



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 September'20)

Category: Conservative Hybrid

Monthly Avg AUM: ₹177.33 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): 8.30%

Modified Duration: 2.27 years*

Average Maturity: 2.67 years*

Macaulay Duration: 2.34 years*

Yield to Maturity: 4.90%*

*Of Debt Allocation Only

Asset allocation:

Equity: 23.50%

Debt: 76.50%

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 September 2020)

Name of the Instrument	Rating	% to NAV
Corporate Bond		28.77%
HDFC	AAA	11.93%
NABARD	AAA	6.54%
REC	AAA	5.27%
Power Finance Corporation	AAA	1.82%
LIC Housing Finance	AAA	1.69%
Small Industries Dev Bank of India	AAA	0.80%
UltraTech Cement	AAA	0.72%
Government Bond		28.21%
7.32% - 2024 G-Sec	SOV	18.71%
7.27% - 2026 G-Sec	SOV	6.25%
8.33% - 2026 G-Sec	SOV	3.25%
State Government Bond		6.27%
8.07% Gujrat SDL - 2025	SOV	6.27%
Zero Coupon Bond		1.28%
Sundaram Finance	AAA	1.28%
Equity		23.50%
Banks		4.49%
HDFC Bank		2.31%
ICICI Bank		1.83%
State Bank of India		0.35%
Software		4.04%
Infosys		1.94%
Tata Consultancy Services		1.11%
Tech Mahindra		0.51%
HCL Technologies		0.48%
Pharmaceuticals		3.87%
IPCA Laboratories		1.06%

PLAN	DIVIDEND RECORD DATE	₹/UNIT	NAV
REGULAR	28-Sep-20	0.0322	12.9151
	28-Aug-20	0.0325	12.9921
	28-July-20	0.0323	12.9383
DIRECT	28-Sep-20	0.0350	14.0485
	28-Aug-20	0.0353	14.1220
	28-July-20	0.0351	14.0534

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 September 2020)
Name of the Instrument	Rating	% to NAV
Dr. Reddy's Laboratories		0.63%
Divi's Laboratories		0.60%
Aurobindo Pharma		0.55%
Lupin		0.52%
Cipla		0.51%
Petroleum Products		2.60%
Reliance Industries		2.60%
Auto		2.47%
Mahindra & Mahindra		0.78%
Maruti Suzuki India		0.77%
Hero MotoCorp		0.59%
Bajaj Auto		0.34%
Consumer Non Durables		1.76%
Hindustan Unilever		0.72%
Britannia Industries		0.26%
Dabur India		0.26%
Asian Paints		0.26%
Nestle India		0.25%
Telecom - Services		1.44%
Bharti Airtel		1.44%
Chemicals		1.38%
Fine Organic Industries		1.13%
Pidilite Industries		0.25%
Cement		0.59%
UltraTech Cement		0.59%
Consumer Durables		0.53%
Titan Company		0.28%
Voltas		0.25%
Finance		0.33%
Muthoot Finance		0.33%
Net Cash and Cash Equivalent		11.97%
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.