



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 31st January'23)

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 150.97 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): 4.00%

Modified Duration: 2.01 Years*

Average Maturity: 2.33 Years*

Macaulay Duration: 2.09 Years*

Yield to Maturity: 7.15%*

*Of Debt Allocation Only

Asset allocation:

Equity (incl. ETF): 22.82%

Debt: 77.18%

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

Minimum Investment Amount: ₹1,000/- 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 and 31st as the date of installment.

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

SIP (Minimum Amount): 100/- (Minimum 6 installments)

PORTFOLIO

(31 January 2023)

Name of the Instrument	Rating	% to NAV
Government Bond		43.59%
5.63% - 2026 G-Sec	SOV	29.90%
8.33% - 2026 G-Sec	SOV	3.59%
7.17% - 2028 G-Sec	SOV	3.58%
8.24% - 2027 G-Sec	SOV	2.35%
6.79% - 2027 G-Sec	SOV	2.32%
8.28% - 2027 G-Sec	SOV	1.85%
State Government Bond		7.04%
8.07% Gujrat SDL - 2025	SOV	7.04%
Certificate of Deposit		6.78%
Kotak Mahindra Bank	A1+	6.78%
Corporate Bond		3.74%
Power Finance Corporation	AAA	3.54%
LIC Housing Finance	AAA	0.21%
Britannia Industries	AAA	0.001%
Equity (incl. ETF)		22.82%
Chemicals & Petrochemicals		3.10%
SRF		0.61%
Anupam Rasayan India		0.46%
Rossari Biotech		0.44%
Navin Fluorine International		0.43%
Tata Chemicals		0.42%
Vinati Organics		0.39%
Fine Organic Industries		0.36%
Banks		2.03%
Bank of Baroda		0.69%
HDFC Bank		0.36%
State Bank of India		0.33%
ICICI Bank		0.32%
Axis Bank		0.17%
IndusInd Bank		0.17%
Auto Components		1.28%
Tube Investments of India		0.49%
UNO Minda		0.42%

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	30-Jan-23	0.0562	13.2917
	29-Dec-22	0.0566	13.4419
	29-Nov-22	0.0390	13.5325
DIRECT	30-Jan-23	0.0624	14.7636
	29-Dec-22	0.0628	14.9186
	29-Nov-22	0.0433	15.0079

®Income Distribution and Capital Withdrawal

Monthly income is not assured and is subject to availability of distributable surplus

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		(31 January 2023)
Name of the Instrument	Rating	% to NAV
Schaeffler India		0.38%
Finance		1.11%
SBI Cards and Payment Services		0.58%
Cholamandalam Invnt and Fin Co		0.35%
HDFC		0.17%
Leisure Services		1.07%
Jubilant Foodworks		0.59%
The Indian Hotels Company		0.48%
IT - Software		1.05%
Tata Consultancy Services		0.56%
LTIMindtree		0.49%
Retailing		1.03%
Avenue Supermarts		0.60%
Trent		0.43%
Consumer Durables		0.94%
Kajaria Ceramics		0.47%
Metro Brands		0.47%
Food Products		0.63%
Prataap Snacks		0.63%
Automobiles		0.50%
TVS Motor Company		0.50%
Personal Products		0.50%
Godrej Consumer Products		0.50%
Power		0.45%
Tata Power Company		0.45%
Exchange Traded Funds		9.13%
IDFC Nifty 50 ETF		9.13%
Net Cash and Cash Equivalent		19.50%
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 Moderately High 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.