

**ADDENDUM DATED AUGUST 22, 2009 TO THE SCHEME INFORMATION DOCUMENT OF
KOTAK MAHINDRA GILT UNIT SCHEME 99 – INVESTMENT PLAN**

The following change in the load structure is effected to the scheme with effect from August 24, 2009

CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE

In the table 'Highlights', the feature pertaining to Load of Regular Plan and Provident Fund & Trust Plan offered under the above mentioned scheme, shall be replaced as under:

Exit Load:

- For redemptions / switch outs (including SIP / STP) within 1 year from the date of allotment of units, irrespective of the amount of the investment – 1%

CHAPTER V – FEES AND EXPENSES

Under Section C "Load Structure", the information on Load of Regular Plan and Provident Fund & Trust Plan offered under the above mentioned scheme shall be replaced as under:

Exit Load:

- For redemptions / switch outs (including SIP / STP) within 1 year from the date of allotment of units, irrespective of the amount of the investment – 1%

This addendum is an integral part of the Scheme Information Document of Kotak Mahindra Gilt Unit Scheme 99 – Investment Plan.

**SANDESH KIRKIRE
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