

**SCHEME SUMMARY DOCUMENT**

| 1   | Fund Name   | JM Liquid Fund   |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
|---|---|--|-------------------------------------|-------------------------------|--|---------------------|--|--|--|--|---|----------|-------------|-----|
| 2   | Option Names {Regular & Direct}                       | Regular Plan: Daily IDCW, Weekly IDCW, Quarterly IDCW, Growth.<br>Direct Plan: Daily IDCW, Weekly IDCW, Quarterly IDCW, Growth.  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 3   | Fund Type   | An Open-Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 4   | Riskometer (At the time of Launch)                    | Low to Moderate  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 5   | Riskometer (as on Date)                               | Low to Moderate  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 6   | Category as Per SEBI Categorization                   | Liquid Fund  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 7   | Potential Risk Class (as on date)                     | B-I  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 8   | Description, Objective of the scheme                  | To provide income by way of dividend (dividend plans) and capital gains (growth plan) through investing in Debt and money market securities with maturity of upto 91 days only.<br>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                               | <table border="0"> <thead> <tr> <th align="left"><b>Sr. No. Type of Instrument I</b></th> <th align="center" colspan="2"><b>Indicative Allocations</b></th> <th align="center"><b>Risk Profile</b></th> </tr> <tr> <td></td> <th align="center" colspan="2"><b>(% of total assets) (% of net assets)</b></th> <td></td> </tr> </thead> <tbody> <tr> <td>1. Debt &amp; Money Market Instruments with maturity up to 91 days.<br/>Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile</td> <td align="center">Min<br/>0</td> <td align="center">Maxi<br/>100</td> <td align="center">Low</td> </tr> </tbody> </table> | <b>Sr. No. Type of Instrument I</b> | <b>Indicative Allocations</b> |  | <b>Risk Profile</b> |  | <b>(% of total assets) (% of net assets)</b> |  |  | 1. Debt & Money Market Instruments with maturity up to 91 days.<br>Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile | Min<br>0 | Maxi<br>100 | Low |
| <b>Sr. No. Type of Instrument I</b>   | <b>Indicative Allocations</b>                         |  | <b>Risk Profile</b>                 |                               |  |                     |  |  |  |  |   |          |             |     |
|   | <b>(% of total assets) (% of net assets)</b>          |  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 1. Debt & Money Market Instruments with maturity up to 91 days.<br>Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile | Min<br>0  | Maxi<br>100  | Low                                 |                               |  |                     |  |  |  |  |   |          |             |     |
| 10  | Face Value  | 10   |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 11  | NFO Open Date   | 23-Dec-97  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 12  | NFO Close <b>date</b>                                 | 29-Dec-97  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 13  | Allotment Date  | 31-Dec-97  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 14  | Reopen Date   | NA   |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 15  | Maturity Date (For closed-end funds)                  | NA   |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 16  | Benchmark (Tier 1)                                    | Crisil Liquid Fund BI Index  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 17  | Benchmark (Tier 2)                                    | Crisil 1 Year T Bill   |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 18  | Fund Manager 1- Name                                  | Ms. Shalini Tibrewala  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 19  | Fund Manager 1-Type<br>(Primary/Comanage/Description) | Primary Fund Manager - Ms. Shalini Tibrewala<br>Secondary Fund Manager - Ms. Naghma Khoja  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 20  | Fund Manager 1- From Date                             | Since December 1997  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |
| 21  | Annual Expense (Stated maximum)                       | Direct- 0.13%<br>Regular- 0.21%  |                                     |                               |  |                     |  |  |  |  |   |          |             |     |

|    |                             |  |
|----|-----------------------------|--|
| 22 | Exit Load (if applicable)   | Day 1 - 0.0070%<br>Day 2 - 0.0065%<br>Day 3 - 0.0060%<br>Day 4 - 0.0055%<br>Day 5 - 0.0050%<br>Day 6 - 0.0045%<br>Day 7 onwards - Nil  |
| 23 | Custodian                   | HDFC Bank Ltd.   |
| 24 | Auditor                     | S.R. BATLIBOI & CO. LLP  |
| 25 | Registrar                   | M/s. KFin Technologies Limited   |
| 26 | RTA Code (To be phased out) | JM Liquid Fund - (Regular) - Daily IDCW Option-LFDD<br>JM Liquid Fund - (Regular) - Weekly IDCW Option-LFRD<br>JM Liquid Fund - (Regular) - Quarterly IDCW Option-LFRQ<br>JM Liquid Fund - (Regular) - Growth Option-LFRG<br>JM Liquid Fund - (Regular) - Bonus Option - Principal Units-LFPU<br>JM Liquid Fund - (Regular) - Bonus Option - Bonus Units-LFRB<br>JM Liquid Fund - (Regular) - Super Institutional Plan - Growth Option-LFSG<br>JM Liquid Fund - (Direct) - Daily IDCW Option-LFD1<br>JM Liquid Fund - (Direct) - Weekly IDCW Option-LFWD<br>JM Liquid Fund - (Direct) - Quarterly IDCW Option-LFQD<br>JM Liquid Fund - (Direct) - Growth Option-LFDG<br>JM Liquid Fund - (Direct) - Bonus Option - Principal Units-LFD2<br>JM Liquid Fund - Unclaimed Brokerage I.E.F - (Direct) - Growth Plan-LFUB<br>JM Liquid Fund - Withheld Brokerage I.E.F (Direct) - Growth Plan-LFUW<br>JM Liquid Fund - Unclaimed Application Refund Amount I.E.F - (Direct) - Growth Plan-LFUA |
| 27 | Listing Details             | Not listed   |

|                                   |  |   |
|-----------------------------------|--|---|
| 28                                | ISINs                                  | JM Liquid Fund - (Regular) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01833<br>JM Liquid Fund - (Regular) - Weekly IDCW Option-PAYOUT - INF192K01841,REINVESTMENT - INF192K01858<br>JM Liquid Fund - (Regular) - Quarterly IDCW Option-PAYOUT - INF192K01866,REINVESTMENT - INF192K01874<br>JM Liquid Fund - (Regular) - Growth Option-INF192K01882<br>JM Liquid Fund - (Regular) - Bonus Option - Principal Units-PAYOUT - INF192K01890<br>JM Liquid Fund - (Regular) - Bonus Option - Bonus Units-PAYOUT - INF192K01908<br>JM Liquid Fund - (Regular) - Super Institutional Plan - Growth Option-INF192K01981<br>JM Liquid Fund - (Direct) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01CH6<br>JM Liquid Fund - (Direct) - Weekly IDCW Option-PAYOUT - INF192K01CI4,REINVESTMENT - INF192K01CJ2<br>JM Liquid Fund - (Direct) - Quarterly IDCW Option-PAYOUT - INF192K01CK0,REINVESTMENT - INF192K01CL8<br>JM Liquid Fund - (Direct) - Growth Option-INF192K01CM6<br>JM Liquid Fund - (Direct) - Bonus Option - Principal Units-PAYOUT - INF192K01CN4<br>JM Liquid Fund - Unclaimed Redemption - (Direct) - Growth Plan-INF192K01LA2<br>JM Liquid Fund - Unclaimed IDCW - (Direct) -Growth Plan-INF192K01LB0<br>JM Liquid Fund - Unclaimed Redemption I.E.F (Direct) - Growth Plan-INF192K01LC8<br>JM Liquid Fund - Unclaimed IDCW I.E.F - (Direct) - Growth Plan-INF192K01LD6 |
| 29                                | AMFI Codes (To be phased out)          | JMFI/O/D/LIF/97/02/0004   |
| 30                                | SEBI Codes                             |   |
| <b>Investment Amount Details:</b> |  |   |
| 31                                | Minimum Application Amount             | Rs.5000/- per/option  |
| 32                                | Minimum Application Amount in          | Multiples of any amount thereafter  |
| 33                                | Minimum Additional Amount              | Rs.1000/-   |
| 34                                | Minimum Additional Amount in           | Multiples of any amount thereafter  |
| 35                                | Minimum Redemption Amount in Rs.       | There is no minimum and maximum limit on the amount/units which can be redeemed/switched-out.   |
| 36                                | Minimum Redemption Amount in Units     | NA  |
| 37                                | Minimum Balance Amount (if             | NA  |
| 38                                | Minimum Balance Amount in Units (if    | NA  |
| 39                                | Max Investment Amount                  | No Limit  |
| 40                                | Minimum Switch Amount (if              | NA  |
| 41                                | Minimum Switch Units                   | NA  |
| 42                                | Switch Multiple Amount (if applicable) | NA  |
| 43                                | Switch Multiple Units (if applicable)  | NA  |
| 44                                | Max Switch Amount                      | NA  |
| 45                                | Max Switch Units (if applicable)       | NA  |
| 46                                | Swing Pricing (if applicable)          | NA  |
| 47                                | Side-pocketing (if applicable)         | Not enabled   |
| <b>SIP SWP &amp; STP Details:</b> |  |   |
| 46                                | Frequency                              | Weekly, Fortnightly, Monthly , Quarterly  |

|    |                         |  |
|----|-------------------------|--|
| 47 | Minimum amount          | Weekly/Fortnightly/Monthly 6 installments of Rs.1000/- or 12 Installments of Rs.500/- each [OR] Quarterly SIP Option - 2 instalments of Rs. 3000/-   |
| 48 | In multiple of          | 1  |
| 49 | Minimum Instalments     | <b>Weekly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must   |
| 50 | Dates                   | <b>Weekly SIP</b> 1,8,15,22, <b>Fortnightly SIP</b> 1 & 15, <b>Monthly SIP</b> 1,5,10, 15, 20 & 25 of each month, Quarterly SIP 1st day of the any Calender month and subsequently every quarter.  |
| 51 | Maximum Amount (if any) | Any Amount   |
|    | <b>STP</b>              |  |
| 52 | Frequency               | Daily,Weekly, Fortnightly, Monthly , Quarterly   |
| 53 | Minimum amount          | <b>Daily STP</b> -Rs. 100/ or 500/- each instalment. Further in multiples of Re 1/- <b>Weekly/Fortnightly/Monthly/</b> : Rs. 500/- or 1000/- each instalment. in multiple of Re 1/-. Quaterly Rs.3000/- each Instalment.   |
| 54 | In multiple of          | 1  |
| 55 | Minimum Instalments     | <b>Daily</b> 60, <b>Weekly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. <b>Fortnightly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. <b>Monthly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. <b>Quarterly</b> - 2 or more where atleast 1st 2 Installments should be effected. |
| 56 | Dates                   | Daily . Weekly - 1st,8th,15th and 22nd of the month. Fortnightly - 1st and 15th of the month, Monthly- 1st,5th, 10th, 15th,20th and 25th and Quaterly- 1st day of the any Calender month and subsequently every quarter.   |
| 57 | Maximum Amount (if any) | Any amount   |
|    | <b>SWP</b>              |  |
| 59 | Frequency               | Monthly/Quarterly  |
| 60 | Minimum amount          | Fixed Amount Withdrawal (FAW)- Monthly Rs. 1000 each Instalment and Quaterly Rs. 3000 each instalment.<br>Capital Appreciation Withdrawal (CAW)- Monthly /Quaterly- Entire Capital Appreciation over previous due dtae with minimum of Rs. 500/- each.   |
| 61 | In multiple of          | 1  |
| 62 | Minimum Instalments     | Not Applicable   |
| 63 | Dates                   | Monthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter   |
| 64 | Maximum Amount (if any) | Any amount   |