

SCHEME SUMMARY DOCUMENT																	
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	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	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of Instrument I</th> <th colspan="2">Indicative Allocations (% of net assets)</th> <th>Risk Profile</th> </tr> <tr> <td></td> <td></td> <th>Min</th> <th>Max</th> <td></td> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Overnight securities or money market instruments* maturing on or before the next business day.</td> <td>0%</td> <td>100%</td> <td>Low</td> </tr> </tbody> </table> <p>*instruments with residual maturity not greater than 1 business day, including money market instruments[^], TREPSS/ 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.</p>	Sr. No.	Type of Instrument I	Indicative Allocations (% of net assets)		Risk Profile			Min	Max		1.	Overnight securities or money market instruments* maturing on or before the next business day.	0%	100%	Low
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		Min	Max														
1.	Overnight securities or money market instruments* maturing on or before the next business day.	0%	100%	Low													
10	Face Value	10															
11	NFO Open Date	03/12/2019															
12	NFO Close date	03/12/2019															
13	Allotment Date	03/12/2019															
14	Reopen Date	04/12/2019															
15	Maturity Date (For closed-end funds)	NA															
16	Benchmark (Tier 1)	Crisil Overnight Fund AI Index															
17	Benchmark (Tier 2)	Crisil 1 Year T Bill															

18	Fund Manager 1- Name	Ms. ShaliniTibrewala
19	Fund Manager 1-Type (Primary/Comanage/Description)	Primary Fund Manager - Ms. Shalini Tibrewala Secondary Fund Manager - Ms. Naghma Khoja
20	Fund Manager 1- From Date	Since December 2019.
21	Annual Expense (Stated maximum)	Direct- 0.06% Regular- 0.13%
22	Exit Load (if applicable)	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 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 JM Overnight Fund - (Direct) - Unclaimed IDCW - Growth Plan-ONUD JM Overnight Fund - (Direct) - Unclaimed Redemption - Growth Plan-ONUR JM Overnight Fund - (Direct) - Unclaimed IDCW I.E.F - Growth Plan-ONDE JM Overnight Fund - (Direct) - Unclaimed Redemption I.E.F - Growth Plan-ONRE
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 JM Overnight Fund - (Direct) - Unclaimed IDCW - Growth Plan- INF192K01MJ1 JM Overnight Fund - (Direct) - Unclaimed Redemption - Growth Plan- INF192K01MI3 JM Overnight Fund - (Direct) - Unclaimed IDCW I.E.F - Growth Plan- INF192K01ML7 JM Overnight Fund - (Direct) - Unclaimed Redemption I.E.F - Growth Plan- INF192K01MK9
29	AMFI Codes (To be phased out)	JMFI/O/D/ONF/19/11/0012

30	SEBI Codes	
Investment Amount Details:		
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 applicable)	NA
38	Minimum Balance Amount in Units (if	NA
39	Max Investment Amount	No Limit
40	Minimum Switch Amount (if applicable)	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
SIP SWP & STP Details:		
	SIP	
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	Weekly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be successful. Fortnightly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be successful. Monthly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be successful. Quarterly - 2 or more where atleast 1st 2 Installments should be successful.
50	Dates	Weekly SIP 1,8,15,22, Fortnightly SIP 1 & 15, Monthly SIP 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
	STP	
52	Frequency	Daily,Weekly, Fortnightly, Monthly , Quarterly
53	Minimum amount	Daily STP -Rs. 100/ or 500/- each instalment. Further in multiples of Re 1/- Weekly/Fortnightly/Monthly/ : Rs. 500/- or 1000/- each instalment. in multiple of Re 1/- . Quaterly Rs.3000/- each Instalment.
54	In multiple of	1

55	Minimum Instalments	Daily 60, Weekly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. Fortnightly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. Monthly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be effected. Quarterly - 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
	SWP	
58	Frequency	Monthly/Quarterly
59	Minimum amount	Fixed Amount Withdrawal (FAW)- Monthly Rs. 1000 each Instalment and Quaterly Rs. 3000 each instalment. Capital Appreciation Withdrawal (CAW)- Monthly /Quaterly- Entire Capital Appreciation over previous due dtae with minimum of Rs. 500/- each.
60	In multiple of	1
61	Minimum Instalments	Not Applicable
62	Dates	Monthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter
63	Maximum Amount (if any)	Any amount