

ADDENDUM DATED MARCH 12, 2009 TO THE COMBINED OFFER DOCUMENT

"The facility of Systematic Investment Plan (SIP) offered under Kotak Mahindra Liquid Scheme (Regular Plan) and Kotak Floater Short Scheme will be withdrawn w.e.f from March 18, 2009. No fresh applications/requests for SIP will be accepted with effect from March 18, 2009.

The existing SIP's will continue till the expiry of registered SIP term.

This addendum is an integral part of the Offer Document.

SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER
