



**FUND FEATURES:**

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹199.07 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):**  
3.93%

**Modified Duration:** 2.19 years\*

**Average Maturity:** 3.01 years\*

**Yield to Maturity:** 7.64%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity:** 24.65%

**Debt:** 75.35%

**Benchmark:** CRISIL Hybrid 85+15 -  
Conservative Index<sup>§</sup>

**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**

(28 June 2019)

Name of the Instrument	Rating	% to NAV
<b>Corporate Bond</b>		<b>55.60%</b>
Power Finance Corporation	AAA	11.54%
HDFC	AAA	10.18%
REC	AAA	7.99%
Power Grid Corporation of India	AAA	7.90%
Kotak Mahindra Prime	AAA	7.54%
Indian Railway Finance Corporation	AAA	5.21%
NABARD	AAA	2.57%
LIC Housing Finance	AAA	1.36%
Blue Dart Express	AA	0.74%
Bajaj Housing Finance	AAA	0.30%
Gruh Finance	AAA	0.26%
<b>Certificate of Deposit</b>		<b>4.81%</b>
NABARD	A1+	4.81%
<b>Zero Coupon Bond</b>		<b>0.59%</b>
Bajaj Finance	AAA	0.59%
<b>Equity</b>		<b>23.23%</b>
<b>Banks</b>		<b>8.06%</b>
ICICI Bank		2.08%
HDFC Bank		1.73%
Axis Bank		1.18%
Kotak Mahindra Bank		1.12%
State Bank of India		1.06%
City Union Bank		0.53%
RBL Bank		0.37%
<b>Consumer Non Durables</b>		<b>4.23%</b>
ITC		1.22%
Hindustan Unilever		1.09%
Nestle India		0.69%
GlaxoSmithKline Consumer Healthcare		0.47%
Marico		0.46%
Asian Paints		0.30%
Britannia Industries		0.001%
Colgate Palmolive (India)		0.0002%

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).

<sup>§</sup>CRISIL MIP Blended Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 2018

PORTFOLIO		(28 June 2019)
Name of the Instrument	Rating	% to NAV
Dabur India		0.0001%
<b>Software</b>		<b>3.52%</b>
Infosys		1.48%
Tata Consultancy Services		0.90%
Tech Mahindra		0.44%
Majesco		0.37%
NIIT Technologies		0.33%
HCL Technologies		0.0002%
Wipro		0.0001%
<b>Petroleum Products</b>		<b>2.08%</b>
Reliance Industries		1.52%
Bharat Petroleum Corporation		0.29%
Hindustan Petroleum Corporation		0.27%
<b>Construction Project</b>		<b>1.16%</b>
Larsen & Toubro		1.16%
<b>Industrial Products</b>		<b>0.99%</b>
AIA Engineering		0.53%
Supreme Industries		0.46%
<b>Consumer Durables</b>		<b>0.75%</b>
Titan Company		0.75%
<b>Chemicals</b>		<b>0.58%</b>
Fine Organic Industries		0.58%
<b>Cement</b>		<b>0.55%</b>
UltraTech Cement		0.55%
<b>Auto</b>		<b>0.50%</b>
Maruti Suzuki India		0.50%
Mahindra & Mahindra		0.0001%
<b>Retailing</b>		<b>0.49%</b>
Aditya Birla Fashion and Retail		0.49%
Avenue Supermarts		0.0003%
<b>Pharmaceuticals</b>		<b>0.32%</b>
IPCA Laboratories		0.32%
Aurobindo Pharma		0.0001%
Cadila Healthcare		0.00%
<b>Auto Ancillaries</b>		<b>0.01%</b>
MRF		0.01%
<b>Net Cash and Cash Equivalent</b>		<b>15.76%</b>
<b>Grand Total</b>		<b>100.00%</b>



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.