



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: (Data as on 30th June'20)

Category: Conservative Hybrid

Monthly Avg AUM: ₹175.63 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): 8.15%

Modified Duration: 2.55 years*

Average Maturity: 3.05 years*

Yield to Maturity: 4.88%*

*Of Debt Allocation Only

Asset allocation:

Equity: 24.56%

Debt: 75.44%

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 Option - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

PORTFOLIO

(30 June 2020)

| Name of the Instrument | Rating | % to NAV |
|------------------------------------|--------|---------------|
| Government Bond | | 33.89% |
| 7.32% - 2024 G-Sec | SOV | 18.38% |
| 7.27% - 2026 G-Sec | SOV | 12.31% |
| 8.33% - 2026 G-Sec | SOV | 3.20% |
| Corporate Bond | | 19.16% |
| NABARD | AAA | 6.39% |
| REC | AAA | 5.10% |
| HDFC | AAA | 3.48% |
| Power Finance Corporation | AAA | 1.76% |
| LIC Housing Finance | AAA | 1.65% |
| Small Industries Dev Bank of India | AAA | 0.78% |
| State Government Bond | | 6.21% |
| 8.07% Gujrat SDL - 2025 | SOV | 6.21% |
| Zero Coupon Bond | | 1.21% |
| Sundaram Finance | AAA | 1.21% |
| Equity | | 24.56% |
| Banks | | 5.36% |
| HDFC Bank | | 2.22% |
| ICICI Bank | | 1.76% |
| Kotak Mahindra Bank | | 0.87% |
| Axis Bank | | 0.51% |
| Petroleum Products | | 2.90% |
| Reliance Industries | | 2.90% |
| Consumer Non Durables | | 2.69% |
| Hindustan Unilever | | 1.10% |
| Asian Paints | | 0.42% |
| DFM Foods | | 0.33% |
| Nestle India | | 0.32% |
| Britannia Industries | | 0.26% |
| Dabur India | | 0.26% |

| PLAN | DIVIDEND RECORD DATE | ₹/UNIT | NAV |
|---------|----------------------|--------|---------|
| REGULAR | 26-May-20 | 0.0316 | 12.6463 |
| | 28-May-20 | 0.0307 | 12.3882 |
| | 28-Apr-20 | 0.0426 | 12.3339 |
| DIRECT | 26-May-20 | 0.0343 | 13.7259 |
| | 28-May-20 | 0.0333 | 13.4366 |
| | 28-Apr-20 | 0.0462 | 13.3684 |

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 | | (30 June 2020) |
|-------------------------------------|--------|----------------|
| Name of the Instrument | Rating | % to NAV |
| Pharmaceuticals | | 2.46% |
| IPCA Laboratories | | 0.80% |
| Aurobindo Pharma | | 0.52% |
| Dr. Reddy's Laboratories | | 0.46% |
| Divi's Laboratories | | 0.44% |
| Alkem Laboratories | | 0.25% |
| Finance | | 2.32% |
| HDFC | | 1.57% |
| Bajaj Finance | | 0.44% |
| Muthoot Finance | | 0.31% |
| Software | | 2.28% |
| Infosys | | 1.38% |
| Tata Consultancy Services | | 0.90% |
| Telecom - Services | | 1.86% |
| Bharti Airtel | | 1.86% |
| Auto | | 1.68% |
| Maruti Suzuki India | | 0.65% |
| Mahindra & Mahindra | | 0.43% |
| Bajaj Auto | | 0.33% |
| Hero MotoCorp | | 0.27% |
| Chemicals | | 1.00% |
| Fine Organic Industries | | 0.76% |
| Pidilite Industries | | 0.24% |
| Cement | | 0.82% |
| UltraTech Cement | | 0.82% |
| Construction Project | | 0.64% |
| Larsen & Toubro | | 0.64% |
| Consumer Durables | | 0.57% |
| Voltas | | 0.31% |
| Titan Company | | 0.26% |
| Net Cash and Cash Equivalent | | 14.96% |
| 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.

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