

| SCHEME SUMMARY DOCUMENT |                                      |   |  |
|-------------------------|--------------------------------------|---|--|
| 1                       | Fund Name                            | JM Overnight Fund   |  |
| 2                       | Option Names {Regular & Direct}      | Regular Plan: Daily IDCW, Weekly IDCW, and Growth.<br>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 to Moderate   |  |
| 6                       | Category as Per SEBI Categorization  | Overnight Fund  |  |
| 7                       | Potential Risk Class (as on date)    | A-I   |  |
| 8                       | Description, Objective ofthe 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.<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              | <b>Sr. No.</b>  |  |
|                         |                                      | <b>Type of Instrument I</b>   |  |
|                         |                                      | <b>Indicative Allocations</b>   |  |
|                         |                                      | <b>(% of net assets)</b>  |  |
|                         |                                      | <b>Risk Profile</b>   |  |
|                         |                                      | 1. Overnight securities or money market instruments* maturing on or before the next business day.   |  |
|                         |                                      | MinMax  |  |
|                         |                                      | 0%100%  |  |
|                         |                                      | Low   |  |
|                         |                                      | *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                        | 03/12/2019  |  |
| 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  |  |

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| 18 | Fund Manager 1- Name                                  | Ms. ShaliniTibrewala  |
| 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 2019.  |
| 21 | Annual Expense (Stated maximum)                       | Direct- 0.06%<br>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<br>JM Overnight Fund - (Direct ) - Daily IDCW Option-OND2<br>JM Overnight Fund - (Regular) - Weekly IDCW Option-ONWD<br>JM Overnight Fund - (Direct) - Weekly IDCW Option-ONDW<br>JM Overnight Fund - (Regular) - Growth Option-ONRG<br>JM Overnight Fund - (Direct) - Growth Option-ONDG<br>JM Overnight Fund - (Direct) - Unclaimed IDCW - Growth Plan-ONUD<br>JM Overnight Fund - (Direct) - Unclaimed Redemption - Growth Plan-ONUR<br>JM Overnight Fund - (Direct) - Unclaimed IDCW I.E.F - Growth Plan-ONDE<br>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<br>JM Overnight Fund - (Direct ) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01LY2<br>JM Overnight Fund - (Regular) - Weekly IDCW Option-PAYOUT - INF192K01LV8,REINVESTMENT - INF192K01LW6<br>JM Overnight Fund - (Direct) - Weekly IDCW Option-PAYOUT - INF192K01LZ9,REINVESTMENT - INF192K01MA0<br>JM Overnight Fund - (Regular) - Growth Option-INF192K01LX4<br>JM Overnight Fund - (Direct) - Growth-INF192K01MB8<br>JM Overnight Fund - (Direct) - Unclaimed IDCW - Growth Plan- INF192K01MJ1<br>JM Overnight Fund - (Direct) - Unclaimed Redemption - Growth Plan- INF192K01MI3<br>JM Overnight Fund - (Direct) - Unclaimed IDCW I.E.F - Growth Plan- INF192K01ML7<br>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   |

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| 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> |  |   |
|                                   | <b>SIP</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 be successful. <b>Fortnightly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be successful. <b>Monthly</b> - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must be successful. <b>Quarterly</b> - 2 or more where atleast 1st 2 Installments should be successful. |
| 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, <b>Quarterly SIP</b> 1st day of the any Calendar 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   |

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| 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.<br>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   |