

**ADDENDUM DATED NOVEMBER 25, 2004 TO THE KOTAK FLEXI DEBT SCHEME OF KOTAK MAHINDRA
MUTUAL FUND**

Subject: Additional Official Collection Centres For Initial Offer

With effect from November 25, 2004, the following will be the additional branches of the collection banks as official collection centres for initial offer as mentioned in the back cover of the Kotak Flexi Debt Scheme Key Information Memorandum:

1. **Panaji:**
HDFC Bank Ltd.
Minum Residency
18th June Road,
Panjim
Goa 403001

2. **Ludhiana:**
Kotak Mahindra Bank Ltd.
SCO 120, Ground Floor
Feroze Gandhi Market
Ludhiana-141001

This addendum is an integral part of the Key Information Memorandum.

**AJAY BAGGA
CHIEF EXECUTIVE OFFICER**
