

ADDENDUM DATED JULY 27, 2009 TO THE COMBINED SCHEME INFORMATION DOCUMENT OF DEBT SCHEMES

The following change in the load structure is effected to Kotak Mahindra Bond Unit Scheme '99 (Kotak Bond) – Deposit Plan with effect from August 1, 2009

CHAPTER I – HIGHLIGHTS/SUMMARY OF THE SCHEME

In the table 'Highlights/ Summary of the Scheme', the feature pertaining to Load Structure under above mentioned scheme shall be replaced as under:

Entry Load:

In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, there shall be no entry load charged for purchase / additional purchase / switch-in / SIP / STP applications received for registration under the aforesaid scheme.

Exit Load for redemptions/switchouts

- a. For redemption/switchouts within 1 year from the date of allotment: 1%
- b. For redemption/switchouts within 1 year from the date of allotment: Nil

Note

No exit load shall be applicable for investments by Fund of Funds as defined under SEBI Regulations.

CHAPTER V – FEES AND EXPENSES

Under Section C "Load Structure" the information on load structure under above mentioned scheme, shall be replaced as under:

Entry Load:

In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, there shall be no entry load charged for purchase / additional purchase / switch-in / SIP / STP applications received for registration under the aforesaid scheme.

Exit Load for redemptions/switchouts

- a. For redemption/switchouts within 1 year from the date of allotment: 1%
- b. For redemption/switchouts within 1 year from the date of allotment: Nil

Note

No exit load shall be applicable for investments by Fund of Funds as defined under SEBI Regulations.

This addendum is an integral part of the Common Scheme Information Document of Debt Schemes

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