

ADDENDUM DATED JUNE 26, 2009 TO THE COMMON SCHEME INFORMATION
DOCUMENT OF DEBT SCHEMES

The following changes are effected to Kotak Bond Short Term Plan with effect from July 1, 2009:

CHAPTER I - HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (Page 4)

In the table 'Highlights', for the feature "Load Structure", following changes are made:

Entry Load: Nil

Exit load:

- **For Investments less than or equal to Rs. 2 crores:**
 - a. If redeemed/switched out on or before 182 days from the date of allotment of units: 0.50%
 - b. If redeemed/switched out after 182 days: Nil
- **For Investments greater than Rs. 2 crores :Nil**

Note

Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil

Where units are allotted upon reinvestment of Dividends: Nil

This addendum is an integral part of the Combined Scheme Information Document

SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER
