

## **ADDENDUM DATED JANUARY 18, 2008 TO THE COMBINED OFFER DOCUMENT**

The following change in the load structure is effected to Kotak Mahindra 30 Unit Scheme ('Kotak 30'), Kotak Mahindra Balance Unit Scheme 99 ('Kotak Balance'), Kotak Mahindra Technology Scheme ('Kotak Tech'), Kotak Mahindra MNC Scheme ('Kotak MNC') and Kotak Mahindra Global India Scheme (Kotak Global India) in the Combined Offer Document with effect from January 21, 2008:

### **CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (PAGE 7 - 9)**

In the table 'Highlights', for Kotak 30, Kotak Balance, Kotak Tech Kotak MNC and Kotak Global India under the feature load structure, the following text shall be replace the current text:

#### **Entry Load:**

- a) No entry load shall be charged on:
- i) For "all direct" applications received by AMC i.e. applications received through internet facility offered (www.kotakmutual.com), on application forms that are not routed through any distributor/agent/broker and submitted to AMC office or collection centre / investment service centre.
  - ii) On additional purchases done directly by the investor under the same folio and switch-in to the scheme from other scheme if such transaction is done directly by the investor:
  - iii) Where the purchase amount/switch in amount is equal to or more than Rs. 5 crores
  - iv) Where the switch in is from an Equity/Balanced/Equity FOF Scheme to an Equity/Balanced/Equity FOF Scheme
  - v) Where switch in is from a close ended scheme (excluding Fixed Maturity Plans and Interval Plans) during the pre-defined liquidity window of the scheme as defined in the respective offer documents or on maturity to an Equity/ Balanced/Equity FOF Schemes:
  - vi) Where the switch in is from any other scheme apart from point iv and v above to an Equity/Balanced/Equity FOF Scheme
  - vii) Where investments is made by Fund of Funds as defined under SEBI Regulations
  - viii) Where units are allotted upon reinvestment of Dividends
- b) Cases not covered above: 2.25%

#### **Exit Load:**

- For exit within 6 months from the date of allotment of units for investments of less than Rs. 5 crores: **1%**
- For exit after 6 months upto 1 year from the date of allotment of units for investments of less than Rs. 5 crores: **0.50%**
- Where investments is made by Fund of Funds as defined under SEBI Regulations: **Nil**
- Where units are allotted upon reinvestment of Dividends: **Nil**
- Cases not covered above: **Nil**

### **CHAPTER VI – LOADS AND RECURRING EXPENSES (PAGE 74)**

Under Part A, 'Load Structure of the Schemes', in clause 5,'Kotak 30, Kotak Balance, Kotak Tech, Kotak MNC', and Kotak Global India the para shall be replaced as follows:

Following entry/exit loads shall be applicable in respect of Kotak 30, Kotak Balance, Kotak Tech, Kotak MNC and Kotak Global India:

- a) No entry load shall be charged on:
- i) For "all direct" applications received by AMC i.e. applications received through internet facility offered (www.kotakmutual.com), on application forms that are not routed through any distributor/agent/broker and submitted to AMC office or collection centre / investment service centre.
  - ii) On additional purchases done directly by the investor under the same folio and switch-in to the scheme from other scheme if such transaction is done directly by the investor:
  - iii) Where the purchase amount/switch in amount is equal to or more than Rs. 5 crores
  - iv) Where the switch in is from an Equity/Balanced/Equity FOF Scheme to an Equity/Balanced/Equity FOF Scheme
  - v) Where switch in is from a close ended scheme (excluding Fixed Maturity Plans and Interval Plans) during the pre-defined liquidity window of the scheme as defined in the respective offer documents or on maturity to an Equity/Balanced/Equity FOF Schemes:
  - vi) Where the switch in is from any other scheme apart from point iv and v above to an Equity/Balanced/Equity FOF Scheme
  - vii) Where investments is made by Fund of Funds as defined under SEBI Regulations
  - viii) Where units are allotted upon reinvestment of Dividends
- b) Cases not covered above: 2.25%

**Exit Load:**

- For exit within 6 months from the date of allotment of units for investments less than Rs. 5 crores: **1%**
- For exit after 6 months upto 1 year from the date of allotment of units for investments less than Rs. 5 crores: **0.50%**
- Where investments is made by Fund of Funds as defined under SEBI Regulations: **Nil**
- Where units are allotted upon reinvestment of Dividends: **Nil**
- Cases not covered above: **Nil**

This addendum is an integral part of the Combined Offer Document

**SANDESH KIRKIRE**  
**CHIEF EXECUTIVE OFFICER**

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