

SCHEME SUMMARY DOCUMENT														
1	Fund Name	JM Medium to Long Duration Fund (Earlier known as JM Income Fund)												
2	Option Names {Regular & Direct}	Regular Plan: Quaterly IDCW and Growth. Direct Plan: Quaterly IDCW and Growth.												
3	Fund Type	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years to 7 years. A relatively high interest rate risk and moderate credit risk.												
4	Riskometer (At the time of Launch)	Moderate												
5	Riskometer (as on Date)	Moderate												
6	Category as Per SEBI Categorization	Medium to Long Duration Fund												
7	Potential Risk Class (as on date)	B-III												
8	Description, Objective of the scheme	The Investment Objective is to generate stable long term returns with low risk strategy and capital appreciation/accretion through investment in debt instruments and related securities besides preservation of capital. 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 schemes do 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>Indicative Allocations (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Debt</td> <td>0%-100%</td> <td>Low to Medium</td> </tr> <tr> <td>2.</td> <td>Money Market &amp; debt Instruments Maturing within one year</td> <td>0%-100%</td> <td>Low</td> </tr> </tbody> </table>	Sr. No.	Type of Instrument I	Indicative Allocations (% of net assets)	Risk Profile	1.	Debt	0%-100%	Low to Medium	2.	Money Market & debt Instruments Maturing within one year	0%-100%	Low
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1.	Debt	0%-100%	Low to Medium											
2.	Money Market & debt Instruments Maturing within one year	0%-100%	Low											
10	Face Value	10												
11	NFO Open Date	12/12/1994												
12	NFO Close <b>date</b>	22/12/1994												
13	Allotment Date	01/04/1995												
14	Reopen Date	-												
15	Maturity Date (For closed-end funds)	NA												
16	Benchmark (Tier 1)	Crisil Medium to Long Fund BIII Index												
17	Benchmark (Tier 2)	Crisil 10 Year Gilt Index												
18	Fund Manager 1- Name	Mr. Gurvinder Singh Wasan												
19	Fund Manager 1-Type (Primary/Comanage/Description)	Primary Fund Manager - Mr. Gurvinder Singh Wasan Secondary Fund Manager - Mr. Prashant Pimple												
20	Fund Manager 1- From Date	Since April 05, 2022.												
21	Annual Expense (Stated maximum)	Direct-0.37% Regular- 1.26%												
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 Medium to Long Duration Fund - (Regular) - Quarterly IDCW Option-IFRD JM Medium to Long Duration Fund - (Regular) - Growth Option-IFRG JM Medium to Long Duration Fund - (Regular) - Bonus Option - Principal Units-IBPU JM Medium to Long Duration Fund - (Regular) - Bonus Option - Bonus Units-IBBU JM Medium to Long Duration Fund - (Direct) - Quarterly IDCW Option-IFDD JM Medium to Long Duration Fund - (Direct) - Growth Option-IFDG JM Medium to Long Duration Fund - (Direct) - Bonus Option - Principal Units-IBPD
27	Listing Details	Not listed
28	ISINs	JM Medium to Long Duration Fund- (Regular) - Quarterly IDCW Option-PAYOUT - INF192K01999,REINVESTMENT - INF192K01AA5 JM Medium to Long Duration Fund - (Regular) - Growth Option-INF192K01AB3 JM Medium to Long Duration Fund - (Regular) - Bonus Option - Principal Units-PAYOUT - INF192K01AC1 JM Medium to Long Duration Fund - (Regular) - Bonus Option - Bonus Units-PAYOUT - INF192K01AD9 JM Medium to Long Duration Fund - (Direct) - Quarterly IDCW Option-PAYOUT - INF192K01CU9,REINVESTMENT - INF192K01CV7 JM Medium to Long Duration Fund - (Direct) - Growth Option-INF192K01CW5 JM Medium to Long Duration Fund - (Direct) - Bonus Option - Principal Units-PAYOUT - INF192K01CX3
29	AMFI Codes (To be phased out)	JMFI/O/D/MLD/94/11/0002
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 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
<b>SIP SWP &amp; STP Details:</b>		
48	Frequency	Weekly, Fortnightly, Monthly , Quarterly

49	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/-
50	In multiple of	1
51	Minimum Instalments	<b>Weekly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must
52	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.
53	Maximum Amount (if any)	Any Amount
	<b>STP</b>	
54	Frequency	Daily,Weekly, Fortnightly, Monthly , Quarterly
55	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.
56	In multiple of	1
57	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.
58	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.
59	Maximum Amount (if any)	Any amount
	<b>SWP</b>	
60	Frequency	Monthly/Quarterly
61	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.
62	In multiple of	1
63	Minimum Instalments	Not Applicable
64	Dates	Monthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter
65	Maximum Amount (if any)	Any amount