





FUND FEATURES:

Category: Conservative Hybrid Monthly Avg AUM: ₹201.25 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): 3.01%

Modified Duration: 2.45 years* Average Maturity: 3.06 years* Yield to Maturity: 6.49%* *Of Debt Allocation Only

Asset allocation: Equity: 18.05%

Debt: 81.95%

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
	27-Dec-19	0.0432	12.9550
REGULAR	28-Nov-19	0.0541	13.0432
	30-Oct-19	0.0537	12.9718
	27-Dec-19	0.0464	13.9303
DIRECT	28-Nov-19	0.0582	14.0154
	30-Oct-19	0.0578	13.9292

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 December 2019)
Name of the Instrument	Rating	% to NAV
Government Bond		25.57%
7.32% - 2024 G-Sec	SOV	15.33%
7.27% - 2026 G-Sec	SOV	10.24%
Corporate Bond		24.23%
HDFC	AAA	10.03%
Indian Railway Finance Corporation	AAA	5.20%
REC	AAA	5.06%
Larsen & Toubro	AAA	2.69%
LIC Housing Finance	AAA	1.26%
Zero Coupon Bond		11.01%
Sundaram Finance	AAA	10.40%
Bajaj Finance	AAA	0.61%
Equity		18.05%
Banks		5.52%
HDFC Bank		2.02%
ICICI Bank		1.35%
Axis Bank		0.67%
Kotak Mahindra Bank		0.65%
State Bank of India		0.41%
City Union Bank		0.21%
RBL Bank		0.20%
Finance		2.52%
HDFC		1.62%
Bajaj Finance		0.84%
Aavas Financiers		0.05%
Consumer Non Durables		2.36%
ITC	0.67%	
Hindustan Unilever	0.50%	
GlaxoSmithKline Consumer Healthcare	0.34%	
Jubilant Foodworks	0.28%	
Asian Paints		0.25%
Nestle India		0.17%

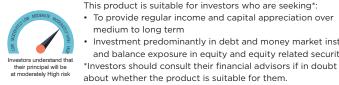
Face Value per Unit (in ₹) is 10

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 December 2019)
Name of the Instrument	Rating	% to NAV
Marico		0.14%
Zydus Wellness		0.02%
Petroleum Products		1.98%
Reliance Industries		1.98%
Software		1.90%
Infosys		0.90%
Tata Consultancy Services		0.75%
Majesco		0.25%
Chemicals		0.68%
Fine Organic Industries		0.68%
Construction Project		0.64%
Larsen & Toubro		0.64%
Auto		0.59%
Maruti Suzuki India		0.32%
Mahindra & Mahindra		0.17%
Hero MotoCorp		0.05%
Bajaj Auto		0.05%
Retailing		0.51%
Aditya Birla Fashion and Retail		0.51%
Pharmaceuticals		0.43%
IPCA Laboratories		0.38%
Divi's Laboratories		0.05%
Telecom - Services		0.32%
Bharti Airtel		0.32%
Consumer Durables		0.21%
Titan Company		0.16%
Voltas		0.05%
Auto Ancillaries		0.16%
Exide Industries		0.16%
Cement		0.15%
UltraTech Cement		0.15%
Textile Products		0.08%
SRF		0.08%
Net Cash and Cash Equivalent		21.15%
Grand Total		100.00%





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.

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.