



## 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 November'22)

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹ 162.85 Crores

**Inception Date:** 25th February 2010

**Fund Manager:**

**Equity Portion:** Mr. Sumit Agrawal & Mr. Viraj Kulkarni (w.e.f. 1st July 2022)

**Debt Portion:** Mr. Harshal Joshi

**Standard Deviation (Annualized):** 3.90%

**Modified Duration:** 1.83 Years\*

**Average Maturity:** 2.12 Years\*

**Macaulay Duration:** 1.90 Years\*

**Yield to Maturity:** 6.79%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity (incl. ETF):** 12.03%

**Debt:** 87.97%

**Benchmark:** CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

**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 Dates: (Monthly/Quarterly\*)** Investor may choose any day of the month except 29th, 30th & 31st of instalment. \*Any day of next month from the Quarter end.

**Options Available:** Growth & IDCW® Option - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	29-Nov-22	0.0390	13.5325
	28-Oct-22	0.0390	13.4450
	29-Sep-22	0.0393	13.4039
DIRECT	29-Nov-22	0.0433	15.0079
	28-Oct-22	0.0432	14.8990
	29-Sep-22	0.0435	14.8427

®Income Distribution and Capital Withdrawal

### PORTFOLIO

(30 November 2022)

Name of the Instrument	Rating	% to NAV
<b>Government Bond</b>		<b>38.50%</b>
5.63% - 2026 G-Sec	SOV	26.38%
8.33% - 2026 G-Sec	SOV	3.18%
7.17% - 2028 G-Sec	SOV	3.17%
8.24% - 2027 G-Sec	SOV	2.08%
6.79% - 2027 G-Sec	SOV	2.05%
8.28% - 2027 G-Sec	SOV	1.64%
<b>Corporate Bond</b>		<b>6.39%</b>
Power Finance Corporation	AAA	3.14%
NABARD	AAA	3.07%
LIC Housing Finance	AAA	0.18%
Britannia Industries	AAA	0.00%
<b>State Government Bond</b>		<b>6.23%</b>
8.07% Gujrat SDL - 2025	SOV	6.23%
<b>Certificate of Deposit</b>		<b>5.91%</b>
Kotak Mahindra Bank	A1+	5.91%
<b>Equity (incl. ETF)</b>		<b>12.03%</b>
<b>Chemicals &amp; Petrochemicals</b>		<b>3.12%</b>
SRF		0.58%
Anupam Rasayan India		0.49%
Rossari Biotech		0.44%
Navin Fluorine International		0.41%
Vinati Organics		0.41%
Tata Chemicals		0.40%
Fine Organic Industries		0.39%
<b>Auto Components</b>		<b>1.20%</b>
Tube Investments of India		0.46%
UNO Minda		0.41%
Schaeffler India		0.33%
<b>Finance</b>		<b>1.20%</b>
SBI Cards and Payment Services		0.58%
Cholamandalam Invnt and Fin Co		0.40%

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).

Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Nishita Doshi (w.e.f. from 1st July 2022)

PORTFOLIO		(30 November 2022)
Name of the Instrument	Rating	% to NAV
CreditAccess Grameen		0.21%
<b>Retailing</b>		<b>1.08%</b>
Avenue Supermarts		0.61%
Trent		0.47%
<b>Leisure Services</b>		<b>1.04%</b>
Jubilant Foodworks		0.58%
The Indian Hotels Company		0.46%
<b>IT - Software</b>		<b>0.98%</b>
Tata Consultancy Services		0.50%
Larsen & Toubro Infotech		0.48%
<b>Consumer Durables</b>		<b>0.91%</b>
Kajaria Ceramics		0.45%
Metro Brands		0.45%
<b>Food Products</b>		<b>0.61%</b>
Prataap Snacks		0.61%
<b>Banks</b>		<b>0.61%</b>
Bank of Baroda		0.61%
<b>Automobiles</b>		<b>0.45%</b>
TVS Motor Company		0.45%
<b>Personal Products</b>		<b>0.43%</b>
Godrej Consumer Products		0.43%
<b>Power</b>		<b>0.42%</b>
Tata Power Company		0.42%
<b>Exchange Traded Funds</b>		<b>8.59%</b>
IDFC Nifty 50 ETF		8.59%
<b>Net Cash and Cash Equivalent</b>		<b>22.35%</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 Moderate 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>CRISIL Hybrid 85+15 Conservative Index</p>

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