

ADDENDUM DATED MARCH 19,2007
TO THE OFFER DOCUMENT OF Kotak FMP 3M Series 12

Sub: Additional Branches of HDFC Bank

On the last page of offer document, under "II. Collection Banks", HDFC Bank Ltd have been added as new collecting bankers. The following two of their branches will receive the application from Investors:

1) BHILWARA:

HDFC Bank Ltd
2-3-4 , S.K Plaza Complex
Pur Road
Bhilwara

2) VARANASI:

HDFC Bank Ltd
D 58 / 2 Kuber Complex,
Rathyatra Crossing,
Varanasi - 221 010

3) Tiruppur

HDFC BANK LTD
160 ,Chidambaram Complex
Kumaran Road
Tiruppur-641604

This addendum is an integral part of the Offer Document.

SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER
