

SCHEME SUMMARY DOCUMENT

1	Fund Name	JM Liquid Fund																
2	Option Names {Regular & Direct}	Regular Plan: Daily IDCW, Weekly IDCW, Quarterly IDCW, Growth. 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. 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">Sr. No. Type of Instrument I</th> <th align="center" colspan="2">Indicative Allocations</th> <th align="center">Risk Profile</th> </tr> <tr> <td></td> <th align="center" colspan="2">(% of total assets) (% of net assets)</th> <td></td> </tr> <tr> <td></td> <th align="center">Min</th> <th align="center">Maxi</th> <td></td> </tr> </thead> <tbody> <tr> <td>1. Debt & Money Market Instruments with maturity up to 91 days. Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile</td> <td align="center">0</td> <td align="center">100</td> <td align="center">Low</td> </tr> </tbody> </table>	Sr. No. Type of Instrument I	Indicative Allocations		Risk Profile		(% of total assets) (% of net assets)				Min	Maxi		1. Debt & Money Market Instruments with maturity up to 91 days. Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile	0	100	Low
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10	Face Value	10																
11	NFO Open Date	23-Dec-97																
12	NFO Close date	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 (Primary/Comanage/Description)	Primary Fund Manager - Ms. Shalini Tibrewala Secondary Fund Manager - Ms. Nagma Khoja																
20	Fund Manager 1- From Date	Since December 1997																
21	Annual Expense (Stated maximum)	Direct- 0.13% Regular- 0.21%																

22	Exit Load (if applicable)	Day 1 - 0.0070% Day 2 - 0.0065% Day 3 - 0.0060% Day 4 - 0.0055% Day 5 - 0.0050% Day 6 - 0.0045% 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 JM Liquid Fund - (Regular) - Weekly IDCW Option-LFRD JM Liquid Fund - (Regular) - Quarterly IDCW Option-LFRQ JM Liquid Fund - (Regular) - Growth Option-LFRG JM Liquid Fund - (Regular) - Bonus Option - Principal Units-LFPU JM Liquid Fund - (Regular) - Bonus Option - Bonus Units-LFRB JM Liquid Fund - (Regular) - Super Institutional Plan - Growth Option-LFSG JM Liquid Fund - (Direct) - Daily IDCW Option-LFD1 JM Liquid Fund - (Direct) - Weekly IDCW Option-LFWD JM Liquid Fund - (Direct) - Quarterly IDCW Option-LFQD JM Liquid Fund - (Direct) - Growth Option-LFDG JM Liquid Fund - (Direct) - Bonus Option - Principal Units-LFD2 JM Liquid Fund - Unclaimed Brokerage I.E.F - (Direct) - Growth Plan-LFUB JM Liquid Fund - Withheld Brokerage I.E.F (Direct) - Growth Plan-LFUW 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 JM Liquid Fund - (Regular) - Weekly IDCW Option-PAYOUT - INF192K01841,REINVESTMENT - INF192K01858 JM Liquid Fund - (Regular) - Quarterly IDCW Option-PAYOUT - INF192K01866,REINVESTMENT - INF192K01874 JM Liquid Fund - (Regular) - Growth Option-INF192K01882 JM Liquid Fund - (Regular) - Bonus Option - Principal Units-PAYOUT - INF192K01890 JM Liquid Fund - (Regular) - Bonus Option - Bonus Units-PAYOUT - INF192K01908 JM Liquid Fund - (Regular) - Super Institutional Plan - Growth Option-INF192K01981 JM Liquid Fund - (Direct) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K01CH6 JM Liquid Fund - (Direct) - Weekly IDCW Option-PAYOUT - INF192K01CI4,REINVESTMENT - INF192K01CJ2 JM Liquid Fund - (Direct) - Quarterly IDCW Option-PAYOUT - INF192K01CK0,REINVESTMENT - INF192K01CL8 JM Liquid Fund - (Direct) - Growth Option-INF192K01CM6 JM Liquid Fund - (Direct) - Bonus Option - Principal Units-PAYOUT - INF192K01CN4 JM Liquid Fund - Unclaimed Redemption - (Direct) - Growth Plan-INF192K01LA2 JM Liquid Fund - Unclaimed IDCW - (Direct) -Growth Plan-INF192K01LB0 JM Liquid Fund - Unclaimed Redemption I.E.F (Direct) - Growth Plan-INF192K01LC8 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	
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:		
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	Weekly - 12 or more but minimum 10 must be successful or 6 or more but minimum 5 must
52	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.
53	Maximum Amount (if any)	Any Amount
	STP	
54	Frequency	Daily,Weekly, Fortnightly, Monthly , Quarterly
55	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.
56	In multiple of	1
57	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.
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
	SWP	
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