

## ADDENDUM DATED OCTOBER 18, 2005 TO THE COMBINED OFFER DOCUMENT

The following changes are 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'), in the Combined Offer Document with effect from October 19, 2005

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

In the table 'Highlights', for Kotak 30, Kotak Balance, Kotak Tech and Kotak MNC, under the feature load structure, following changes are made:

#### **Entry Load –**

- [1] Where switch-in is made from another Equity / Balanced / FOF Scheme of the Fund [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: **Nil**
- Where investments are made through SIP / STP greater than or equal to Rs. 25 lacs but less than Rs. 5 crores (per instalment): **1.00%**
- Where investments are made through SIP / STP of less than Rs. 25 lacs per installment: **2.00%**
- Cases not covered above: **2.25%**

#### **Exit load –**

- For purchases by Fund of Funds scheme, FII & Sub-account of FII: **Nil**
- (1) For investment through SIP/STP for less than Rs. 5 crores per installment, for exit within 18 months (calculated as date to date) (2) For investment through non-SIP / non-STP: less than Rs. 5 crores For exit within 6 months: **1.00%**

### **CHAPTER VI – LOADS AND RECURRING EXPENSES (PAGE 63)**

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

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

#### **Entry Load –**

- Where switch-in is made from another Equity / Balanced / FOF Scheme of the Fund [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: **Nil**
- Where investments are made through SIP / STP greater than or equal to Rs. 25 lacs but less than Rs. 5 crores (per instalment): **1.00%**
- Where investments are made through SIP / STP of less than Rs. 25 lacs per installment: **2.00%**
- Cases not covered above: **2.25%**

#### **Exit load –**

- For purchases by Fund of Funds scheme, FII & Sub-account of FII: **Nil**
- (1) For investment through SIP/STP for less than Rs. 5 crores per installment, for exit within 18 months (calculated as date to date) (2) For investment through non-SIP / non-STP: less than Rs. 5 crores For exit within 6 months: **1.00%**

This addendum is an integral part of the Combined Offer Document

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

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