

**ADDENDUM DATED JULY 31, 2009 TO THE SCHEME INFORMATION DOCUMENT OF KOTAK
MAHINDRA GILT UNIT SCHEME 99 – SAVINGS PLAN**

Revision in minimum investment amount of Kotak Mahindra Gilt Unit Scheme 99 - Savings Plan – Monthly Dividend Payout Facility w.e.f August 05, 2009

CHAPTER – I HIGHLIGHTS / SUMMARY OF THE SCHEME

In the table 'Highlight/Summary of the Scheme' the feature pertaining to "Minimum Application Amount - Initial Purchase (non-SIP)" of the above mentioned facility shall be revised as under:

Kotak Gilt Unit Scheme-Savings Plan-Monthly Dividend Payout Facility - Rs. 50,000/- and above.

The minimum application amount for other options available under the above mentioned scheme shall continue to remain the same.

CHAPTER IV – UNITS AND OFFER

Under section A – Ongoing Offer Details in the table the feature pertaining to "Minimum Application Amount - Initial Purchase (non-SIP)" of the Monthly Dividend Payout Facility of the above mentioned scheme shall be revised as under:

Kotak Gilt Unit Scheme-Savings Plan-Monthly Dividend Payout Facility - Rs. 50,000/- and above.

The minimum application amount for other options available under the above mentioned scheme shall continue to remain the same.

This addendum is an integral part of the Scheme Information Document of Kotak Mahindra Gilt Unit Scheme 99 - Savings Plan.

**SANDESH KIRKIRE
CHIEF EXECUTIVE OFFICER**
