

## ADDENDUM DATED FEBRUARY 01, 2005 TO THE COMBINED OFFER DOCUMENT

### **Sub: Amendment to Kotak Bond Unit Scheme' 99 (Kotak Bond) – Wholesale Plan**

#### **Chapter I – Highlights, Risk Factors and Due Diligence at page no. 4 & 5**

Part A under Kotak Bond – Wholesale Plan

- a) With effect from February 01, 2005, the initial purchase amount of Rs. 1,00,000/- shall be replaced by Rs. 5,000/-
- b) With effect from February 02, 2005,
  - i. An exit load of 0.50% shall be charged for investments upto Rs.10 Lacs, if redeemed within six months from the date of allotment
  - ii. No exit load shall be charged for investments above Rs. 10 Lacs.

With effect from February 01, 2005, the following changes will be effected in Kotak Bond Unit Scheme' 99 (Kotak Bond) – Wholesale Plan in the Combined Offer Document.

#### **Chapter IV – Investment of the Fund at page no. 30**

Part A (No.4) – Kotak Bond, under Investment Plans and Options, the name of the Wholesale Plan shall be replaced by "Regular Plan". All references to Wholesale Plan in the Combined Offer Document shall be replaced by the name Regular Plan.

#### **Chapter V – Units at page no. 53**

Part A (No. 3) – Minimum Purchase and Redemption/ Put Amounts, in the table (under purchase, for opening unit account) against Kotak Bond Regular Plan, the amount of Rs. 1,00,000/- shall be replaced by Rs. 5,000/-

With effect from February 02, 2005, the following changes will be effected in Kotak Bond Unit Scheme' 99 (Kotak Bond) – Regular Plan in the Combined Offer Document.

#### **Chapter VI – Loads and Recurring Expenses at page no. 63**

Under Part A, 'Load Structure of the Schemes', at clause 3 "Kotak Bond" part (b) Regular Plan, following shall be added :

- i. An exit load of 0.50% shall be charged for investments upto Rs.10 Lacs, if redeemed within six months from the date of allotment
- ii. No exit load shall be charged for investments above Rs. 10 Lacs.

**This addendum is an integral part of the Combined Offer Document.**

**AJAY BAGGA**  
**CHIEF EXECUTIVE OFFICER**

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