



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 December'22)

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 160.24 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): 3.93%

Modified Duration: 1.86 Years*

Average Maturity: 2.16 Years*

Macaulay Duration: 1.93 Years*

Yield to Maturity: 7.07%*

*Of Debt Allocation Only

Asset allocation:

Equity (incl. ETF): 21.73%

Debt: 78.27%

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-Dec-22	0.0566	13.4419
	29-Nov-22	0.0390	13.5325
	28-Oct-22	0.0390	13.4450
DIRECT	29-Dec-22	0.0628	14.9186
	29-Nov-22	0.0433	15.0079
	28-Oct-22	0.0432	14.8990

®Income Distribution and Capital Withdrawal

PORTFOLIO

(31 December 2022)

Name of the Instrument	Rating	% to NAV
Government Bond		39.64%
5.63% - 2026 G-Sec	SOV	27.18%
8.33% - 2026 G-Sec	SOV	3.27%
7.17% - 2028 G-Sec	SOV	3.26%
8.24% - 2027 G-Sec	SOV	2.14%
6.79% - 2027 G-Sec	SOV	2.11%
8.28% - 2027 G-Sec	SOV	1.69%
Corporate Bond		6.58%
Power Finance Corporation	AAA	3.23%
NABARD	AAA	3.16%
LIC Housing Finance	AAA	0.19%
Britannia Industries	AAA	0.001%
State Government Bond		6.41%
8.07% Gujrat SDL - 2025	SOV	6.41%
Certificate of Deposit		6.14%
Kotak Mahindra Bank	A1+	6.14%
Equity (incl. ETF)		21.73%
Chemicals & Petrochemicals		3.01%
SRF		0.58%
Anupam Rasayan India		0.48%
Rossari Biotech		0.42%
Navin Fluorine International		0.40%
Vinati Organics		0.39%
Fine Organic Industries		0.37%
Tata Chemicals		0.37%
Banks		2.01%
Bank of Baroda		0.70%
State Bank of India		0.33%
HDFC Bank		0.33%
ICICI Bank		0.31%
IndusInd Bank		0.17%
Axis Bank		0.17%
Auto Components		1.23%
Tube Investments of India		0.47%

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 December 2022)
Name of the Instrument	Rating	% to NAV
UNO Minda		0.40%
Schaeffler India		0.35%
Retailing		1.08%
Avenue Supermarts		0.63%
Trent		0.44%
Finance		1.07%
SBI Cards and Payment Services		0.58%
Cholamandalam Invst and Fin Co		0.33%
HDFC		0.16%
Leisure Services		1.03%
Jubilant Foodworks		0.56%
The Indian Hotels Company		0.47%
Consumer Durables		0.97%
Metro Brands		0.50%
Kajaria Ceramics		0.47%
IT - Software		0.94%
Tata Consultancy Services		0.49%
LTIMindtree		0.45%
Food Products		0.61%
Prataap Snacks		0.61%
Automobiles		0.48%
TVS Motor Company		0.48%
Personal Products		0.43%
Godrej Consumer Products		0.43%
Power		0.40%
Tata Power Company		0.40%
Exchange Traded Funds		8.48%
IDFC Nifty 50 ETF		8.48%
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 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.