



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'22)

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 167.42 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): 3.84%

Modified Duration: 1.89 Years*

Average Maturity: 2.21 Years*

Macaulay Duration: 1.96 Years*

Yield to Maturity: 6.92%*

*Of Debt Allocation Only

Asset allocation:

Equity (incl. ETF): 19.65%

Debt: 80.35%

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 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.

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	29-Sep-22	0.0393	13.4039
	29-Aug-22	0.0398	13.5250
	28-Jul-22	0.0389	13.4944
DIRECT	29-Sep-22	0.0435	14.8427
	29-Aug-22	0.0441	14.9652
	28-Jul-22	0.0430	14.9195

®Income Distribution and Capital Withdrawal

PORTFOLIO

(30 September 2022)

Name of the Instrument	Rating	% to NAV
Government Bond		38.11%
5.63% - 2026 G-Sec	SOV	26.10%
8.33% - 2026 G-Sec	SOV	3.15%
7.17% - 2028 G-Sec	SOV	3.14%
8.24% - 2027 G-Sec	SOV	2.06%
6.79% - 2027 G-Sec	SOV	2.03%
8.28% - 2027 G-Sec	SOV	1.63%
Corporate Bond		6.39%
Power Finance Corporation	AAA	3.14%
NABARD	AAA	3.06%
LIC Housing Finance	AAA	0.18%
Britannia Industries	AAA	0.001%
State Government Bond		6.19%
8.07% Gujrat SDL - 2025	SOV	6.19%
Certificate of Deposit		5.83%
Kotak Mahindra Bank	A1+	5.83%
Equity (incl. ETF)		19.65%
Chemicals & Petrochemicals		2.29%
SRF		0.61%
Fine Organic Industries		0.44%
Navin Fluorine International		0.43%
Tata Chemicals		0.42%
Vinati Organics		0.39%
Finance		1.68%
SBI Cards and Payment Services		0.64%
Cholamandalam Invt and Fin Co		0.62%
CreditAccess Grameen		0.42%
Auto Components		1.27%
Tube Investments of India		0.45%
UNO Minda		0.42%
Schaeffler India		0.40%
Leisure Services		1.13%

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 September 2022)
Name of the Instrument	Rating	% to NAV
Jubilant Foodworks		0.66%
The Indian Hotels Company		0.47%
Retailing		1.11%
Avenue Supermarts		0.66%
Trent		0.45%
Consumer Durables		0.97%
Metro Brands		0.50%
Kajaria Ceramics		0.47%
Personal Products		0.64%
Godrej Consumer Products		0.64%
Banks		0.64%
Bank of Baroda		0.64%
IT - Software		0.62%
Larsen & Toubro Infotech		0.62%
Power		0.60%
Tata Power Company		0.60%
Food Products		0.58%
Prataap Snacks		0.58%
Automobiles		0.44%
TVS Motor Company		0.44%
Exchange Traded Funds		7.70%
IDFC Nifty 50 ETF		7.70%
Net Cash and Cash Equivalent		23.83%
Grand Total		100.00%



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"> 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. <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.