

**ADDENDUM DATED JULY 27, 2009 TO THE SCHEME INFORMATION DOCUMENT OF KOTAK
TAX SAVER SCHEME**

The following change in the load structure is effected to Kotak Tax Saver Scheme with effect from August 1, 2009

CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE

In the table 'Highlights', the feature Load Structure under above mentioned scheme, the following text shall be replaced with the current text:

- a) **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.
- b) **Exit Load for redemptions/switchouts:** Nil

CHAPTER IV – UNITS AND OFFER

Under Section A "Ongoing Offer Details" in the table, Load Structure pertaining to point on "Star Kid Facility" and "Kotak Invest + Insure Facility" of "Special Products available" shall be replaced as under:

- a) **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.
- b) **Exit Load:** 1.00% for redemption within the first 5 years from the date of allotment.
Nil for any redemption after 5 years from the date of allotment of units.

The load structure applicable for each instalment will be as per the load structure applicable at the time of registration of SIP.

CHAPTER V – FEES AND EXPENSES

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

- a) **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.
- b) **Exit Load for redemptions/switchouts:** Nil

This addendum is an integral part of the Scheme Information Document of Kotak Tax Saver Scheme.

SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER
