

| Fields | 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 Circular     | 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 calendar 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                          | Debt & Money Market Instruments with maturity up to 91 calendar days -0% -100%. Exposure in securitized debt 0%-50% of net assets of this scheme with low risk profile.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 10     | Face Value                                       | 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 11     | NFO Open Date                                    | 23 Dec 1997                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 12     | NFO Close date                                   | 29 Dec 1997                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 13     | Allotment Date                                   | 31 Dec 1997                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 14     | Reopen Date                                      | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 15     | Maturity Date (For closed-end funds)             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 16     | Benchmark (Tier 1)                               | CRISIL Liquid Debt A-I Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 17     | Benchmark (Tier 2)                               | Crisil 1 Year T Bill                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 18     | Fund Manager Name                                | Mr. Killol Pandya, Ms. Ruchi Fozdar, Mr. Jayant Dhoot                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 19     | Fund Manager Type (Primary/Comanage/Description) | Fund Manager - Mr. Killol Pandya, Co-Fund Managers - Ms. Ruchi Fozdar, Mr. Jayant Dhoot                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 20     | Fund Manager From Date                           | Mr. Killol Pandya - 05/11/2024, Ms. Ruchi Fozdar - 03/04/2024, Mr. Jayant Dhoot - 01/08/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 21     | Annual Expense (Stated maximum)                  | Regular 0.28, Direct 0.19                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 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                                          | M/s. Chokshi & Chokshi 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,                                                                                                                                                                                                                                                                                                                            |
| 27     | Listing Details                                  | Not listed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 28     | ISINs                                            | JM Liquid Fund - (Regular) - Daily IDCW (Reinvestment)-REINVESTMENT - INF192K0183,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, |
| 29     | AMFI Codes (To be phased out)                    | JM Liquid Fund (Regular) - Weekly IDCW-100233,JM Liquid Fund - Growth Option-100234,JM Liquid Fund (Direct) - Bonus Option - Bonus Option - Principal units-120410,JM Liquid Fund (Direct) - Daily IDCW-120411,JM Liquid Fund (Regular) - Quarterly IDCW-100244,JM Liquid Fund (Regular) - Super Institutional Plan - Growth Option-100247,JM Liquid Fund (Direct) - Growth Option-120406,JM Liquid Fund (Direct) - Weekly IDCW-120407,JM Liquid Fund (Direct) - Quarterly IDCW-120408,JM Liquid Fund (Regular) - Daily IDCW-101078,JM Liquid Fund (Regular) - Bonus Option - Principal Units-101549,                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 30     | SEBI Codes                                       | JMFI/O/D/LIF/97/02/0004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 31     | Minimum Application Amount                       | 1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 32     | Minimum Application Amount in multiples of Rs.   | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 33     | Minimum Additional Amount                        | 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 34     | Minimum Additional Amount in multiples of Rs.    | 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 applicable)  | 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)                   | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 48     | SIP SWP & STP Details: Frequency                 | SIP - Daily, Weekly, Fortnightly, Monthly, Quarterly, STP - Daily,Weekly, Fortnightly, Monthly , Quarterly, SWP - Monthly, Quarterly, Half Yearly , Yearly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

## SCHEME SUMMARY DOCUMENT

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| 49     | SIP SWP & STP Details: Minimum amount          | SIP - Daily, Weekly and Fortnightly - Rs. 500 - 6 Installments ; Monthly and Quarterly - Rs. 1000 - 6 Installments, STP- Daily 60 installments: 100 each. Further in multiples of Re 1/- Weekly/Fortnightly/Monthly : 12 installments for Rs. 500 or 6 installments for Rs. 1000 each. Further in multiple of Re 1/-. Quaterly : 3000 each 2 Instalments, SWP - Fixed Amount Withdrawal (FAW) - 5 instalments for Rs. 500/- each. Further in multiples of Re. 1/-; Capital Appreciation Withdrawal (CAW) - 5 instalments for Rs. 500/- each. Further in multiples of Re. 1/- |
| 50     | SIP SWP & STP Details: In multiple of          | SIP-1, STP-1, SWP- 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 51     | SIP SWP & STP Details: Minimum Instalments     | SIP - Daily, Weekly, Fortnightly, Monthly, Quarterly - 6; STP - Daily - 60, Weekly - 12 , Fortnightly - 12 , Monthly - 12 Quarterly - 2 , SWP- 5 Instalments                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 52     | SIP SWP & STP Details: Dates                   | SIP - Daily, Weekly, Fortnightly, Monthly, Quarterly - Any date from 1st to 28th of a month, STP - Weekly - Any Day during week, Fortnightly - Any date during Fortnight, Monthly - Any date between 1st to 31st, Quarterly - Any date during the Quarter, SWP- 1 to 28 any days                                                                                                                                                                                                                                                                                             |
| 53     | SIP SWP & STP Details: Maximum Amount (if any) | Any Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |