



FUND FEATURES:

Category: Conservative Hybrid

Monthly Avg AUM: ₹176.58 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):
7.95%

Modified Duration: 2.82 years*

Average Maturity: 3.56 years*

Yield to Maturity: 5.99%*

*Of Debt Allocation Only

Asset allocation:

Equity: 21.72%

Debt: 78.28%

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-Apr-20	0.0426	12.3339
	24-Mar-20	0.0598	11.6804
	28-Feb-20	0.0546	12.9372
DIRECT	28-Apr-20	0.0462	13.3684
	28-Feb-20	0.0589	13.9336
	28-Jan-20	0.0464	13.9560

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		(30 April 2020)
Name of the Instrument	Rating	% to NAV
Government Bond		30.84%
7.27% - 2026 G-Sec	SOV	21.48%
7.61% - 2030 G-Sec	SOV	6.18%
8.33% - 2026 G-Sec	SOV	3.19%
Corporate Bond		20.61%
HDFC	AAA	8.61%
REC	AAA	5.82%
NABARD	AAA	3.02%
Power Finance Corporation	AAA	1.72%
LIC Housing Finance	AAA	1.44%
Zero Coupon Bond		12.27%
Sundaram Finance	AAA	12.27%
Equity		21.72%
Banks		5.46%
HDFC Bank		2.11%
ICICI Bank		1.92%
Kotak Mahindra Bank		0.87%
Axis Bank		0.56%
Software		2.72%
Infosys		1.64%
Tata Consultancy Services		1.08%
Petroleum Products		2.43%
Reliance Industries		2.43%
Consumer Non Durables		2.29%
Hindustan Unilever		1.12%

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 April 2020)
Name of the Instrument	Rating	% to NAV
Asian Paints		0.45%
DFM Foods		0.39%
Nestle India		0.33%
Finance		2.09%
HDFC		1.73%
Bajaj Finance		0.36%
Pharmaceuticals		1.70%
IPCA Laboratories		0.78%
Dr. Reddy's Laboratories		0.47%
Divi's Laboratories		0.45%
Telecom - Services		1.31%
Bharti Airtel		1.31%
Auto		0.86%
Maruti Suzuki India		0.55%
Bajaj Auto		0.31%
Chemicals		0.83%
Fine Organic Industries		0.83%
Construction Project		0.61%
Larsen & Toubro		0.61%
Cement		0.57%
UltraTech Cement		0.57%
Consumer Durables		0.55%
Voltas		0.29%
Titan Company		0.27%
Auto Ancillaries		0.31%
Minda Industries		0.31%
Net Cash and Cash Equivalent		14.56%
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.