



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'21)

Category: Conservative Hybrid

Monthly Avg AUM: ₹184.68 Crores

Inception Date: 25th February 2010

Fund Manager:

Equity Portion: Mr. Sumit Agrawal
(w.e.f. 20th October 2016)

Debt Portion: Mr. Harshal Joshi (w.e.f. 28th July 2021)

Standard Deviation (Annualized): 3.20%

Modified Duration: 2.24 years*

Average Maturity: 2.63 years*

Macaulay Duration: 2.31 years*

Yield to Maturity: 4.90%*

*Of Debt Allocation Only

Asset allocation:

Equity (including Nifty ETF): 14.99%

Debt: 85.01%

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 & IDCW®

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

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	26-Nov-21	0.0409	13.8713
	28-Oct-21	0.0412	14.0320
	28-Sept-21	0.0410	14.0681
DIRECT	26-Nov-21	0.0450	15.2421
	28-Oct-21	0.0452	15.4076
	28-Sept-21	0.0449	15.4358

®Income Distribution and Capital Withdrawal

PORTFOLIO

(30 November 2021)

Name of the Instrument	Rating	% to NAV
Government Bond		35.49%
5.63% - 2026 G-Sec	SOV	24.21%
8.33% - 2026 G-Sec	SOV	2.96%
7.17% - 2028 G-Sec	SOV	2.94%
8.24% - 2027 G-Sec	SOV	1.94%
6.79% - 2027 G-Sec	SOV	1.90%
8.28% - 2027 G-Sec	SOV	1.54%
Corporate Bond		16.57%
NABARD	AAA	5.86%
REC	AAA	4.72%
Power Finance Corporation	AAA	4.56%
LIC Housing Finance	AAA	0.72%
Small Industries Dev Bank of India	AAA	0.71%
Britannia Industries	AAA	0.001%
State Government Bond		5.78%
8.07% Gujrat SDL - 2025	SOV	5.78%
Zero Coupon Bond		1.26%
Sundaram Finance	AAA	1.26%
Equity		14.99%
Banks		3.66%
HDFC Bank		1.25%
ICICI Bank		1.22%
State Bank of India		1.20%

IDFC Regular Savings Fund was being managed by Mr. Anurag Mittal upto 14th October 2021.

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).

^^W.e.f. December 1, 2021, the benchmark of the scheme will change to CRISIL Hybrid 85+15 Conservative Index

PORTFOLIO		(30 November 2021)
Name of the Instrument	Rating	% to NAV
Software		2.89%
Tata Consultancy Services		1.48%
Infosys		1.41%
Pharmaceuticals		1.36%
Divi's Laboratories		1.36%
Finance		1.36%
Bajaj Finance		1.36%
Petroleum Products		1.17%
Reliance Industries		1.17%
Consumer Non Durables		0.94%
Hindustan Unilever		0.94%
Cement & Cement Products		0.91%
UltraTech Cement		0.91%
Auto		0.91%
Maruti Suzuki India		0.91%
Construction Project		0.90%
Larsen & Toubro		0.90%
Industrial Products		0.88%
Bharat Forge		0.88%
Exchange Traded Funds		6.74%
IDFC Nifty ETF		6.74%
Net Cash and Cash Equivalent		19.17%
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>15% S&P BSE 200 TRI + 85% NIFTY AAA Short Duration Bond Index</p>

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