

**ADDENDUM DATED AUGUST 22, 2009 TO THE COMBINED SCHEME INFORMATION
DOCUMENT OF DEBT SCHEMES**

The following change in the load structure is effected to Kotak Mahindra Bond Unit Scheme '99 (Kotak Bond) – Deposit Plan and Regular Plan, Kotak Bond Short Term Plan and Kotak Mahindra Income Plus Scheme with effect from August 24, 2009

CHAPTER I – HIGHLIGHTS/SUMMARY OF THE SCHEME

- a) In the table 'Highlights/ Summary of the Scheme', the feature pertaining to Load of Kotak Mahindra Bond Unit Scheme '99 (Kotak Bond) – Deposit Plan and Regular Plan and Kotak Mahindra Income Plus 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%

- b) In the table 'Highlights/ Summary of the Scheme', the feature pertaining to Load of Kotak Bond Short Term Plan shall be replaced as under:

Exit Load:

- For redemptions / switch outs (including SIP/STP) within 182 days from the date of allotment of units, irrespective of the amount of the investment - 0.50%

CHAPTER V – FEES AND EXPENSES

- a) Under Section C "Load Structure", the information on Load of Kotak Mahindra Bond Unit Scheme '99 (Kotak Bond) – Deposit Plan and Regular Plan and Kotak Mahindra Income Plus 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%

- b) Under Section C "Load Structure" the information on load of Kotak Bond Short Term Plan, shall be replaced as under:

Exit Load:

- For redemptions / switch outs (including SIP/STP) within 182 days from the date of allotment of units, irrespective of the amount of the investment - 0.50%

This addendum is an integral part of the Common Scheme Information Document of Debt Schemes of Kotak Mahindra Mutual Fund.

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