

SCHEME SUMMARY DOCUMENT

1	Fund Name	JM Low Duration Fund
2	Option Names {Regular & Direct}	Regular Plan: Daily IDCW, Weekly IDCW, Fortnightly IDCW and Growth, Direct Plan: Daily IDCW, Weekly IDCW, Fortnightly IDCW and Growth.
3	Fund Type	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 to 12 months. 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	Low Duration Fund
7	Potential Risk Class (as on date)	B-I
8	Description, Objective of the scheme	The Investment Objective is to generate stable long term returns with low risk strategy and capital appreciation/accretion besides preservation of capital through investments in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months, Investors are required to read all the scheme related information set out in the offer documents 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	Debt; Money Market and Short term debt inst. Maturing within one year; Debt, Money market and short term debt inst. With residual maturity above one year - 0% - 100% - Low
10	Face Value	10
11	NFO Open Date	25-Sep-06
12	NFO Close date	27-Sep-06
13	Allotment Date	27-Sep-06
14	Reopen Date	Not Applicable
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	Crisil Low Duration Fund BI Index
17	Benchmark (Tier 2)	Crisil 1 Year T Bill
18	Fund Manager Name	Ms. Shalini Tibrewala, Mr. Gurvinder Singh Wasan
19	Fund Manager Type (Primary/Comanage/Description)	Ms. Shalini Tibrewala - Primary, Mr. Gurvinder Singh Wasan - Comanage
20	Fund Manager From Date	Ms. Shalini Tibrewala - 20/08/2021, Mr. Gurvinder Singh Wasan - 05/04/2022
21	Annual Expense (Stated maximum)	Direct- 0.34%, Regular- 0.69%
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 Low Duration Fund - (Regular) - Daily IDCW Option-LDPD,JM Low Duration Fund - (Regular) Growth-LDPG,JM Low Duration Fund - (Regular) - Weekly IDCW Option-LDPW,JM Low Duration Fund - (Regular) - Fortnightly IDCW Option-LDPF,JM Low Duration Fund - (Direct) - Daily IDCW Option-LDP1,JM Low Duration Fund - (Direct) - Weekly IDCW Option-LDP2,JM Low Duration Fund - (Direct) - Fortnightly IDCW Option-LDP3,JM Low Duration Fund - (Direct) - Growth Option-LDP4,JM Low Duration Fund - (Regular) - Bonus Option - Principal Units-LDPP,JM Low Duration Fund - (Regular) - Bonus Option - Bonus Units-LDPB,JM Low Duration Fund - (Direct) - Bonus Option - Principal Units-LDP5,JM Low Duration Fund - (Direct) - Bonus Option - Bonus Units-LDP6
27	Listing Details	Not listed
28	ISINs	JM Low Duration Fund - (Regular) - Daily IDCW Option-REINVESTMENT - INF192K01AV1,JM Low Duration Fund - (Regular) Growth-INF192K01AY5,JM Low Duration Fund - (Regular) - Weekly IDCW Option-REINVESTMENT - INF192K01AW9,JM Low Duration Fund - (Regular) - Fortnightly IDCW Option-REINVESTMENT - INF192K01AX7,JM Low Duration Fund - (Direct) - Daily IDCW Option-REINVESTMENT - INF192K01DT9,JM Low Duration Fund - (Direct) - Weekly IDCW Option-REINVESTMENT - INF192K01DU7,JM Low Duration Fund - (Direct) - Fortnightly IDCW Option-REINVESTMENT - INF192K01DV5,JM Low Duration Fund - (Direct) - Growth Option-INF192K01DW3,JM Low Duration Fund - (Regular) - Bonus Option - Principal Units-PAYOUT - INF192K01FJ5,JM Low Duration Fund - (Regular) - Bonus Option - Bonus Units-PAYOUT - INF192K01FK3,JM Low Duration Fund - (Direct) - Bonus Option - Principal Units-PAYOUT - INF192K01FL1,JM Low Duration Fund - (Direct) - Bonus Option - Bonus Units-PAYOUT - INF192K01FM9
29	AMFI Codes (To be phased out)	JM Low Duration Fund (Regular) - Daily IDCW -143603,JM Low Duration Fund (Direct) - Daily IDCW-143604,JM Low Duration Fund (Regular) - Fortnightly IDCW -143605,JM Low Duration Fund (Direct) - Fortnightly IDCW-143606,JM Low Duration Fund (Regular) - Growth Option-143607,JM Low Duration Fund (Regular) - Weekly IDCW-143608,JM Low Duration Fund - Bonus Option - Principal Units-143609,JM Low Duration Fund (Direct) - Bonus Option - Principal Units-143610,JM Low Duration Fund (Direct) - Weekly IDCW-143611,JM Low Duration Fund (Direct) - Growth-143612,JM Low Duration Fund (Regular) - Bonus Option - Bonus Units-148887
30	SEBI Codes	JMFI/O/D/LOW/06/08/0008
Investment Amount Details:		
31	Minimum Application Amount	5000
32	Minimum Application Amount in	1
33	Minimum Additional Amount	1000
34	Minimum Additional Amount in	1
35	Minimum Redemption Amount in Rs.	Not Applicable
36	Minimum Redemption Amount in Units	Not Applicable
37	Minimum Balance Amount (if applicable)	Not Applicable
38	Minimum Balance Amount in Units (if	Not Applicable
39	Max Investment Amount	Not Applicable
40	Minimum Switch Amount (if applicable)	Not Applicable
41	Minimum Switch Units	Not Applicable
42	Switch Multiple Amount (if applicable)	Not Applicable
43	Switch Multiple Units (if applicable)	Not Applicable
44	Max Switch Amount	Not Applicable

45	Max Switch Units (if applicable)	Not Applicable
46	Swing Pricing (if applicable)	Yes
47	Side-pocketing (if applicable)	No
SIP SWP & STP Details:		
48	Frequency	SIP- Weekly, Fortnightly, Monthly , Quarterly,STP- Daily,Weekly, Fortnightly, Monthly , Quarterly, SWP- Monthly/Quarterly
49	Minimum amount	SIP -Weekly/Fortnightly/Monthly 6 installments of :1000 or 12 Installments : 500 [OR] Quarterly SIP Option - 2 instalments : 3000, STP- Daily :100 or 500, Weekly/Fortnightly/Monthly : 500 or 1000, Quaterly Rs.3000, SWP- Fixed Amount Withdrawal (FAW)- Monthly : 1000 each Instalment and Quaterly: 3000 each instalment. Capital Appreciation Withdrawal (CAW)- Monthly /Quaterly- Entire Capital Appreciation over previous due date with minimum :. 500.
50	In multiple of	SIP- 1, STP- 1, SWP -1
51	Minimum Instalments	SIP- Weekly - 12, Fortnightly - 12 , Monthly - 12 , Quarterly - 2, STP- Daily 60, Weekly - 12 o Fortnightly - 12 ,Monthly - 12, Quarterly - 2 , SWP- Not Applicable
52	Dates	SIP - Weekly 1,8,15,22, Fortnightly 1 & 15, Monthly 1,5,10, 15, 20 & 25 of each month, Quarterly 1st day of the any Calender month and subsequently every quarter, STP -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, SWP- Monthly -1st,5th,10th, 15th, 20th & 25th. Quarterly : 1st of any calendar month and subsequently every quarter
53	Maximum Amount (if any)	Any Amount