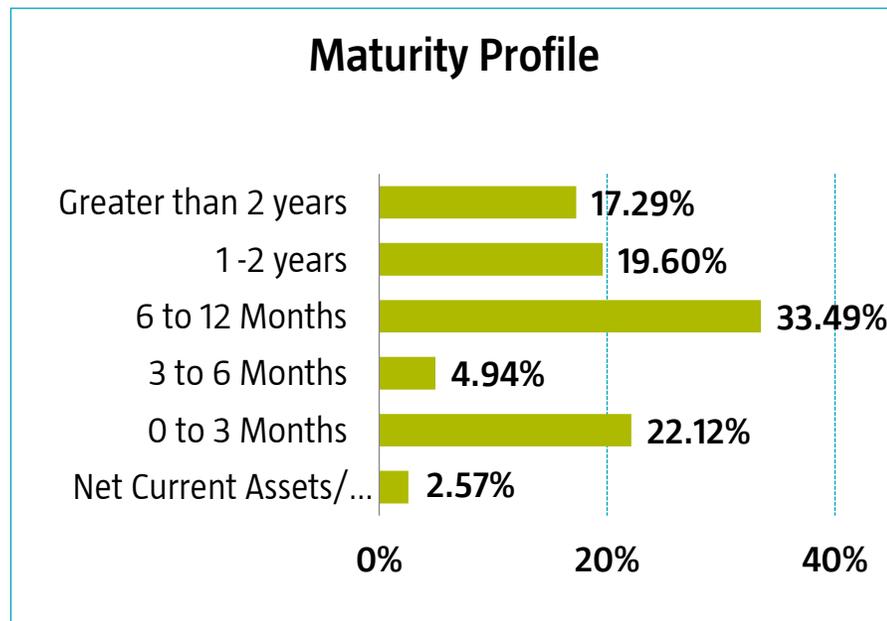
## Rating Allocation



Note - Others\* (Includes Equity & Equity Related Instruments, Cblo/Repo/Reverse Repo & Net Current Assets, Unit Funds, Mutual Funds and other non - rated instruments)

# Portfolio Analysis

## Maturity Profile



- ✓ Residual Maturity – 1.04 Years
- ✓ Modified Duration – 0.92 Years
- ✓ Yield To Maturity (YTM) – 6.58%

## Fund Summary:

|                             |  |
|-----------------------------|--|
| <b>Fund Category</b>        | Open ended low duration debt scheme  |
| <b>Investment Objective</b> | To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized. |
| <b>Inception Date</b>       | 4-Mar-05   |
| <b>Asset Allocation</b>     | <input type="checkbox"/> Money Market Instruments: 0% -100%<br><input type="checkbox"/> ReITs / InvITs: 0% - 10%   |
| <b>Plans/Options</b>        | Regular & Direct Plan:<br>Options: Growth / IDCW (Daily, Weekly, Monthly and Quarterly Payout & Reinvestment)  |
| <b>Facilities</b>           | SIP/ STP/ SWP/ Transfer of IDCW Plan   |
| <b>Fund Size</b>            | Rs. 1,310.40 Crs (Month End AUM)   |
| <b>Load Structure</b>       | Exit Load: Nil   |
| <b>Benchmark</b>            | CRISIL Low Duration Debt A-I Index   |
| <b>Fund Manager</b>         | Mr. Kunal Jain, Mr. Avnish Jain  |

# Performance

Fund Manager: Mr. Kunal Jain

| Scheme Names                                | CAGR (%)            |                    |             |                     |                    |             |                     |                    |             |                     |                    |             |                     |                    |                          |                         |
|---|---------------------|--------------------|-------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|---------------------|--------------------|-------------|---------------------|--------------------|--------------------------|-------------------------|
|   | 6 Months Return     |                    |             | 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* | Scheme Regular Plan | Scheme Direct Plan | Bench-mark* Regular Plan | Bench-mark* Direct Plan |
| Canara Robeco Liquid Fund                   | -                   | -                  | -           | 6.54                | 6.65               | 6.42        | 6.97                | 7.06               | 6.93        | 5.79                | 5.86               | 5.85        | 6.95                | 6.72               | 6.79                     | 6.73                    |
| Canara Robeco Savings Fund                  | -                   | -                  | -           | 7.22                | 7.52               | 7.25        | 7.17                | 7.48               | 7.40        | 5.73                | 6.03               | 6.11        | 7.30                | 7.28               | 7.30                     | 7.47                    |
| Canara Robeco Ultra Short Term Fund         | -                   | -                  | -           | 6.47                | 7.08               | 6.92        | 6.53                | 7.12               | 7.32        | 5.22                | 5.80               | 6.14        | 6.78                | 6.91               | 7.40                     | 7.21                    |
| Canara Robeco Gilt Fund                     | -                   | -                  | -           | 3.63                | 4.38               | 6.43        | 6.26                | 7.02               | 7.98        | 4.57                | 5.31               | 5.76        | 8.08                | 7.87               | 8.43                     | 7.57                    |
| Canara Robeco Dynamic Bond Fund             | -                   | -                  | -           | 3.38                | 4.52               | 6.60        | 5.55                | 6.71               | 7.53        | 4.06                | 5.19               | 5.66        | 6.69                | 7.58               | 7.75                     | 7.81                    |
| Canara Robeco Income Fund                   | -                   | -                  | -           | 4.28                | 5.43               | 7.26        | 5.82                | 7.02               | 7.75        | 4.17                | 5.35               | 5.75        | 7.66                | 7.63               | 7.65                     | 7.85                    |
| Canara Robeco Multi Asset Allocation Fund** | 14.97               | 16.70              | 19.63       | -                   | -                  | -           | -                   | -                  | -           | -                   | -                  | -           | 15.55               | 17.24              | 22.06                    | 22.06                   |

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.
- \*\*Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months and since inception.

Please Refer Notice Cum Addendum No.64 Dated November 28, 2025 For Change In Fund Managers Of Canara Robeco Balanced Advantage Fund, Canara Robeco Multi Asset Allocation Fund & Canara Robeco Overnight Fund (with effect from December 01, 2025).

Data as on 31st December'25

## Performance

Fund Manager: Mr. Avnish Jain^^

| Scheme Names                                | CAGR (%)            |                    |                         |                     |                    |                         |                     |                    |                         |                     |                    |                         |                     |                    |                                      |                                     |
|---|---------------------|--------------------|-------------------------|---------------------|--------------------|-------------------------|---------------------|--------------------|-------------------------|---------------------|--------------------|-------------------------|---------------------|--------------------|--------------------------------------|-------------------------------------|
|   | 6 Months Return     |                    |                         | 1 Year Return       |                    |                         | 3 Years Return      |                    |                         | 5 Years Return      |                    |                         | Since Inception     |                    |                                      |                                     |
|   | Scheme Regular Plan | Scheme Direct Plan | Bench-mark <sup>z</sup> | Scheme Regular Plan | Scheme Direct Plan | Bench-mark <sup>z</sup> | Scheme Regular Plan | Scheme Direct Plan | Bench-mark <sup>z</sup> | Scheme Regular Plan | Scheme Direct Plan | Bench-mark <sup>z</sup> | Scheme Regular Plan | Scheme Direct Plan | Bench-mark <sup>z</sup> Regular Plan | Bench-mark <sup>z</sup> Direct Plan |
| Canara Robeco Equity Hybrid Fund*           | -                   | -                  | -                       | 6.55                | 7.77               | 8.62                    | 13.78               | 15.08              | 13.18                   | 12.89               | 14.21              | 12.72                   | 11.58               | 14.50              | #                                    | 12.34                               |
| Canara Robeco Conservative Hybrid Fund*     | -                   | -                  | -                       | 4.39                | 5.60               | 7.29                    | 8.03                | 9.29               | 8.98                    | 7.31                | 8.61               | 7.40                    | 9.85                | 9.63               | 8.81                                 | 8.93                                |
| Canara Robeco Liquid Fund                   | -                   | -                  | -                       | 6.54                | 6.65               | 6.42                    | 6.97                | 7.06               | 6.93                    | 5.79                | 5.86               | 5.85                    | 6.95                | 6.72               | 6.79                                 | 6.73                                |
| Canara Robeco Savings Fund                  | -                   | -                  | -                       | 7.22                | 7.52               | 7.25                    | 7.17                | 7.48               | 7.40                    | 5.73                | 6.03               | 6.11                    | 7.30                | 7.28               | 7.30                                 | 7.47                                |
| Canara Robeco Ultra Short Term Fund         | -                   | -                  | -                       | 6.47                | 7.08               | 6.92                    | 6.53                | 7.12               | 7.32                    | 5.22                | 5.80               | 6.14                    | 6.78                | 6.91               | 7.40                                 | 7.21                                |
| Canara Robeco Corporate Bond Fund           | -                   | -                  | -                       | 6.12                | 6.81               | 7.92                    | 6.53                | 7.22               | 7.63                    | 5.06                | 5.73               | 6.02                    | 6.93                | 7.58               | 8.21                                 | 8.21                                |
| Canara Robeco Gilt Fund                     | -                   | -                  | -                       | 3.63                | 4.38               | 6.43                    | 6.26                | 7.02               | 7.98                    | 4.57                | 5.31               | 5.76                    | 8.08                | 7.87               | 8.43                                 | 7.57                                |
| Canara Robeco Dynamic Bond Fund             | -                   | -                  | -                       | 3.38                | 4.52               | 6.60                    | 5.55                | 6.71               | 7.53                    | 4.06                | 5.19               | 5.66                    | 6.69                | 7.58               | 7.75                                 | 7.81                                |
| Canara Robeco Income Fund                   | -                   | -                  | -                       | 4.28                | 5.43               | 7.26                    | 5.82                | 7.02               | 7.75                    | 4.17                | 5.35               | 5.75                    | 7.66                | 7.63               | 7.65                                 | 7.85                                |
| Canara Robeco Short Duration Fund           | -                   | -                  | -                       | 6.86                | 7.53               | 7.85                    | 6.76                | 7.40               | 7.60                    | 5.18                | 5.82               | 6.03                    | 6.73                | 7.23               | 7.76                                 | 7.63                                |
| Canara Robeco Banking And Psu Debt Fund     | -                   | -                  | -                       | 6.74                | 7.04               | 7.32                    | 6.86                | 7.18               | 7.28                    | -                   | -                  | -                       | 6.56                | 6.89               | 7.08                                 | 7.08                                |
| Canara Robeco Balanced Advantage Fund       | -                   | -                  | -                       | 4.70                | 6.05               | 8.26                    | -                   | -                  | -                       | -                   | -                  | -                       | 3.37                | 4.83               | 5.39                                 | 5.39                                |
| Canara Robeco Overnight Fund                | -                   | -                  | -                       | 5.73                | 5.74               | 5.81                    | 6.31                | 6.32               | 6.43                    | 5.34                | 5.36               | 5.46                    | 5.03                | 5.05               | 5.12                                 | 5.12                                |
| Canara Robeco Multi Asset Allocation Fund** | 14.97               | 16.70              | 19.63                   | -                   | -                  | -                       | -                   | -                  | -                       | -                   | -                  | -                       | 15.55               | 17.24              | 22.06                                | 22.06                               |

Note:

- Mr. Avnish Jain manages 14 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.
- f -: Corresponding Benchmark values not available.
- N.A.- Not Applicable because scheme is in existence for less than 5 years.
- \*\*Scheme has been in existence for more than six months but less than one year, therefore returns shown above are based on simple annualized growth rate of the scheme for the past 6 months and since inception.

Please Refer Notice Cum Addendum No.64 Dated November 28, 2025 For Change In Fund Managers Of Canara Robeco Balanced Advantage Fund, Canara Robeco Multi Asset Allocation Fund & Canara Robeco Overnight Fund (with effect from December 01, 2025).

Data as on 31st December'25

# 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.**