



## IDFC REGULAR SAVINGS FUND

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'21)

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹181.57 Crores

**Inception Date:** 25th February 2010

**Fund Manager:**

**Equity Portion:** Mr. Sumit Agrawal (w.e.f. 20th October 2016)

**Debt Portion:** Mr. Harshal Joshi (w.e.f. 28th July 2021) & Mr. Anurag Mittal (w.e.f. 09th November 2015)

**Standard Deviation (Annualized):** 3.08%

**Modified Duration:** 2.42 years\*

**Average Maturity:** 2.89 years\*

**Macaulay Duration:** 2.50 years\*

**Yield to Maturity:** 4.93%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity (including Nifty ETF):** 15.46%

**Debt:** 84.54%

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

### PORTFOLIO

(30 September 2021)

Name of the Instrument	Rating	% to NAV
<b>Government Bond</b>		<b>36.24%</b>
5.63% - 2026 G-Sec	SOV	24.69%
8.33% - 2026 G-Sec	SOV	3.03%
7.17% - 2028 G-Sec	SOV	3.01%
8.24% - 2027 G-Sec	SOV	1.99%
6.79% - 2027 G-Sec	SOV	1.94%
8.28% - 2027 G-Sec	SOV	1.57%
<b>Corporate Bond</b>		<b>17.01%</b>
NABARD	AAA	6.02%
REC	AAA	4.85%
Power Finance Corporation	AAA	4.69%
LIC Housing Finance	AAA	0.74%
Small Industries Dev Bank of India	AAA	0.73%
Britannia Industries	AAA	0.001%
<b>State Government Bond</b>		<b>5.93%</b>
8.07% Gujrat SDL - 2025	SOV	5.93%
<b>Zero Coupon Bond</b>		<b>1.28%</b>
Sundaram Finance	AAA	1.28%
<b>Equity (including Nifty ETF)</b>		<b>22.59%</b>
<b>Banks</b>		<b>4.16%</b>
ICICI Bank		1.35%
HDFC Bank		1.05%
State Bank of India		0.62%
Axis Bank		0.59%
Kotak Mahindra Bank		0.55%
<b>Software</b>		<b>2.59%</b>
Infosys		1.15%
Tata Consultancy Services		0.71%
HCL Technologies		0.35%
Tech Mahindra		0.21%
Wipro		0.17%
<b>Consumer Non Durables</b>		<b>1.78%</b>
Hindustan Unilever		0.50%

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	28-Sept-21	0.0410	14.0681
	26-Aug-21	0.0403	13.8577
	28-Jul-21	0.0400	13.6985
DIRECT	28-Sept-21	0.0449	15.4358
	26-Aug-21	0.0442	15.1928
	28-Jul-21	0.0438	15.0073

®Income Distribution and Capital Withdrawal

Face Value per Unit (in ₹) is 10

Income Distribution and Capital Withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution and Capital Withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable).

**PORTFOLIO**

(30 September 2021)

Name of the Instrument	Rating	% to NAV
Godrej Consumer Products		0.38%
3M India		0.34%
Nestle India		0.28%
Asian Paints		0.27%
<b>Finance</b>		<b>1.39%</b>
HDFC		0.76%
Bajaj Finance		0.63%
<b>Petroleum Products</b>		<b>1.38%</b>
Reliance Industries		1.38%
<b>Consumer Durables</b>		<b>0.74%</b>
Voltas		0.29%
Bata India		0.25%
Titan Company		0.19%
<b>Industrial Products</b>		<b>0.73%</b>
Carborundum Universal		0.49%
Bharat Forge		0.24%
<b>Construction Project</b>		<b>0.61%</b>
Larsen & Toubro		0.61%
<b>Cement &amp; Cement Products</b>		<b>0.49%</b>
UltraTech Cement		0.49%
<b>Non - Ferrous Metals</b>		<b>0.43%</b>
Hindalco Industries		0.43%
<b>Leisure Services</b>		<b>0.31%</b>
Jubilant Foodworks		0.31%
<b>Telecom - Services</b>		<b>0.31%</b>
Bharti Airtel		0.31%
<b>Auto</b>		<b>0.28%</b>
Maruti Suzuki India		0.28%
<b>Pharmaceuticals</b>		<b>0.26%</b>
Divi's Laboratories		0.26%
<b>Exchange Traded funds</b>		<b>7.12%</b>
IDFC Nifty ETF		7.12%
<b>Net Cash and Cash Equivalent</b>		<b>16.94%</b>
<b>Grand Total</b>		<b>100.00%</b>



Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Moderately High risk</p>	<ul style="list-style-type: none"> <li>To provide regular income and capital appreciation over medium to long term.</li> <li>Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>15% S&amp;P BSE 200 TRI + 85% NIFTY AAA Short Duration Bond Index</p>

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