

ADDENDUM DATED June 23, 2008
TO THE OFFER DOCUMENT OF KOTAK FMP 12 M Series 7

Sub: Additional Branches of HDFC Bank

On the last page of offer document of 12M Series 7, under "II. Collection Banks", the following three branches of HDFC Bank has been added as new collection centers during the NFO period of the scheme.

GORAKHPUR	SALEM	MYSORE
HDFC BANK LTD	HDFC BANK LTD	HDFC BANK LTD
CMS DEPT , PRAHLAD RAI TRADE CENTRE	5 / 241 - F , RATHNA ARCADE	MYTHIRI ARCADE
AYODHYA CROSSING , BANK ROAD	OMALUR MAIN ROAD	1ST MAIN , SARASWATHIPURAM
GORAKHPUR	SALEM	MYSORE
273 001	636 004	570 009
(0551) -2342612	0427-2331604, 03	0821-4255304

This addendum is an integral part of the Offer Document.

SANDESH KIRKIRE.
CHIEF EXECUTIVE OFFICER