



**FUND FEATURES:**

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹193.16 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):**  
3.68%

**Modified Duration:** 2.26 years\*

**Average Maturity:** 2.87 years\*

**Yield to Maturity:** 6.64%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity:** 24.61%

**Debt:** 75.39%

**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	30-Oct-19	0.0537	12.9718
	27-Sep-19	0.0483	12.8428
	29-Aug-19	0.0262	12.6602
	30-Oct-19	0.0578	13.9292
DIRECT	27-Sep-19	0.0518	13.7800
	29-Aug-19	0.0282	13.5754

## 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 October 2019)

Name of the Instrument	Rating	% to NAV
<b>Corporate Bond</b>		<b>43.96%</b>
HDFC	AAA	10.44%
Power Finance Corporation	AAA	9.48%
REC	AAA	8.37%
Indian Railway Finance Corporation	AAA	5.40%
Larsen & Toubro	AAA	2.79%
Power Grid Corporation of India	AAA	2.74%
NABARD	AAA	2.68%
LIC Housing Finance	AAA	1.31%
Blue Dart Express	AA	0.75%
<b>Zero Coupon Bond</b>		<b>11.29%</b>
Sundaram Finance	AAA	10.66%
Bajaj Finance	AAA	0.63%
<b>Government Bond</b>		<b>5.48%</b>
8.24% - 2027 G-Sec	SOV	2.78%
7.59% - 2026 G-Sec	SOV	2.70%
<b>Equity</b>		<b>24.61%</b>
<b>Banks</b>		<b>8.12%</b>
ICICI Bank		2.24%
HDFC Bank		1.77%
Kotak Mahindra Bank		1.22%
Axis Bank		1.09%
State Bank of India		0.93%
City Union Bank		0.52%
RBL Bank		0.34%
<b>Consumer Non Durables</b>		<b>4.86%</b>
Hindustan Unilever		1.35%
Nestle India		1.18%
ITC		1.07%

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		(31 October 2019)
Name of the Instrument	Rating	% to NAV
GlaxoSmithKline Consumer Healthcare		0.58%
Asian Paints		0.41%
Marico		0.27%
<b>Software</b>		<b>2.43%</b>
Infosys		1.11%
Tata Consultancy Services		1.03%
Majesco		0.29%
<b>Petroleum Products</b>		<b>2.02%</b>
Reliance Industries		2.02%
<b>Industrial Products</b>		<b>1.57%</b>
Astral Poly Technik		0.57%
AIA Engineering		0.52%
Supreme Industries		0.48%
<b>Construction Project</b>		<b>1.12%</b>
Larsen & Toubro		1.12%
<b>Finance</b>		<b>1.01%</b>
HDFC		0.64%
Bajaj Finance		0.37%
<b>Chemicals</b>		<b>0.78%</b>
Fine Organic Industries		0.78%
<b>Consumer Durables</b>		<b>0.76%</b>
Titan Company		0.76%
<b>Auto</b>		<b>0.59%</b>
Maruti Suzuki India		0.59%
<b>Cement</b>		<b>0.51%</b>
UltraTech Cement		0.51%
<b>Retailing</b>		<b>0.49%</b>
Aditya Birla Fashion and Retail		0.49%
<b>Pharmaceuticals</b>		<b>0.34%</b>
IPCA Laboratories		0.34%
<b>Net Cash and Cash Equivalent</b>		<b>14.66%</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.