

**ADDENDUM DATED NOVEMBER 17, 2008 TO THE OFFER DOCUMENT OF KOTAK
QUARTERLY INTERVAL PLAN SERIES 3**

The following changes are effected to the Offer Document of Kotak Quarterly Interval Plan Series 6 with effect from November 20, 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
