



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: ₹191.87 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: 2.25 years*

Average Maturity: 2.91 years*

Yield to Maturity: 6.96%*

*Of Debt Allocation Only

Asset allocation:

Equity: 22.40%

Debt: 77.60%

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

PORTFOLIO

(30 August 2019)

Name of the Instrument	Rating	% to NAV
Corporate Bond		58.78%
Power Finance Corporation	AAA	12.16%
HDFC	AAA	10.61%
REC	AAA	8.46%
Kotak Mahindra Prime	AAA	7.87%
Indian Railway Finance Corporation	AAA	5.51%
Larsen & Toubro	AAA	3.67%
Power Grid Corporation of India	AAA	2.79%
NABARD	AAA	2.70%
Bajaj Finance	AAA	2.63%
LIC Housing Finance	AAA	1.33%
Blue Dart Express	AA	0.76%
Gruh Finance	AAA	0.27%
Government Bond		5.50%
7.59% - 2026 G-Sec	SOV	2.75%
7.26% - 2029 G-Sec	SOV	2.74%
Certificate of Deposit		5.07%
NABARD	A1+	5.07%
Zero Coupon Bond		0.63%
Bajaj Finance	AAA	0.63%
Equity		22.40%
Banks		7.31%
ICICI Bank		2.02%
HDFC Bank		1.63%
Kotak Mahindra Bank		1.13%
Axis Bank		1.00%
State Bank of India		0.83%
City Union Bank		0.51%
RBL Bank		0.20%
Consumer Non Durables		4.44%
Hindustan Unilever		1.19%

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).

PLAN	DIVIDEND RECORD DATE	₹/UNIT	NAV
REGULAR	29-Aug-19	0.0262	12.6602
	30-Jul-19	0.0158	12.6101
	27-Jun-19	0.0634	12.7110
DIRECT	29-Aug-19	0.0282	13.5754
	30-Jul-19	0.0169	13.5131
	27-Jun-19	0.0680	13.6115

PORTFOLIO		(30 August 2019)
Name of the Instrument	Rating	% to NAV
Nestle India		1.04%
ITC		1.03%
GlaxoSmithKline Consumer Healthcare		0.51%
Asian Paints		0.37%
Marico		0.29%
Software		3.40%
Infosys		1.71%
Tata Consultancy Services		0.95%
Tech Mahindra		0.45%
Majesco		0.30%
Petroleum Products		1.57%
Reliance Industries		1.57%
Construction Project		1.03%
Larsen & Toubro		1.03%
Industrial Products		0.93%
AIA Engineering		0.47%
The Supreme Industries		0.46%
Chemicals		0.75%
Fine Organic Industries		0.60%
Pidilite Industries		0.15%
Consumer Durables		0.64%
Titan Company		0.64%
Finance		0.54%
HDFC		0.54%
Cement		0.51%
UltraTech Cement		0.51%
Auto		0.48%
Maruti Suzuki India		0.48%
Retailing		0.44%
Aditya Birla Fashion and Retail		0.44%
Pharmaceuticals		0.34%
IPCA Laboratories		0.34%
Net Cash and Cash Equivalent		7.63%
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.