

ADDENDUM DATED NOVEMBER 23, 2005 TO THE OFFER DOCUMENT OF KOTAK ELSS SCHEME

**Sub : (1) Information about the Continuous Offer Date.
(2) Information on Group Insurance Cover.**

The following changes has been effected in the Offer Document of Kotak ELSS Scheme with effect from November 23, 2005:

1. Information about the Continuous Offer Date.

On the cover page the information on Continuous Offer be replaced as November 25, 2005.

2. Information on Group Insurance Cover.

In Chapter V (Part A), under Point 10, subpoint I, on page 49, the following paragraph be added:

The Group Life Insurance Cover will not be provided to prospective investors investing in the Scheme from the date of Continuous Offer. However existing Investors in the scheme will be provided the Group Life Insurance Cover, subject to conditions as stated in the offer document.

This addendum is an integral part of Offer Document.

**SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER**
