

**ADDENDUM DATED APRIL 26, 2005 TO THE COMBINED OFFER DOCUMENT**

**Chapter I – Highlights, Risk Factors and Due Diligence (Page No. 3)**

Under Kotak Gilt – Provident Fund and Trust Plan, following shall be substituted :

**Entry/ Exit Load:** NIL

**Clause A of Chapter VI – Loads Structure of the Schemes (Page No. 63)**

At point 2(b) – Provident Fund and Trust Plan, the following shall be substituted :

There is no Load, either Entry or Exit, levied for switching from Growth Option to Dividend Option, or vice versa in the Provident Fund and Trust Plan.

This addendum is an integral part of the Combined Offer Document

**AJAY BAGGA**  
**CHIEF EXECUTIVE OFFICER**

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