



FUND FEATURES:

Category: Conservative Hybrid

Monthly Avg AUM: ₹200.27 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):
3.00%

Modified Duration: 2.98 years*

Average Maturity: 3.75 years*

Yield to Maturity: 6.66%*

*Of Debt Allocation Only

Asset allocation:

Equity: 24.01%

Debt: 75.99%

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-Jan-20	0.0432	12.9685
	27-Dec-19	0.0432	12.9550
	28-Nov-19	0.0541	13.0432
DIRECT	28-Jan-20	0.0464	13.9560
	27-Dec-19	0.0464	13.9303
	28-Nov-19	0.0582	14.0154

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 January 2020)

Name of the Instrument	Rating	% to NAV
Corporate Bond		29.60%
HDFC	AAA	7.62%
Axis Bank	AAA	7.55%
Indian Railway Finance Corporation	AAA	5.26%
REC	AAA	5.16%
Larsen & Toubro	AAA	2.73%
LIC Housing Finance	AAA	1.28%
Government Bond		25.99%
7.32% - 2024 G-Sec	SOV	15.59%
7.27% - 2026 G-Sec	SOV	10.39%
Zero Coupon Bond		11.27%
Sundaram Finance	AAA	10.65%
Bajaj Finance	AAA	0.62%
Equity		24.01%
Banks		5.25%
HDFC Bank		2.06%
ICICI Bank		1.34%
Kotak Mahindra Bank		0.74%
Axis Bank		0.66%
State Bank of India		0.45%
Finance		3.06%
HDFC		1.68%
Bajaj Finance		0.88%
Multi Commodity Exchange of India		0.50%
Consumer Non Durables		2.86%
ITC		0.67%
Hindustan Unilever		0.54%
Jubilant Foodworks		0.51%
GlaxoSmithKline Consumer Healthcare		0.36%
DFM Foods		0.28%
Asian Paints		0.25%
Nestle India		0.25%
Software		2.25%
Infosys		1.37%
Tata Consultancy Services		0.88%
Petroleum Products		1.88%
Reliance Industries		1.88%

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

(31 January 2020)

Name of the Instrument	Rating	% to NAV
Auto		1.46%
Maruti Suzuki India		0.37%
Bajaj Auto		0.32%
Hero MotoCorp		0.26%
TVS Motor Company		0.25%
Mahindra & Mahindra		0.25%
Pharmaceuticals		1.33%
IPCA Laboratories		0.53%
Divi's Laboratories		0.27%
Torrent Pharmaceuticals		0.27%
Dr. Reddy's Laboratories		0.25%
Chemicals		0.80%
Fine Organic Industries		0.80%
Telecom - Services		0.77%
Bharti Airtel		0.77%
Consumer Durables		0.77%
Titan Company		0.26%
Voltas		0.26%
Bata India		0.25%
Construction Project		0.69%
Larsen & Toubro		0.69%
Cement		0.57%
JK Cement		0.31%
UltraTech Cement		0.26%
Retailing		0.53%
Aditya Birla Fashion and Retail		0.53%
Gas		0.51%
Indraprastha Gas		0.26%
Gujarat Gas		0.25%
Auto Ancillaries		0.49%
Exide Industries		0.25%
Minda Industries		0.24%
Industrial Products		0.27%
Prince Pipes And Fittings		0.27%
Pesticides		0.27%
PI Industries		0.27%
Textile Products		0.26%
SRF		0.26%
Net Cash and Cash Equivalent		9.13%
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.