



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: ₹196.40 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):
2.90%

Modified Duration: 2.97 years*

Average Maturity: 3.77 years*

Yield to Maturity: 6.40%*

*Of Debt Allocation Only

Asset allocation:

Equity: 23.97%

Debt: 76.03%

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

PORTFOLIO

(28 February 2020)

Name of the Instrument	Rating	% to NAV
Corporate Bond		28.99%
Axis Bank	AAA	8.00%
HDFC	AAA	7.87%
Indian Railway Finance Corporation	AAA	5.58%
REC	AAA	5.35%
LIC Housing Finance	AAA	1.33%
Larsen & Toubro	AAA	0.86%
Government Bond		24.76%
7.27% - 2026 G-Sec	SOV	10.95%
7.32% - 2024 G-Sec	SOV	10.95%
8.33% - 2026 G-Sec	SOV	2.86%
Zero Coupon Bond		11.80%
Sundaram Finance	AAA	11.15%
Bajaj Finance	AAA	0.65%
Equity		23.97%
Banks		6.15%
HDFC Bank		2.14%
ICICI Bank		1.57%
Kotak Mahindra Bank		1.05%
Axis Bank		0.70%
State Bank of India		0.70%
Finance		3.17%
HDFC		1.66%
Bajaj Finance		0.97%
Multi Commodity Exchange of India		0.53%
Consumer Non Durables		2.38%
GlaxoSmithKline Consumer Healthcare		1.00%
Jubilant Foodworks		0.51%
DFM Foods		0.35%
Nestle India		0.27%
Asian Paints		0.26%
Software		2.38%

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	28-Feb-20	0.0546	12.9372
	28-Jan-20	0.0432	12.9685
	27-Dec-19	0.0432	12.9550
DIRECT	28-Feb-20	0.0589	13.9336
	28-Jan-20	0.0464	13.9560
	27-Dec-19	0.0464	13.9303

PORTFOLIO		(28 February 2020)
Name of the Instrument	Rating	% to NAV
Infosys		1.40%
Tata Consultancy Services		0.98%
Petroleum Products		1.83%
Reliance Industries		1.83%
Pharmaceuticals		1.15%
IPCA Laboratories		0.60%
Divi's Laboratories		0.31%
Dr. Reddy's Laboratories		0.24%
Auto		1.05%
TVS Motor Company		0.38%
Maruti Suzuki India		0.37%
Bajaj Auto		0.30%
Telecom - Services		1.01%
Bharti Airtel		1.01%
Consumer Durables		0.87%
Voltas		0.58%
Titan Company		0.29%
Chemicals		0.76%
Fine Organic Industries		0.76%
Auto Ancillaries		0.75%
Exide Industries		0.43%
Minda Industries		0.32%
Construction Project		0.71%
Larsen & Toubro		0.71%
Retailing		0.59%
Aditya Birla Fashion and Retail		0.59%
Cement		0.58%
JK Cement		0.32%
UltraTech Cement		0.26%
Industrial Products		0.34%
Prince Pipes And Fittings		0.34%
Textile Products		0.28%
SRF		0.28%
Net Cash and Cash Equivalent		10.47%
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.

*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.