

## **ADDENDUM DATED DECEMBER 15, 2005 TO THE COMBINED OFFER DOCUMENT**

The following changes are effected to Kotak Mahindra 30 Unit Scheme ('Kotak 30'), Kotak Mahindra Balance Unit Scheme 99 ('Kotak Balance'), Kotak Mahindra Technology Scheme ('Kotak Tech'), Kotak Mahindra MNC Scheme ('Kotak MNC'), in the Combined Offer Document with effect from December 15, 2005

### **CHAPTER I – HIGHLIGHTS, RISK FACTORS AND DUE DILIGENCE (PAGE 7)**

In the table 'Highlights', for Kotak 30, Kotak Balance, Kotak Tech and Kotak MNC, under the feature load structure, following changes are made:

#### **Entry Load:**

- [1] Where switch-in is made from another Equity / Balanced / FOF Scheme of the Fund [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: **Nil**
- Where investments are made through SIP / STP of less than Rs. 25 lacs per installment and for, investments other than those indicated in [4] and [5] above: **1.00%**
- Cases not covered above: **2.25%**

#### **Exit Load:**

- For investment through SIP/STP for less than Rs. 25 lakhs per installment, for exit within 24 months (calculated as date to date) : **1.25%**
- For investment through SIP/STP for greater than or equal to Rs. 25 lakhs but less than Rs. 5 crores (per installment), for exit within 6 months (calculated as date to date) : **1.00%**
- For investment through non-SIP / non-STP, less than Rs. 5 crores, for exit within 6 months: **1.00%**
- Cases not covered above : **Nil**

### **CHAPTER VI – LOADS AND RECURRING EXPENSES (PAGE 63)**

Under Part A, 'Load Structure of the Schemes', in clause 5, 'Kotak 30, Kotak Balance, Kotak Tech and Kotak MNC', the para shall be replaced as follows:

Following entry/exit loads shall be applicable in respect of Kotak 30, Kotak Balance, Kotak Tech and Kotak MNC schemes:

#### **Entry Load:**

- [1] Where switch-in is made from another Equity / Balanced / FOF Scheme of the Fund [2] where purchase/switch-in amount is greater than or equal to Rs. 5 Crores (Switch-ins being from schemes other than those indicated in [1] above) [3] where Units are allotted upon reinvestment of Dividends [4] Where the investor is a Fund-of-Funds as defined under SEBI Regulations [5] Where investments are made by FIIs or sub a/c of FIIs: **Nil**
- Where investments are made through SIP / STP of less than Rs. 25 lacs per installment and for, investments other than those indicated in [4] and [5] above: **1.00%**
- Cases not covered above: **2.25%**

**Exit Load:**

- For investment through SIP/STP for less than Rs. 25 lakhs per installment, for exit within 24 months (calculated as date to date) : **1.25%**
- For investment through SIP/STP for greater than or equal to Rs. 25 lakhs but less than Rs. 5 crores (per installment), for exit within 6 months (calculated as date to date) : **1.00%**
- For investment through non-SIP / non-STP, less than Rs. 5 crores, for exit within 6 months: **1.00%**
- Cases not covered above : **Nil**

This addendum is an integral part of the Combined Offer Document

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

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