

**Addendum No. 88 – August, 2014**
**Addendum to the Scheme Information Document of IDFC Fixed Term Plan – Series 27**
**ROLLOVER OF IDFC FIXED TERM PLAN – SERIES 27 (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 Monday, August 25, 2014<sup>#</sup> ('Maturity Date').

The features of the proposed rollover are as follows:

<b>Maturity Date #</b>	August 25, 2014			
<b>Period of Rollover/extension</b>	728 days			
<b>Extended Date of Maturity #</b>	August 22, 2016			
<b>Purpose of rollover</b>	It is proposed to rollover the Scheme with the objective to provide investors an opportunity to continue in the Scheme.			
<b>Asset Allocation Pattern and indicative allocation post rollover</b>	<b>Asset Allocation:</b>			
	<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>		<b>Risk Profile</b>
		Maximum	Minimum	
	Money market Instruments (including CBLO)	50	0	Low to Medium
	Debt Securities	100	50	Medium to High
	Investment in Securitized Debt - Nil			
	Investments in derivatives, foreign securities and stock lending – Nil			
	<b>Intended allocation:</b>			
	<b>Instruments</b>	<b>Rating</b>		
		<b>AAA</b>	<b>AA</b>	
NCD's	50 - 55%	45% - 50%		
<ol style="list-style-type: none"> <li>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 launch of the scheme.</li> <li>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.</li> <li>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. Such changes in the investment pattern will be for a short term and for defensive consideration and the intention being at all times to seek to protect the interest of unitholders.</li> <li>In case of non availability and taking into account the risk reward analysis of NCDs and CPs the scheme may invest in T-bills, CBLO or Bank CDs of highest credit rating i.e A1+. Such deviation may exist till suitable NCD/CP of desired credit quality are not available.</li> </ol>				

	<p>5. The scheme does not intend to invest in repo in corporate debt securities.</p> <p>6. Gross exposure to debt, money market shall not exceed 100% of the net assets of the scheme.</p> <p>7. The scheme shall not invest in real estate, airlines and telecom sector.</p> <p>8. The ratings AA, A mentioned shall include AA+ / - or A+/- respectively.</p> <p>9. At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio shall have higher allocation to cash and cash equivalent instruments.</p>
<b>Liquidity</b>	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.
<b>Load structure</b>	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 **August 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 **August 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., the scheme should have a minimum of 20 investors and no single investor should account for more than 25% of the corpus of such portfolio.

**Addendum to the Scheme Information Document of IDFC Fixed Term Plan – Series 2**

**ROLLOVER OF IDFC FIXED TERM PLAN – SERIES 2 (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 Monday, August 25, 2014<sup>#</sup> ('Maturity Date').

The features of the proposed rollover are as follows:

<b>Maturity Date #</b>	August 25, 2014
<b>Period of Rollover/extension</b>	1 year
<b>Extended Date of Maturity #</b>	August 24, 2015
<b>Purpose of rollover</b>	It is proposed to rollover the Scheme with the objective to provide investors an opportunity to continue in the Scheme.

<b>Asset Allocation Pattern and indicative allocation post rollover</b>	<b>Asset Allocation:</b>			
	<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>		<b>Risk Profile</b>
	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			
	<b>Intended Allocation:</b>			
	<b>Instruments</b>	<b>Rating</b>		
		AAA	AA	A1+
	CD's	-	-	40 - 45%
	CP's	-	-	40 - 45%
	NCD's	-	20 - 25%	-
	<ol style="list-style-type: none"> <li>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 launch of the scheme.</li> <li>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.</li> <li>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. Such deviation may exist till suitable NCD/CD of desired credit quality are not available</li> <li>In case of non availability and taking into account the risk reward analysis of NCDs and CPs the scheme may invest in T-bills, CBLO or bank CDs of highest credit rating.</li> <li>Currently the scheme does not intend to invest in repo in corporate debt securities.</li> <li>Gross exposure to debt, money market and cash shall not exceed 100% of the net assets of the scheme.</li> <li>The scheme shall not invest in real estate and aviation sector.</li> <li>The ratings AA, A mentioned shall include AA+ / - or A+/- respectively.</li> <li>At the time of building up the portfolio and towards the end of the maturity of the scheme, the portfolio shall have higher allocation to cash and cash equivalent instruments.</li> </ol>			
<b>Liquidity</b>	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.			
<b>Load structure</b>	Exit Load – Nil			

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<b>Fund Manager</b>	Harshal Joshi
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# 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 **August 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 **August 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., the 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 respective Scheme(s) and all other features / terms & conditions as mentioned therein shall remain unchanged.**

**Dated: August 14, 2014**