



FUND FEATURES:

Category: Conservative Hybrid

Monthly Avg AUM: ₹194.42 Crores

Inception Date: 25th February 2010

Fund Manager:

Equity Portion: Mr. Sumit Agrawal
(w.e.f 20/10/2016)

Debt Portion: Mr. Anurag Mittal
(w.e.f. 09/11/2015)

Standard Deviation (Annualized):
3.76%

Modified Duration: 2.57 years*

Average Maturity: 3.40 years*

Yield to Maturity: 7.39%*

*Of Debt Allocation Only

Asset allocation:

Equity: 22.52%

Debt: 77.48%

Benchmark: CRISIL Hybrid 85+15 -
Conservative Index[§]

Minimum Investment Amount:
₹5,000/- and any amount thereafter

Exit Load: In respect of each
purchase of Units:
- For 10% of investment : Nil
- For remaining investment: 1% if
redeemed/switched-out within 365
days from the date of allotment (w.e.f.
24th August 2017)

SIP Frequency: Monthly (Investor
may choose any day of the month
except 29th, 30th and 31st as the date
of instalment.)

Options Available: Growth, Dividend
- Quarterly & Regular

PLAN	DIVIDEND RECORD DATE	₹/UNIT	NAV
REGULAR	27-Jun-19	0.0634	12.7110
	20-May-19	0.0635	12.7486
	26-Apr-19	0.0632	12.6652
DIRECT	27-Jun-19	0.0680	13.6115
	30-May-19	0.0679	13.6431
	26-Apr-19	0.0675	13.5439

IDFC REGULAR SAVINGS FUND

(Previously known as IDFC Monthly Income Plan
w.e.f. May 28, 2018)

An open ended hybrid scheme investing predominantly
in debt instruments

IDFC Regular Savings Fund is a hybrid fund which offers
up to 25% participation in the equity markets with the
balance invested in fixed income. The Equity portfolio of
the fund is an actively managed all cap portfolio. The
Fixed Income portfolio is also actively managed with a
mix of debt and money market instruments.

PORTFOLIO

(31 July 2019)

Name of the Instrument	Rating	% to NAV
Corporate Bond		63.16%
Power Finance Corporation	AAA	11.99%
HDFC	AAA	10.52%
Power Grid Corporation of India	AAA	8.34%
REC	AAA	8.31%
Kotak Mahindra Prime	AAA	7.79%
Indian Railway Finance Corporation	AAA	5.50%
Larsen & Toubro	AAA	5.26%
NABARD	AAA	2.67%
LIC Housing Finance	AAA	1.42%
Blue Dart Express	AA	0.76%
Bajaj Housing Finance	AAA	0.32%
Gruh Finance	AAA	0.27%
Certificate of Deposit		5.00%
NABARD	A1+	5.00%
Government Bond		2.73%
7.59% - 2026 G-Sec	SOV	2.73%
Zero Coupon Bond		0.62%
Bajaj Finance	AAA	0.62%
Equity		22.52%
Banks		7.64%
ICICI Bank		2.08%
HDFC Bank		1.64%
Kotak Mahindra Bank		1.19%
Axis Bank		1.01%
State Bank of India		1.00%
City Union Bank		0.48%
RBL Bank		0.24%
Consumer Non Durables		4.19%
ITC		1.13%
Hindustan Unilever		1.08%
Nestle India		0.69%
GlaxoSmithKline Consumer Healthcare		0.47%
Marico		0.47%
Asian Paints		0.35%
Britannia Industries		0.001%

Face Value per Unit (in ₹) is 10
Dividend is not guaranteed and past performance may or may not be sustained in future.
Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout
and statutory levy (as applicable).

PORTFOLIO		(31 July 2019)
Name of the Instrument	Rating	% to NAV
Colgate Palmolive (India)		0.0002%
Dabur India		0.0001%
Software		3.61%
Infosys		1.65%
Tata Consultancy Services		0.92%
Tech Mahindra		0.41%
Majesco		0.33%
NIIT Technologies		0.30%
HCL Technologies		0.0002%
Wipro		0.0001%
Petroleum Products		1.97%
Reliance Industries		1.46%
Bharat Petroleum Corporation		0.26%
Hindustan Petroleum Corporation		0.25%
Construction Project		1.07%
Larsen & Toubro		1.07%
Industrial Products		0.95%
AIA Engineering		0.51%
Supreme Industries		0.44%
Chemicals		0.72%
Fine Organic Industries		0.58%
Pidilite Industries		0.14%
Consumer Durables		0.61%
Titan Company		0.61%
Cement		0.54%
UltraTech Cement		0.54%
Retailing		0.44%
Aditya Birla Fashion and Retail		0.44%
Avenue Supermarts		0.0003%
Auto		0.43%
Maruti Suzuki India		0.43%
Mahindra & Mahindra		0.0001%
Pharmaceuticals		0.34%
IPCA Laboratories		0.34%
Aurobindo Pharma		0.0001%
Cadila Healthcare		0.00%
Auto Ancillaries		0.01%
MRF		0.01%
Net Cash and Cash Equivalent		5.97%
Grand Total		100.00%



Investors understand that their principal will be at moderately High risk

This product is suitable for investors who are seeking*:

- To provide regular income and capital appreciation over medium to long term
- Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.