

ADDENDUM DATED JUNE 29, 2007 TO COMMON KEY INFORMATION MEMORANDUM

Sub: Change in Load Structure of Kotak Mahindra Income Plus Scheme

With effect from July 2, 2007 the following change will be effected in the Common Key Information Memorandum.

On page 8, the information on 'Load Structure' for Kotak Mahindra Income Plus Scheme shall be replaced as under:

Entry Load: NIL

Exit Load:

- For investments less than or equal to Rs. 25 Lacs : 1%, if redeemed within 1 year
- For investment above Rs. 25 lacs : Nil

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

**Sandesh Kirkire
Chief Executive Officer**