



IDFC REGULAR SAVINGS FUND

(Previously known as IDFC Monthly Income Plan w.e.f. May 28, 2018)

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 August'20)

Category: Conservative Hybrid

Monthly Avg AUM: ₹180.01 Crores

Inception Date: 25th February 2010

Fund Manager:

Equity Portion: Mr. Sumit Agrawal (w.e.f. 20/10/2016)

Debt Portion: Mr. Anurag Mittal (w.e.f. 09/11/2015)

Standard Deviation (Annualized): 8.37%

Modified Duration: 2.23 years*

Average Maturity: 2.62 years*

Macaulay Duration: 2.31 years*

Yield to Maturity: 4.85%*

*Of Debt Allocation Only

Asset allocation:

Equity: 24.38%

Debt: 75.62%

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 & Dividend Option - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

PORTFOLIO

(31 August 2020)

Name of the Instrument	Rating	% to NAV
Corporate Bond		27.70%
HDFC	AAA	11.49%
NABARD	AAA	6.31%
REC	AAA	5.06%
Power Finance Corporation	AAA	1.74%
LIC Housing Finance	AAA	1.63%
Small Industries Dev Bank of India	AAA	0.77%
UltraTech Cement	AAA	0.69%
Government Bond		27.04%
7.32% - 2024 G-Sec	SOV	17.97%
7.27% - 2026 G-Sec	SOV	5.97%
8.33% - 2026 G-Sec	SOV	3.11%
State Government Bond		6.06%
8.07% Gujrat SDL - 2025	SOV	6.06%
Zero Coupon Bond		1.22%
Sundaram Finance	AAA	1.22%
Equity		24.38%
Banks		4.25%
HDFC Bank		2.30%
ICICI Bank		1.95%
Petroleum Products		3.37%
Reliance Industries		3.37%
Software		3.04%
Infosys		1.71%
Tata Consultancy Services		0.97%
Majesco		0.36%
Pharmaceuticals		2.51%
IPCA Laboratories		0.89%

PLAN	DIVIDEND RECORD DATE	₹/UNIT	NAV
REGULAR	28-Aug-20	0.0325	12.9921
	28-July-20	0.0323	12.9383
	26-June-20	0.0316	12.6463
DIRECT	28-Aug-20	0.0353	14.1220
	28-July-20	0.0351	14.0534
	26-June-20	0.0343	13.7259

Face Value per Unit (in ₹) is 10

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

PORTFOLIO		(31 August 2020)
Name of the Instrument	Rating	% to NAV
Divi's Laboratories		0.59%
Aurobindo Pharma		0.53%
Dr. Reddy's Laboratories		0.49%
Consumer Non Durables		2.34%
Hindustan Unilever		1.05%
Asian Paints		0.47%
Nestle India		0.29%
Britannia Industries		0.27%
Dabur India		0.26%
Finance		1.94%
HDFC		1.62%
Muthoot Finance		0.32%
Auto		1.91%
Maruti Suzuki India		0.75%
Mahindra & Mahindra		0.51%
Bajaj Auto		0.35%
Hero MotoCorp		0.31%
Telecom - Services		1.68%
Bharti Airtel		1.68%
Chemicals		1.24%
Fine Organic Industries		1.00%
Pidilite Industries		0.24%
Cement		0.81%
UltraTech Cement		0.81%
Consumer Durables		0.65%
Voltas		0.35%
Titan Company		0.30%
Construction Project		0.63%
Larsen & Toubro		0.63%
Net Cash and Cash Equivalent		13.60%
Grand Total		100.00%



Investors understand that their principal will be at moderately High risk

This product is suitable for investors who are seeking*:

- 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.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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