



**FUND FEATURES:**

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹206.45 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):**  
3.83%

**Modified Duration:** 3.15 years\*

**Average Maturity:** 4.19 years\*

**Yield to Maturity:** 7.83%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity:** 24.36%

**Debt:** 75.64%

**Benchmark:** CRISIL Hybrid 85+15 -  
Conservative Index<sup>§</sup>

**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  
- Quarterly & Regular

PLAN	DIVIDEND RECORD DATE	₹/UNIT	NAV
REGULAR	29-Nov-18	0.0621	12.5360
	30-Oct-18	0.0615	12.3359
	27-Sep-18	0.0625	12.4562
DIRECT	29-Nov-18	0.0662	13.3673
	30-Oct-18	0.0655	13.1457
	27-Sep-18	0.0665	13.2648

## 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.

### PORTFOLIO

(31 December 2018)

Name of the Instrument	Rating	% to NAV
<b>Corporate Bond</b>		<b>39.10%</b>
NABARD	AAA	8.76%
Reliance Industries	AAA	7.32%
Tata Power Company	AA	7.06%
REC	AAA	5.86%
ICICI Bank	AAA	3.29%
Power Finance Corporation	AAA	2.40%
Indian Railway Finance Corporation	AAA	2.38%
LIC Housing Finance	AAA	0.81%
Blue Dart Express	AA	0.71%
Bajaj Housing Finance	AAA	0.29%
Gruh Finance	AAA	0.25%
<b>Government Bond</b>		<b>24.45%</b>
7.37% - 2023 G-Sec	SOV	22.04%
7.17% - 2028 G-Sec	SOV	2.40%
<b>Equity</b>		<b>24.36%</b>
<b>Banks</b>		<b>7.29%</b>
HDFC Bank		2.18%
ICICI Bank		1.82%
Kotak Mahindra Bank		0.92%
State Bank of India		0.84%
Axis Bank		0.75%
City Union Bank		0.46%
RBL Bank		0.32%
<b>Consumer Non Durables</b>		<b>5.56%</b>
ITC		1.51%
Hindustan Unilever		1.07%
Marico		0.63%
Colgate Palmolive (India)		0.58%
Dabur India		0.46%

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).

<b>PORTFOLIO</b>		<b>(31 December 2018)</b>
<b>Name of the Instrument</b>	<b>Rating</b>	<b>% to NAV</b>
GlaxoSmithKline Consumer Health		0.45%
Britannia Industries		0.43%
Nestle India		0.43%
<b>Software</b>		<b>4.14%</b>
Infosys		1.55%
Tata Consultancy Services		1.33%
Tech Mahindra		0.38%
Majesco		0.31%
Wipro		0.30%
NIIT Technologies		0.27%
<b>Petroleum Products</b>		<b>2.21%</b>
Reliance Industries		2.21%
<b>Auto</b>		<b>1.16%</b>
Maruti Suzuki India		0.68%
Mahindra & Mahindra		0.47%
<b>Pharmaceuticals</b>		<b>1.03%</b>
Aurobindo Pharma		0.46%
Cadila Health		0.31%
IPCA Laboratories		0.27%
<b>Industrial Products</b>		<b>0.87%</b>
AIA Engineering		0.47%
Supreme Industries		0.39%
<b>Auto Ancillaries</b>		<b>0.72%</b>
MRF		0.46%
Minda Industries		0.27%
<b>Consumer Durables</b>		<b>0.50%</b>
Titan Company		0.50%
<b>Chemicals</b>		<b>0.46%</b>
Fine Organic Industries		0.46%
<b>Retailing</b>		<b>0.42%</b>
Avenue Supermarts		0.42%
<b>Net Cash and Cash Equivalent</b>		<b>12.09%</b>
<b>Grand Total</b>		<b>100.00%</b>



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.

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