

Addendum No. 104 – November, 2014
Addendum to the Scheme Information Document of IDFC Fixed Maturity Plan – 3 Year Series 5
ROLLOVER OF IDFC FIXED MATURITY PLAN – 3 YEAR SERIES 5 (the Scheme)

It has been proposed in accordance with the provisions of Regulation 33(4) of SEBI (Mutual Funds) Regulations, 1996 to rollover the Scheme which is due for maturity on Tuesday, November 25, 2014[#] ('Maturity Date').

The features of the proposed rollover are as follows:

Maturity Date #	November 25, 2014			
Period of Extension	28 days			
Extended Date of Maturity #	December 23, 2014			
Purpose of Extension	It is proposed to rollover the Scheme with the objective to provide investors an opportunity to continue in the Scheme.			
Asset Allocation Pattern and Indicative Allocation post rollover	Asset Allocation:			
	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Maximum	Minimum	
	Debt & Money Market Instruments	100	0	Low to Medium
	Investment in Securitized Debt - Nil			
	Investments in Derivatives, Foreign Securities and Stock lending - Nil			
	Intended allocation:			
		Rating		
		A1+	AA+	
	CD's	50 - 55%	-	
CP's	45 - 50%	-		
	<ol style="list-style-type: none"> Short term highest rated instruments as well as structured obligations with AAA ratings will be categorized as AAA. Further the Fund manager shall reserve the right to improve the portfolio credit quality by deviating the asset allocation in favour of higher credit rated instruments in the same category of instruments at the time of Rollover / Extension of the scheme. Exposure to unrated instruments shall be restricted to 25% of the net asset of the scheme. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publically available rating would be considered. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days from the date of said deviation. In case of non availability of CPs, NCDs (including Securitized Debt), the scheme may invest in T-Bills, CBLO or Bank CDs of highest credit rating (A1+) or equivalent. 			

	<p>6. Gross exposure to Debt, Money Market Instruments and Cash shall not exceed 100% of the net assets of the scheme.</p> <p>7. The ratings AA, A mentioned above shall include AA+ / - or A+/- respectively. Fund shall not take any exposure to real estate sector.</p> <p>8. At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio may have higher allocation to cash and cash equivalent instruments.</p>
Liquidity	No Redemption/ repurchase of units shall be allowed prior to the maturity of the scheme. Unitholders who wish to exit may do so through the stock exchange mode. The scheme is listed on the Bombay Stock Exchange.
Load structure	Exit Load – Nil

If the maturity date falls on a non-business day, the maturity date shall be the next business day.

All other features and terms & conditions of the Scheme would remain unchanged after the rollover.

Roll-over shall be permitted only in case of those unitholders who expressly provide their written consent in duly filled-up and signed Consent Form and submit the same to any of the AMC or CAMS Investor Service Centre latest by **November 21, 2014**. Unitholders have the option to rollover and continue their entire investment in the Scheme outstanding on the Maturity Date or redeem partial amount/units and roll over (continue with) the balance units in the scheme.

In case of unitholders who do not submit the Consent Form by **November 21, 2014**, or who do not opt for the rollover, the units outstanding will automatically be redeemed in full on the Maturity Date without any further reference.

Unit holders are requested to note that the rollover of the above scheme is subject to compliance of SEBI guidelines in respect of requirement of minimum investors in the scheme i.e., each portfolio under a scheme should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such portfolio.

Contents hereof shall form an integral part of the Scheme Information Document of the Scheme and all other features / terms & conditions as mentioned therein shall remain unchanged.

Dated: November 14, 2014