

**ADDENDUM DATED DECEMBER 1, 2008 TO THE OFFER DOCUMENT OF KOTAK
QUARTERLY INTERVAL PLAN SERIES 4**

The following changes are effected to the Offer Document of Kotak Quarterly Interval Plan Series 4 with effect from December 4, 2008:

CHAPTER I - HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (Page 2)

In the table 'Highlights', the existing feature of the "Load", will be replaced by following:

Entry Load: Nil

Exit Load:

1.5%, if redeemed anytime other than the Specified Transaction Period for redemptions/switch-outs

No exit Load will be charged on redemption during the Specified Transaction Period for redemption.

CHAPTER VI - LOADS AND RECURRING EXPENSES (PAGE 35)

Under Part A, 'Load Structure of the Scheme ' will be replaced by following:

Entry Load: Nil

Exit Load:

1.5%, if redeemed anytime other than the Specified Transaction Period for redemptions/switch-outs

No exit Load will be charged on redemption during the Specified Transaction Period for redemption.

This addendum is an integral part of the Offer Document

**SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER**
