

---

Addendum No 38 –November 2012

ADDENDUM dated November 23, 2012 to the Scheme Information Document(s)/Key Information Memorandum(s) of debt and liquid schemes of IDFC Mutual Fund

The provisions on investment restriction pertaining to sector exposure in debt oriented schemes issued vide addendum dated September 28, 2012 has been replaced with the following:

The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only;

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme.

All other terms and conditions mentioned in the SID / SAI / KIM remain unchanged

This Addendum forms an integral part of the Scheme Information Document(s)/ Key Information Memorandum cum Application Form(s) of the Schemes of IDFC Mutual Fund read with the addenda issued there under.

Addendum Dated: November 23, 2012