FUND SPOTLIGHT

IDFC MUTUAL FUND

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.

FUND FEATURES:

Category: Conservative Hybrid
Monthly Avg AUM: ₹191.96 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): 3.16%
Modified Duration: 2.83 years*
Average Maturity: 3.63 years*
Yield to Maturity: 7.28%*
*Of Debt Allocation Only
Asset allocation:
Equity: 23.11%
Debt: 76.89%
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-Sep-19	0.0483	12.8428
	29-Aug-19	0.0262	12.6602
	30-Jul-19	0.0158	12.6101
DIRECT	27-Sep-19	0.0518	13.7800
	29-Aug-19	0.0282	13.5754
	30-Jul-19	0.0169	13.5131

PORTFOLIO		(30 August 2019)
Name of the Instrument	**Rating**	**% to NAV**
Corporate Bond		**54.86%**
Power Finance Corporation	AAA	11.93%
HDFC	AAA	10.38%
LIC Housing Finance	AAA	8.99%
REC	AAA	8.25%
Indian Railway Finance Corporation	AAA	5.35%
Larsen & Toubro	AAA	3.59%
Power Grid Corporation of India	AAA	2.71%
NABARD	AAA	2.64%
Blue Dart Express	AA	0.75%
Gruh Finance	AAA	0.27%
Zero Coupon Bond		**11.15%**
Sundaram Finance	AAA	10.53%
Bajaj Finance	AAA	0.62%
Government Bond		**9.07%**
7.26% - 2029 - G-Sec	SOV	3.62%
8.24% - 2027 - G-Sec	SOV	2.76%
7.59% - 2026 - G-Sec	SOV	2.68%
Equity and Equity related Instruments		**23.11%**
Banks		**8.58%**
ICICI Bank		2.09%
Axis Bank		1.92%
HDFC Bank		1.76%
Kotak Mahindra Bank		1.27%
State Bank of India		0.81%
City Union Bank		0.54%
RBL Bank		0.19%
Consumer Non Durables		**4.62%**
Hindustan Unilever		1.23%
Nestle India		1.10%

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).

$CRISIL MIP Blended Index has been renamed as CRISIL Hybrid 85+15 - Conservative Index w.e.f. February 2018

PORTFOLIO (30 September 2019)

Name of the Instrument	Rating	% to NAV
ITC		1.07%
GlaxoSmithKline Consumer Healthcare		0.53%
Asian Paints		0.40%
Marico		0.29%
Software		**1.74%**
Infosys		1.01%
Tata Consultancy Services		0.43%
Majesco		0.30%
Petroleum Products		**1.64%**
Reliance Industries		1.64%
Industrial Products		**1.63%**
Astral Poly Technik		0.59%
AIA Engineering		0.53%
Supreme Industries		0.51%
Construction Project		**1.12%**
Larsen & Toubro		1.12%
Consumer Durables		**0.72%**
Titan Company		0.72%
Chemicals		**0.71%**
Fine Organic Industries		0.71%
Cement		**0.53%**
UltraTech Cement		0.53%
Auto		**0.52%**
Maruti Suzuki India		0.52%
Finance		**0.49%**
HDFC		0.49%
Retailing		**0.49%**
Aditya Birla Fashion and Retail		0.49%
Pharmaceuticals		**0.32%**
IPCA Laboratories		0.32%
Net Cash and Cash Equivalent		**1.82%**
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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