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# CANARA ROBECO EQUITY TAX SAVER FUND

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**MUTUAL**FUNDS *Sahi Hai*

APRIL 2021

**Investing in Canara Robeco  
Equity Tax Saver is like having twins.  
You get a dual advantage.**

## Canara Robeco Equity Tax Saver

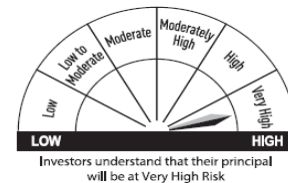
— Open Ended Equity Linked Tax Saving Scheme —



**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*



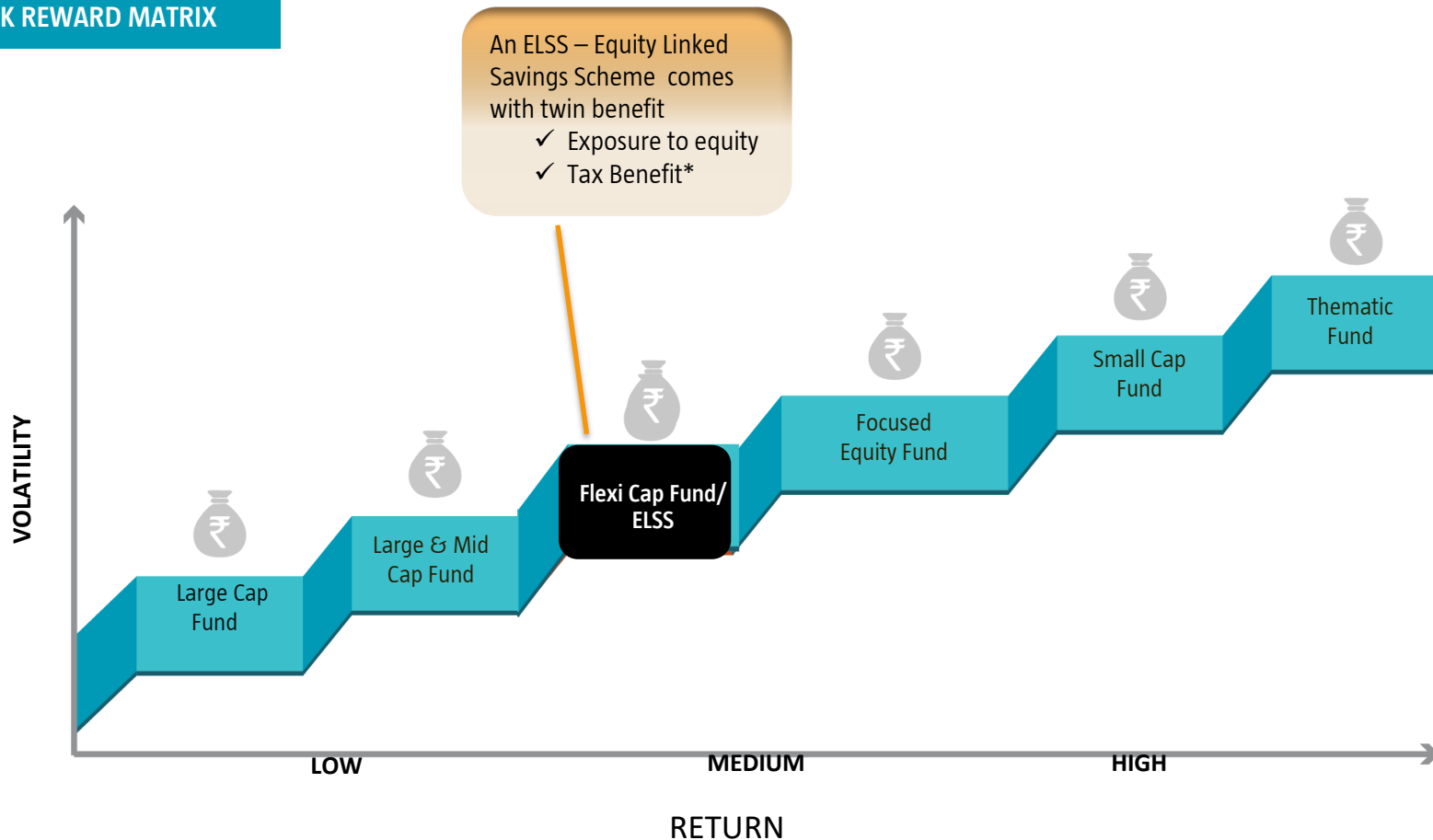
- ❑ **ELSS- An introduction**
  - ✓ What is an ELSS
  - ✓ Risk-Reward Matrix
  - ✓ Tax Saving Avenues
  - ✓ Equities: Opportunity for Long term Wealth Creation
  - ✓ ELSS – Advantages galore
  
- ❑ **Canara Robeco Equity Tax Saver**
  - ✓ Key highlights
  - ✓ Investment Strategy
  - ✓ Staggered approach of investing
  - ✓ Portfolio
  - ✓ Performance
  
- ❑ **Product Positioning**
  
- ❑ **Why Canara Robeco Equity Tax Saver Fund**
  
- ❑ **Fund Facts**

## WHAT IS ELSS

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

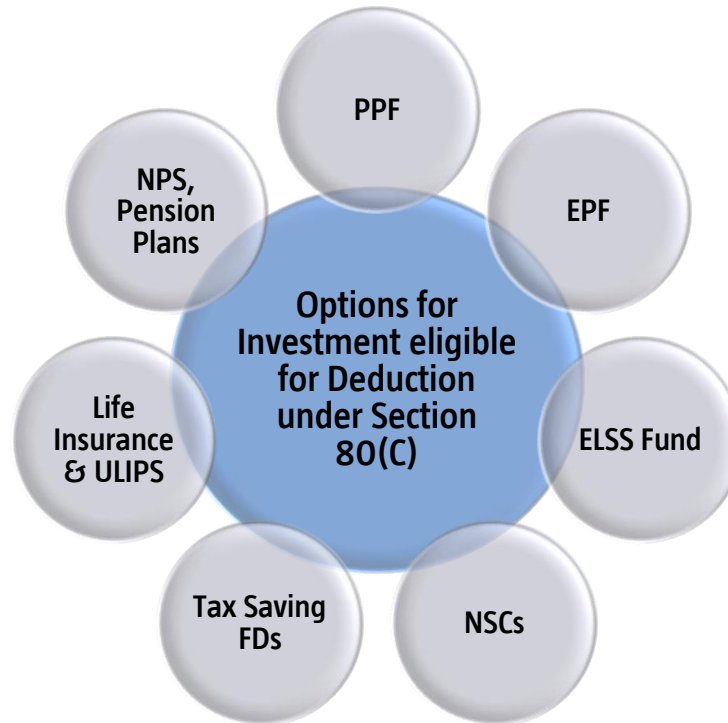


## RISK REWARD MATRIX



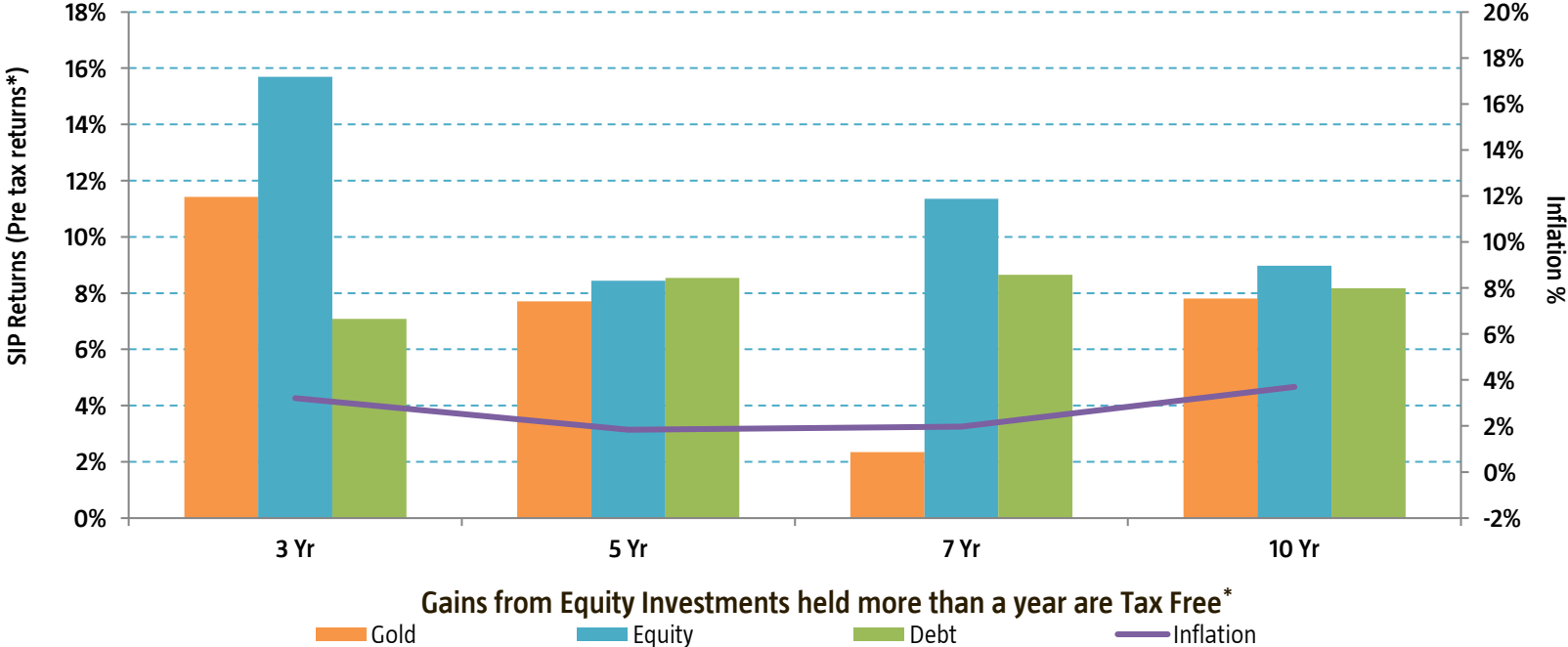
## TAX SAVING AVENUES

- 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



LONG TERM WEALTH CREATION - EQUITIES

Equity generates positive inflation adjusted returns



Source: Bloomberg, RBI. Returns are calculated on CAGR basis. Data as on Dec 31 2019. Inflation data as on December 31, 2019. Equity: S&P BSE Sensex, Debt: CRISIL Composite Bond Fund index. \*Subject to current Tax laws. For personal tax implication investors are requested to consult their tax advisors before investing.

## 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

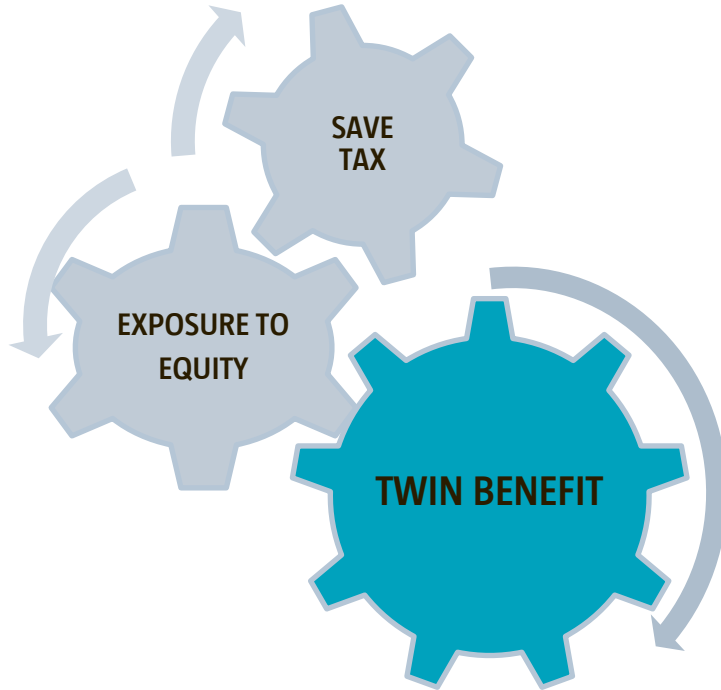
Longer holding period  
Compounding effect

### Equity Markets Participation

Long Term Investing  
Equity Market provides an opportunity to create wealth



## CANARA ROBECO EQUITY 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

## INVESTMENT STRATEGY



Potential for capital appreciation

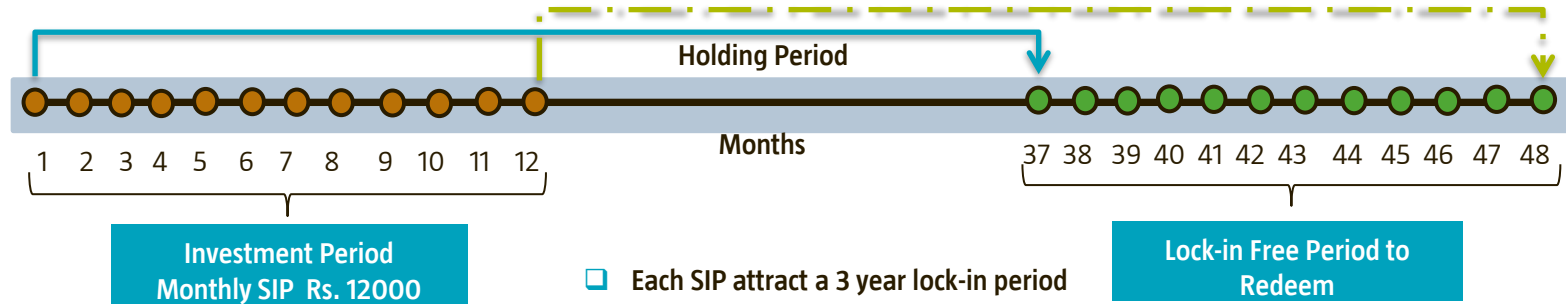
Portfolio has a blend of large, mid & small cap stocks

Emphasizes on quality of the Business & Management of the company

Long term view on performance

## CANARA ROBECO EQUITY TAX SAVER – SIP APPROACH

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

**Factors:**

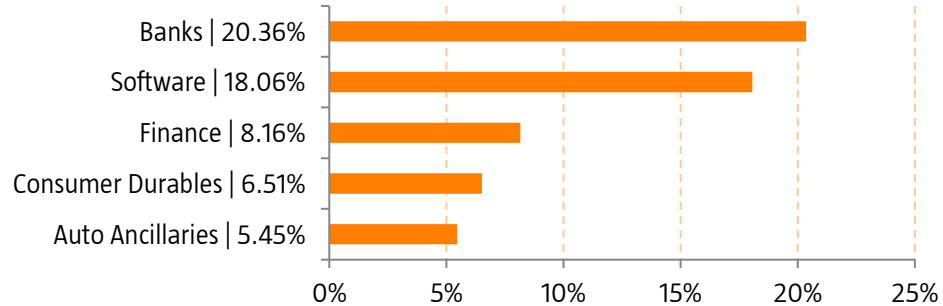
- *Law of Averaging – Rupee Cost Averaging at its best*
- *Small Ticket Sizes - do not impact the wallet*
- *Focus on consistent & long term investments – benefiting from market volatility*
- *Imparts Discipline towards investing - most needed quality for a long term investor*

## PORTFOLIO SNAPSHOT

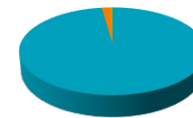
Top 10 Holdings	Industry Classification	% of Net Assets
Infosys Ltd	Software	9.05%
ICICI Bank Ltd	Banks	7.36%
HDFC Bank Ltd	Banks	5.30%
Larsen & Toubro Ltd	Construction Project	4.46%
Tata Steel Ltd	Ferrous Metals	4.35%
Tata Consultancy Services Ltd	Software	4.29%
Bajaj Finance Ltd	Finance	3.53%
Axis Bank Ltd	Banks	3.25%
State Bank of India	Banks	2.72%
Asian Paints Ltd	Consumer Non Durables	2.24%

- ❑ A concentrated portfolio with 51 stocks
- ❑ Top 3 sectors: 46.58%
- ❑ Top 5 Sectors: 58.54%
- ❑ Top 10 Stocks: 46.55%

## Top 5 Sector break up (% to NAV)



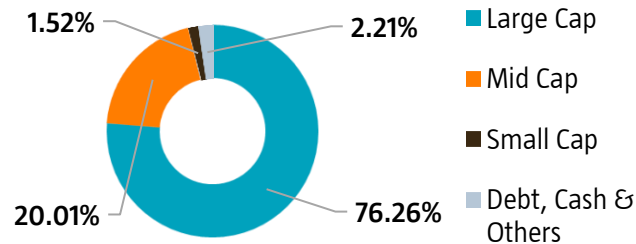
## Asset Allocation



■ Equities | 97.79%   ■ Money Market Instruments | 1.85%   ■ Others | 0.36%

## PORTFOLIO SNAPSHOT

## Market Capitalisation (%)



## Quantitative Information

Criteria	Values
Standard Deviation	22.06
Portfolio Beta	0.89
Portfolio Turnover Ratio	1.27 times
R-Squared	0.89
Sharpe Ratio	0.66

## Investment Style

<b>Growth</b>	Blend	Value
<b>Large Cap</b>	<b>Mid Cap</b>	<b>Small Cap</b>
<b>Diversified</b>	Thematic	Sector

Scheme identifies companies with strong competitive position in good business and having quality management

Fund follows an active investment style supported by in-house research

## PERFORMANCE AT A GLANCE

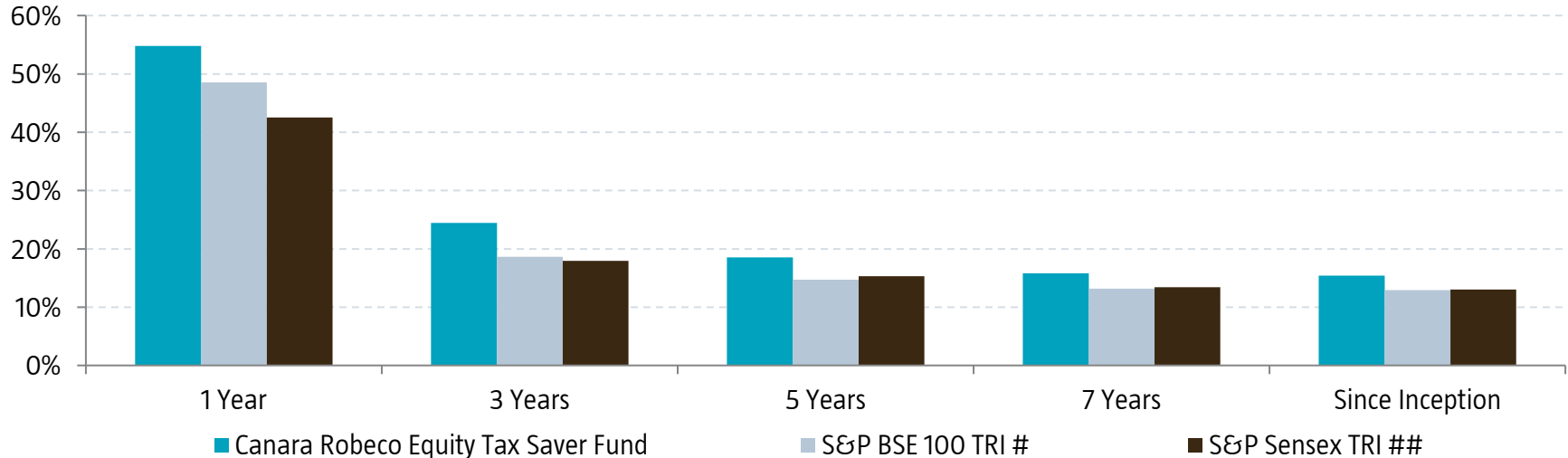
## Canara Robeco Equity Tax Saver Fund: Rs. 4,96,455 on an investment of Rs.10,000 since inception

Period	Returns (%)			Current Value of Standard Investment of Rs.10,000 in the		
	Scheme	S&P BSE 100 TRI #	S&P BSE Sensex TRI ##	Scheme	S&P BSE 100 TRI #	S&P BSE Sensex TRI ##
<b>Last 1 Year</b>	54.85	50.84	46.26	15485	15084	14626
<b>Last 3 Years</b>	15.68	11.36	12.82	15486	13826	14377
<b>Last 5 Years</b>	16.56	14.69	15.15	21534	19863	20260
<b>Since Inception (CAGR)</b>	14.95	12.93	13.08	501077	305026	316591

The past performance may or may not be sustained in the future. Returns are based on dividend 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 - Dividend Option. Ms. Cheenu Gupta is managing the scheme since 12-March-2018. Data is as on 30<sup>th</sup> Apr'21

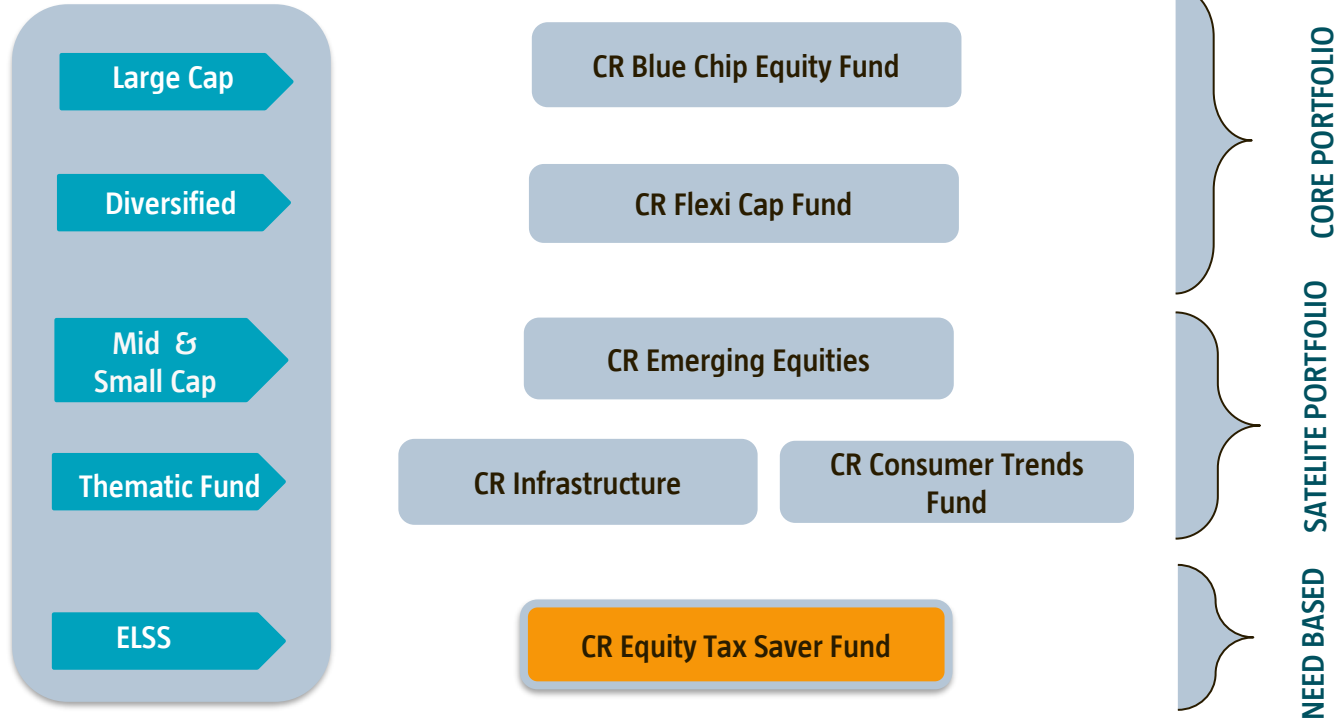
## PERFORMANCE AT A GLANCE - SIP

Canara Robeco Equity Tax Saver Fund has outperformed the benchmark & S&P BSE SENSEX TRI over long term



Canara Robeco Large Cap+ Fund	1 year	3 years	5 years	7 Years	Since Inception
Total Amt invested (INR)	120000	360000	600000	840000	1470000
Market Value (INR)	152800	512925	952016	1476072	4034737

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 FACTS

<b>Fund Category</b>	Open ended Equity Linked Tax Saving Scheme
<b>Investment Objective</b>	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.
<b>Inception Date</b>	31-Mar-93
<b>Asset Allocation</b>	<input type="checkbox"/> Equity and equity related instruments: 80-100% (Risk Profile - High) <input type="checkbox"/> Money Market instruments: 0-20% (Risk Profile - Low)
<b>Plans/Options</b>	Regular & Direct Plan: Options: Growth / IDCW with payout
<b>Facilities</b>	SIP/ STP/ SWP/ Transfer of IDCW Plan
<b>Fund Size</b>	Rs. 2,044.06 Crs (Month End AUM)
<b>Load Structure</b>	Nil, as lock-in of 3 years is applicable from the date of investment
<b>Benchmark</b>	S&P BSE 100 TRI
<b>Fund Manager</b>	Ms. Cheenu Gupta, Mr. Shridatta Bhandwadar

## Performance of Fund Manager

### Fund Manager: Ms. Cheenu Gupta

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 TAX SAVER FUND	35.12	36.43	12.03	11.63	13.79	13.34	11.40	0.00
CANARA ROBECO CONSUMER TRENDS FUND	47.42	50.84	13.51	11.36	17.73	14.69	15.80	11.48
CANARA ROBECO EQUITY HYBRID FUND <sup>^</sup>	35.12	36.43	12.03	11.63	13.79	13.34	11.40	0.00
CANARA ROBECO INFRASTRUCTURE	54.19	71.37	4.68	-0.61	9.89	9.58	11.91	-
CANARA ROBECO SMALL CAP FUND <sup>#</sup>	94.76	102.54	N.A.	N.A.	N.A.	N.A.	24.94	22.72

**Note:**

- Ms. Cheenu Gupta 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
- <sup>^</sup>Managing the portfolio only for equity allocation along with Mr. Shridatta Bhandwaldar
- Past performance may or may not be sustained in the future.
- <sup>#</sup>The scheme has been in existence for more than 1 year but less than 3 years.

### Fund Manager: Mr. Shridatta Bhandwaldar

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 FLEXICAP FUND	46.12	56.56	13.38	10.72	16.10	15.00	17.97	16.18
CANARA ROBECO BLUE CHIP EQUITY FUND	44.52	50.84	14.69	11.36	15.87	14.69	12.44	10.84
CANARA ROBECO EQUITY HYBRID FUND <sup>^</sup>	35.12	36.43	12.03	11.63	13.79	13.34	11.40	0.00
CANARA ROBECO INFRASTRUCTURE	54.19	71.37	4.68	-0.61	9.89	9.58	11.91	-
CANARA ROBECO EQUITY TAX SAVER FUND	35.12	36.43	12.03	11.63	13.79	13.34	11.40	0.00
CANARA ROBECO EMERGING EQUITIES	54.49	63.42	10.28	10.56	17.16	15.96	17.23	N.A.
CANARA ROBECO CONSUMER TRENDS FUND	47.42	50.84	13.51	11.36	17.73	14.69	15.80	11.48
CANARA ROBECO SMALL CAP FUND <sup>#</sup>	94.76	102.54	N.A.	N.A.	N.A.	N.A.	24.94	22.72

**Note:**

- Mr. Shridatta Bhandwaldar manages 8 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
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