

| Fields | SCHEME SUMMARY DOCUMENT | |
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| 1 | Fund Name | JM Overnight Fund |
| 2 | Option Names (Regular & Direct) | Regular Plan: Daily IDCW, Weekly IDCW, and Growth, Direct Plan: Daily IDCW, Weekly IDCW, and Growth. |
| 3 | Fund Type | An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk. |
| 4 | Riskometer (At the time of Launch) | Low |
| 5 | Riskometer (as on Date) | Low |
| 6 | Category as Per SEBI Categorization Circular | Overnight Fund |
| 7 | Potential Risk Class (as on date) | A-I |
| 8 | Description, Objective of the scheme | JM overnight Fund aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. Investors are required to read all the scheme related information set out in this document carefully and also note that there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. |
| 9 | Stated Asset Allocation | Overnight securities or money market instruments* maturing on or before the next business day - 0% - 100% - Low business day.*instruments with residual maturity not greater than 1 business day, including money market instruments^, TREPS\$/ reverse repo, debt instruments^^, including floating rate instruments, with overnight maturity. ^ Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time. ^^Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time. |
| 10 | Face Value | 1000 |
| 11 | NFO Open Date | 03 Dec 2019 |
| 12 | NFO Close date | 03 Dec 2019 |
| 13 | Allotment Date | 03 Dec 2019 |
| 14 | Reopen Date | 04 Dec 2019 |
| 15 | Maturity Date (For closed-end funds) | Not Applicable |
| 16 | Benchmark (Tier 1) | CRISIL Liquid Overnight Index |
| 17 | Benchmark (Tier 2) | Crisil 1 Year T Bill |
| 18 | Fund Manager Name | Ms. Shalini Tibrewala ,Ms. Naghma Khoja |
| 19 | Fund Manager Type (Primary/Comanage/Description) | Ms. Shalini Tibrewala - Primary, Ms. Naghma Khoja - Comanage |
| 20 | Fund Manager From Date | Ms. Shalini Tibrewala - 03/12/2019, Ms. Naghma Khoja - 05/04/2022 |
| 21 | Annual Expense (Stated maximum) | Regular 0.15, Direct 0.08 |
| 22 | Exit Load (if applicable) | Nil |
| 23 | Custodian | HDFC Bank Ltd. |
| 24 | Auditor | M/s. Deloitte Haskins & Sells LLP |
| 25 | Registrar | M/s. KFin Technologies Limited |
| 26 | RTA Code (To be phased out) | JM Overnight Fund - (Regular) - Daily IDCW Option-ONDD, JM Overnight Fund - (Direct) - Daily IDCW Option-OND2, JM Overnight Fund - (Regular) - Weekly IDCW Option-ONWD, JM Overnight Fund - (Direct) - Weekly IDCW Option-ONDW, JM Overnight Fund - (Regular) - Growth Option-ONRG, JM Overnight Fund - (Direct) - Growth Option-ONDG |
| 27 | Listing Details | Not listed |
| 28 | ISINs | JM Overnight Fund - (Regular) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01LU0, JM Overnight Fund - (Direct) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01LY2, JM Overnight Fund - (Regular) - Weekly IDCW Option-PAYOUT - INF192K01LV8, REINVESTMENT - INF192K01LW6, JM Overnight Fund - (Direct) - Weekly IDCW Option-PAYOUT - INF192K01LZ9, REINVESTMENT - INF192K01MA0, JM Overnight Fund - (Regular) - Growth Option-INF192K01LX4, JM Overnight Fund - (Direct) - Growth-INF192K01MB8, |
| 29 | AMFI Codes (To be phased out) | JM Overnight Fund (Regular) - Weekly IDCW-147834, JM Overnight Fund (Direct) - Weekly IDCW-147835, JM Overnight Fund (Regular) - Growth-147836, JM Overnight Fund - (Direct) - Growth-147837, JM Overnight Fund (Direct) - Daily IDCW-147838, JM Overnight Fund (Regular) - Daily IDCW-147839, |
| 30 | SEBI Codes | JMFI/O/D/ONF/19/11/0012 |
| 31 | Minimum Application Amount | 1000 |
| 32 | Minimum Application Amount in multiples of Rs. | 1 |
| 33 | Minimum Additional Amount | 100 |
| 34 | Minimum Additional Amount in multiples of Rs. | 1 |
| 35 | Minimum Redemption Amount in Rs. | Not Applicable |
| 36 | Minimum Redemption Amount in Units | Not Applicable |
| 37 | Minimum Balance Amount (if applicable) | Not Applicable |
| 38 | Minimum Balance Amount in Units (if applicable) | Not Applicable |
| 39 | Max Investment Amount | Not Applicable |
| 40 | Minimum Switch Amount (if applicable) | Not Applicable |
| 41 | Minimum Switch Units | Not Applicable |
| 42 | Switch Multiple Amount (if applicable) | Not Applicable |
| 43 | Switch Multiple Units (if applicable) | Not Applicable |
| 44 | Max Switch Amount | Not Applicable |
| 45 | Max Switch Units (if applicable) | Not Applicable |
| 46 | Swing Pricing (if applicable) | No |

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| 47 | Side-pocketing (if applicable) | No |
| 48 | SIP SWP & STP Details: Frequency | SIP- Weekly, Fortnightly, Monthly , Quarterly,STP- Daily,Weekly, Fortnightly, Monthly , Quarterly, SWP- Monthly/Quarterly |
| 49 | SIP SWP & STP Details: Minimum amount | SIP - Daily - Rs. 100 - 30 Installments ; Weekly - Rs. 100 - 24 Installments ; Fortnightly - Rs. 100 -12 Installments ; Monthly - Rs. 100 - 12 Installments ; Quarterly - Rs. 250 - 4 Installments STP- Daily 60 installments: 100 each. Further in multiples of Re 1/- Weekly/Fortnightly/Monthly : 12 installments for Rs. 500 or 6 installments for Rs. 1000 each. Further in multiple of Re 1/- Quaterly : 3000 each 2 Instalments, SWP-Fixed Amount Withdrawal (FAW)) - Monthly : 1000, Quarterly : 3000, Capital Appreciation Withdrawal (CAW)- Monthly /Quarterly- Entire Capital Appreciation over previous due date with minimum of Rs. 500/- each. |
| 50 | SIP SWP & STP Details: In multiple of | SIP- 1, STP- 1, SWP -1 |
| 51 | SIP SWP & STP Details: Minimum Instalments | SIP - Daily - 30, Weekly - 24, Fortnightly - 12, Monthly - 12, Quarterly - 4; STP - Daily - 60, Weekly - 12 , Fortnightly - 12 , Monthly - 12 Quarterly - 2 , SWP- Not Applicable |
| 52 | SIP SWP & STP Details: Dates | SIP - Daily - Available, Weekly - Any Day during week, Fortnightly - Available - Any date during Fortnight, Monthly - Any date between 1st to 31st, Quarterly - Any date during the Quarter, STP - Weekly - Any Day during week, Fortnightly - Any date during Fortnight, Monthly - Any date between 1st to 31st, Quarterly - Any date during the Quarter, SWP- Fixed Amount Withdrawal - Monthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter Capital Appreciation Withdrawal (CAW) - onthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter |
| 53 | SIP SWP & STP Details: Maximum Amount (if any) | Any Amount |