

**ADDENDUM DATED JANUARY 31, 2008 TO THE COMBINED OFFER DOCUMENT**

The following change in the load structure is effected to Kotak Mahindra Bond Unit Scheme 99 (Deposit Plan) in the Combined Offer Document with effect from February 5, 2008:

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

In the table 'Highlights', for Kotak Bond Short Term under the feature load structure, following changes are made:

Entry Load: Nil

Exit Load:

- a) For redemptions/switchouts within 6 months: 0.50%
- b) For redemptions/switchouts after 6 months : Nil

**CHAPTER VI - LOADS AND RECURRING EXPENSES (PAGE 74)**

Under Part A, 'Load Structure of the Schemes', in point 3(a) the para shall be replaced as follows:

Entry Load: Nil

Exit Load:

- c) For redemptions/switchouts within 6 months: 0.50%
- d) For redemptions/switchouts after 6 months : Nil

This addendum is an integral part of the Combined Offer Document

**SANDESH KIRKIRE**  
**CHIEF EXECUTIVE OFFICER**

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