

Rollover of "IDBI FMP-Series IV-542 Days (February 2014) - F"


Dear Investor,

We thank you for investing in our Plan, "IDBI FMP-Series IV-542 Days (February 2014) - F" launched under the closed ended debt scheme IDBI Fixed Maturity Plan -Series IV.

The Units under this Plan were allotted on March 12, 2014 and Plan is scheduled to mature as on Friday, September 4, 2015 (Existing Maturity Date) as per the terms of offer.

In accordance with the provisions laid down under Regulation 33(4) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, it is now proposed to roll over the Plan, for a further period of **564 Days**.

The features of the Plan and terms of roll-over are as below

Name of scheme	IDBI Fixed Maturity Plan -Series IV
Name of Plan	IDBI FMP-Series IV-542 Days (February 2014)- F
Type of scheme	A closed-ended debt scheme
Product Label	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular fixed income for short term/ medium term/ long term Investments in Debt/ Money market instruments/ Government securities <div style="text-align: center;"> <p>FMPs with <=1100 days tenure</p>  <p>Investors understand that their principal will be at Moderately Low risk</p> </div> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>
Investment Objective	The investment objective for the Plan under the Scheme will be to generate income through investments in Debt and Money Market Instruments. In accordance with SEBI Circular No SEBI/IMD/ CIR No. 12/147132/08 dated December 11, 2008, this Plan shall invest only in such securities which mature on or before the maturity date of the Plan.

Portfolio of the Scheme	The portfolio of IDBI FMP-Series IV-542 Days (February 2014) - F as on <u>17th August 2015</u>					
	Security Name	ISIN No	Rating	Units In Holding	Market Value (Rs. In Crores)	Percentage to Net Asset Value
	CBLO					
	CBLO - 19AUG2015			7,10,32,445.00	7.10	25.84%
	Sub Total			7,10,32,445.00	7.10	25.84%
	Certificate of Deposit					
	Punjab and Sind Bank CD (04 SEP 2015)	INE608A16JQ7	ICRA A1+	5,00,000.00	4.98	18.13%
	The South Indian Bank Ltd CD (03 SEP 2015)	INE683A16GE2	CARE A1+	5,00,000.00	4.98	18.13%
	Sub Total			10,00,000.00	9.97	36.26%
	Fixed Coupon Bond					
	11.10 Fullerton India Credit Company Ltd NCD (04 Sep 2015)	INE535H07191	ICRA AA+	34.00	3.40	12.38%
	9.58 HDFC Ltd NCD (29 Aug 2015)	INE001A07JG5	CRISIL AAA	23.00	2.30	8.37%
	10.4073 Magma Fincorp Ltd NCD (04 Sep 2015)	INE511C07383	CARE AA+	36.00	3.60	13.11%
	Sub Total			93.00	9.31	33.86%
	Total :			7,20,32,538.00	26.38	95.96%
	Cash & Cash Receivables :				1.11	4.04%
	Net Assets :				27.49	100.00%
	Other Details	AUM and NAV of different plans (Direct and Regular)/options under IDBI FMP-Series IV-542 Days (February 2014)- F as on 17 th August 2015 are given below:				
		IDBI FMP-Series IV-542 Days (February 2014)- F (Plan / Option)		AUM (Rs. In crores)	NAV (In Rs. /unit)	
		Regular Plan –Dividend		0.01	11.3218	
	Direct Plan-Growth		3.27	11.3950		
	Regular Plan-Growth		24.21	11.3218		
	Total		27.49			
Purpose of Rollover	The purpose of rollover is to provide investors with an opportunity to continue to benefit from the prevailing yields in the fixed income market.					
Period of Rollover	564 Days					

Extended Maturity Date	March 21, 2017 (or immediately succeeding business day in case March 21, 2017 is a holiday/non-business day)
Terms of rollover	Upon rollover of the plan, certain provisions of the plan will stand modified (mentioned below)

The existing and modified provisions are stated below:-

Particulars	Existing Provisions	Modified Provisions																		
Maturity Date	September 4, 2015	March 21, 2017 (or immediately succeeding business day in case March 21, 2017 is a holiday/non-business day)																		
Tenor of the Scheme	542 Days	564 Days																		
Asset allocation	<table border="1"> <thead> <tr> <th>Instrument</th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money Market instruments</td> <td>0%</td> <td>30%</td> </tr> <tr> <td>Debt instruments (including government securities, floating rate debt instruments and securitized debt)</td> <td>70%</td> <td>100%</td> </tr> </tbody> </table> <p>Investment in Securitized Debt not to exceed 50% of the net assets of the Scheme.</p> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme.</p> <p>The Scheme does not propose to invest in ADRs /GDRs and foreign securities.</p> <p>The cumulative gross exposure through money market instruments, debt instruments ((including government securities, floating rate debt instruments and securitized debt) and derivative positions should not exceed 100% of the net assets of the scheme.</p> <p>Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.</p> <p>The Scheme will have exposure in the following instruments/rating.</p>	Instrument	Min	Max	Money Market instruments	0%	30%	Debt instruments (including government securities, floating rate debt instruments and securitized debt)	70%	100%	<table border="1"> <thead> <tr> <th>Instrument</th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money Market instruments</td> <td>0%</td> <td>30%</td> </tr> <tr> <td>Debt instruments (including government securities, floating rate debt instruments and securitized debt)</td> <td>70%</td> <td>100%</td> </tr> </tbody> </table> <p>Investment in Securitized Debt not to exceed 50% of the net assets of the Scheme.</p> <p>Investment in Derivatives shall not exceed 50% of the net assets of the Scheme.</p> <p>The Scheme does not propose to invest in ADRs /GDRs and foreign securities.</p> <p>The cumulative gross exposure through money market instruments, debt instruments ((including government securities, floating rate debt instruments and securitized debt) and derivative positions should not exceed 100% of the net assets of the scheme.</p> <p>Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.</p> <p>The Scheme will have exposure in the following instruments/rating.</p>	Instrument	Min	Max	Money Market instruments	0%	30%	Debt instruments (including government securities, floating rate debt instruments and securitized debt)	70%	100%
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	Instrument Credit rating				Instrument Credit rating			
	AAA	AA	NA		AAA	AA	NA	
	NCD	70-75%	25-30%		NCD	70-75%	25-30%	-
	CBLO/T-Bills	-	-	0-5%	CBLO/T-Bills	-	-	0-5%
	<p>No investment proposed below A3 rating.</p> <p>The above table reflects the intended allocation against each sub asset class/credit rating and there will not be any variations between the allocation indicated above and the final portfolio except in the following instances.</p> <p>1) In case of non availability of and taking in to account the risk reward analysis of CPs, NCDs including Securitized Debts, the scheme may invest in CDs with highest credit rating (A1+) and CBLO. Such deviation may exist till suitable NCD/CP/secured debt of desired credit quality is available.</p> <p>2) Positive variation in investment towards higher credit rating in the same instrument may be allowed. In view of the same, the fund manager will have the option to replace a AA rated instrument of CPs/ CDs/ NCDs/ SDs etc with a AAA rated instrument of the respective CPs/ CDs/ NCDs/ SDs etc.</p> <p>3) The Modifiers {"+" (plus) / "-"(minus)} used with the rating symbols for the categories AA to C will reflect the comparative standing within the category and intended allocation mentioned against a rating will include its modifiers also.</p> <p>4) At the time of building up the portfolio post NFO as per the investment objective of the scheme and also towards the maturity of the scheme there may be a higher allocation to cash and cash equivalent including units of IDBI Liquid Fund.</p> <p>All the investment will be made on the basis of credit rating prevalent at the time of investments. If two or more credit ratings are available for a single instrument, most conservative publicly available rating will be considered.</p> <p>In the event of asset allocation falling outside the limits specified in the intended allocation table mentioned above, the fund manager will review and rebalance the same within 30 days.</p>				<p>No investment proposed below A3 rating.</p> <p>The above table reflects the intended allocation against each sub asset class/credit rating and there will not be any variations between the allocation indicated above and the final portfolio except in the following instances.</p> <p>1) In case of non availability of and taking in to account the risk reward analysis of CPs, NCDs including Securitized Debts, the scheme may invest in CDs with highest credit rating (A1+) and CBLO/T-Bills/ G-Sec. Such deviation may exist till suitable NCD/CP/secured debt of desired credit quality is available.</p> <p>2) Positive variation in investment towards higher credit rating in the same instrument may be allowed. In view of the same, the fund manager will have the option to replace a AA rated instrument of CPs/ CDs/ NCDs/ SDs etc with a AAA rated instrument of the respective CPs/ CDs/ NCDs/ SDs etc.</p> <p>3) The Modifiers {"+" (plus) / "-"(minus)} used with the rating symbols for the categories AA to C will reflect the comparative standing within the category and intended allocation mentioned against a rating will include its modifiers also.</p> <p>4) At the time of building up the portfolio post the rollover as per the investment objective of the scheme and also towards the maturity of the scheme there may be a higher allocation to cash and cash equivalent including units of IDBI Liquid Fund.</p> <p>All the investment will be made on the basis of credit rating prevalent at the time of investments. If two or more credit ratings are available for a single instrument, most conservative publicly available rating will be considered.</p> <p>In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will review and rebalance the same within 30 days.</p>			
Benchmark	CRISIL Short Term Bond Fund Index				CRISIL Short Term Bond Fund Index			

All other features of the Plan as explained in the Scheme Information Document (SID), Key Information Memorandum (KIM) and Statement of Additional Information (SAI) will remain unchanged after rollover.

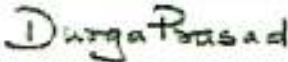
The roll over will be effected only for those Unit holders who provide their written consent for rollover by signing and submitting the consent letter. The consent letter for rollover is attached with this letter. You may alternatively download the consent letter from our website www.idbimutual.co.in. You may sign and submit the same at the nearest branch of IDBI Asset Management Ltd. /IDBI Mutual Fund or any of Investors Service centres of Karvy Computershare Pvt. Ltd. (KCPL) latest by **3.00 pm on Friday, September 4, 2015**. In case, your written consent in the form of consent letter is not received at the aforementioned branches/investor service centers within the deadline stipulated above, your units will be redeemed at the applicable NAV as on September 4, 2015 (Existing Maturity Date).

In view of the individual nature of tax implications, you are advised to consult your own tax advisor with respect to tax liabilities and other implications arising out of redemption/participation in the rollover of the plan.

We look forward for your continued support.

For and on behalf of

IDBI Asset Management Ltd.



S V Durga Prasad

Head Operations & Investor Relations Officer

Date: 21st August, 2015

Place: Mumbai

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

CONSENT LETTER FOR ROLLOVER

To,
IDBI Mutual Fund
5th Floor, Mafatlal Centre,
Nariman Point,
Mumbai- 400021

Sub: - Consent for Rollover of IDBI FMP-Series IV-542 Days (February 2014) – F, Plan launched under the closed ended debt scheme IDBI Fixed Maturity Plan – Series IV

I/We hereby express my/our consent to the rollover of my/our units held in the above Plan (launched under the scheme IDBI Fixed Maturity Plan – Series III), which shall now mature (Extended Maturity), on **21st March 2017*** for the following units / amount:

Name of the Unit holder(s)	_____ (First/Sole Unitholder) _____ (Second Unitholder) _____ (Third Unitholder)										
Folio no / Demat Account details	Folio Number - <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table> Demat Account Details (if units are held in demat form) NSDL/CDSL DP NAME: _____ DP ID: _____ Beneficiary Account No: _____										
Amount/Units	Please tick any one of the below mentioned Options. OPTION 1 Roll over ALL UNITS on the date of Maturity <input type="checkbox"/> OPTION2 Roll over Partial amount/units and redeem balance (please specify below) <input type="checkbox"/> Amount to be rolled over Rs _____ OR No of Units to be rolled over _____										

* Or the immediately succeeding business day if **21st March 2017** is a non business day/holiday.

I/ We hereby confirm and declare as under:-

- i. I/We have read and understood the contents of the letter dated 21st August, 2015 intimating the rollover of the Plan and agree to abide by the same.
- ii. I / We am/are authorized to execute the Consent Letter and have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents.
- iii. I/We hereby agree and confirm that the declaration(s) furnished by me/us to IDBI Mutual Fund under the initial Application Form for the Plan shall continue to be binding on me/us in respect of this Consent letter for Rollover
- iv. I/We hereby confirm that I/We have not been offered/communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/its distributor for this investment.

SIGNATURE(s) ^

First/Sole Unit holder/guardian	Second Unit holder	Third Unit holder

[^]Signature(s) should be as it appears on the original application form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign the consent letter.

Note: This consent letter shall be accepted at the branches of IDBI Asset Management Ltd. /IDBI Mutual Fund or at any of the Investor Service Centres of Karvy Computershare Pvt. Ltd. and the same should be submitted on or before the cutoff date and time mentioned in AMC's letter which encloses this consent letter.

If consent letter is not received at the aforementioned branches/investor service centers within the deadline stipulated above, the units will be redeemed at the NAV as on the Existing Maturity Date (as mentioned in AMC's letter which encloses this consent letter).