



FUND FEATURES:

Category: Conservative Hybrid

Monthly Avg AUM: ₹195.12 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):
2.87%

Modified Duration: 2.58 years*

Average Maturity: 3.34 years*

Yield to Maturity: 6.59%*

*Of Debt Allocation Only

Asset allocation:

Equity: 22.19%

Debt: 77.81%

Benchmark: 15% S&P BSE 200 TRI +
85% NIFTY AAA Short Duration Bond
Index (w.e.f 11/11/2019)

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	28-Nov-19	0.0541	13.0432
	30-Oct-19	0.0537	12.9718
	27-Sep-19	0.0483	12.8428
DIRECT	28-Nov-19	0.0582	14.0154
	30-Oct-19	0.0578	13.9292
	27-Sep-19	0.0518	13.7800

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

(29 November 2019)

Name of the Instrument	Rating	% to NAV
Corporate Bond		40.81%
HDFC	AAA	10.07%
REC	AAA	8.11%
Power Finance Corporation	AAA	6.60%
Indian Railway Finance Corporation	AAA	5.24%
NABARD	AAA	4.16%
Larsen & Toubro	AAA	2.71%
Power Grid Corporation of India	AAA	2.66%
LIC Housing Finance	AAA	1.27%
Zero Coupon Bond		10.99%
Sundaram Finance	AAA	10.39%
Bajaj Finance	AAA	0.61%
Government Bond		10.29%
7.59% - 2026 G-Sec	SOV	5.22%
7.26% - 2029 G-Sec	SOV	2.59%
6.45% - 2029 G-Sec	SOV	2.48%
Equity		22.19%
Banks		7.51%
HDFC Bank		1.77%
ICICI Bank		1.63%
Kotak Mahindra Bank		1.12%
Axis Bank		1.06%
State Bank of India		0.99%
City Union Bank		0.54%
RBL Bank		0.40%
Consumer Non Durables		4.31%
Hindustan Unilever		1.22%
ITC		0.99%

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

(29 November 2019)

Name of the Instrument	Rating	% to NAV
Nestle India		0.89%
GlaxoSmithKline Consumer Health		0.53%
Jubilant Foodworks		0.39%
Asian Paints		0.29%
Software		2.26%
Infosys		1.09%
Tata Consultancy Services		0.90%
Majesco		0.27%
Petroleum Products		2.07%
Reliance Industries		2.07%
Finance		1.47%
Bajaj Finance		0.81%
HDFC		0.66%
Construction Project		0.98%
Larsen & Toubro		0.98%
Chemicals		0.72%
Fine Organic Industries		0.72%
Consumer Durables		0.64%
Titan Company		0.64%
Auto		0.54%
Maruti Suzuki India		0.54%
Cement		0.51%
UltraTech Cement		0.51%
Retailing		0.50%
Aditya Birla Fashion and Retail		0.50%
Pharmaceuticals		0.39%
IPCA Laboratories		0.39%
Media & Entertainment		0.30%
Zee Entertainment Enterprises		0.30%
Net Cash and Cash Equivalent		15.72%
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.