

**ADDENDUM DATED APRIL 24, 2007 TO THE COMBINED OFFER DOCUMENT**

The following change in the load structure is effected to Kotak Mahindra Bond Unit Scheme 99 (Short Term Plan) in the Combined Offer Document with effect from April 25, 2007:

**CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (PAGE 4)**

In the table 'Highlights', for Kotak Bond Short Term under the feature load structure, following changes are made:

**Entry Load:** Nil

**Exit Load:**

**For Investments <= Rs. 2 crores:**

- a) For redemptions/switchouts within 6 months: 1%
- b) For redemptions/switchouts after 6 months upto 1 year: 0.50%
- c) For redemptions after 1 year : Nil

**For Investments > than Rs. 2 crores:** Nil

**CHAPTER VI – LOADS AND RECURRING EXPENSES (PAGE 74)**

Under Part A, 'Load Structure of the Schemes', in point 4, the para shall be replaced as follows:

**Entry Load:** Nil

**Exit Load:**

**For Investments <= Rs. 2 crores:**

- d) For redemptions/switchouts within 6 months: 1%
- e) For redemptions/switchouts after 6 months upto 1 year: 0.50%
- f) For redemptions after 1 year : Nil

**For Investments > than Rs. 2 crores:** Nil

This addendum is an integral part of the Combined Offer Document

**SANDESH KIRKIRE  
CHIEF EXECUTIVE OFFICER**

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