

**ADDENDUM**

**ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID), KEY INFORMATION (KIM) AND STATEMENT OF ADDITIONAL INFORMATION (SAI) OF THE SCHEMES OF JM FINANCIAL MUTUAL FUND (“THE MUTUAL FUND”).**

**I. JM Financial Asset Management Limited has introduced additional features in respect of SIPs/STPs/SWPs in all the existing Schemes of the Mutual Fund. The updated tables depicting the features of the SIP/STP/SWP is set out below for the ready reference of investors.**

| Facility  | Frequency  | Permissible Dates   | Period  | Minimum Gap to start Instalment.                             | Minimum Amount  | Minimum Number of installments               | Minimum Discontinuation Notice period from Investor  | Auto Cancellation Condition                                       |
|-----------|--|---|---|--|---|--|--|---|
| SIP       | Weekly   | 1st, 8th, 15th & 22nd of the month  | Any period or Perpetual   | 30 calendar days   | Rs. 500/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each  | 12 or more but minimum 10 must be successful | 15 Calendar days for physical request and 7 calendar days for the requests received on Online Portals. | In case, 5 consecutive instalments fail due to insufficient funds |
|           |  |   |   |  | Rs. 1000/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each | 6 or more but minimum 5 must be successful   |  |   |
|           | Fortnightly  | 1st and 15th of the month   |   |  | Rs. 500/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each  | 12 or more but minimum 10 must be successful |  |   |
|           |  |   |   |  | Rs. 1000/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each | 6 or more but minimum 5 must be successful   |  |   |
|           | Monthly  | 1st, 5th, 10th, 15th, 20th & 25th   |   |  | Rs. 500/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each  | 12 or more but minimum 10 must be successful |  |   |
|           |  |   |   |  | Rs. 1000/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each | 6 or more but minimum 5 must be successful   |  |   |
| Quarterly | 1st of any calendar month and subsequently every quarter | Rs. 3000/- or more in multiples of Re 1/- for each instalment under all schemes except JM Tax Gain Fund where the instalment should be in multiples of Rs. 500/- each | 2 or more where atleast 1st 2 Installments should be successful | In case, first 2 instalments fail due to insufficient funds. |   |  |  |   |

| Facility  | Frequency  | Permissible Dates   | Period  | Minimum Gap to start Instalment.  | Minimum Amount  | Minimum Number of installments             | Minimum Discontinuation Notice period from Investor                              | Auto Cancellation Condition   |
|---|--|---|---|---|---|--|--|---|
| STP   | Daily  | Daily   | Any period or Perpetual                                       | 15 Calendar Days for Offline and 2 Business Days for Online Registratration | Rs. 100/- each instalment. Further in multiples of Re 1/- under all schemes except JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment.                      | 60   | 15 Calendar Days for Offline and 2 Business Days for Online cancellation request | In case 50 Installments during initial 90 days are not effected successfully. |
|   | Weekly   | 1st, 8th, 15th, 22nd of the month   |   |   | Rs. 500/- or more in multiple of Re 1/- upto Rs. 999/- for each Instalment under all schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment. | 12 or more but minimum 10 must be effected |  | In case 5 consecutive STP - out instalments fail.                             |
|   |  |   |   |   | Rs. 1000/- each instalment. Further in multiples of Re 1/- under all schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment.                 | 6 or more but minimum 5 must be effected.  |  |   |
|   | Fortnightly  | 1st and 15th of the month   |   |   | Rs. 500/- or more in multiple of Re 1/- upto Rs. 999/- for each Instalment under All schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment. | 12 or more but minimum 10 must be effected |  |   |
|   |  |   |   |   | Rs. 1000/- each instalment. Further in multiples of Re 1/- under all schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment.                 | 6 or more but minimum 5 must be effected   |  |   |
|   | Monthly  | 1st, 5th, 10th, 15th, 20th & 25th   |   |   | Rs. 500/- or more in multiple of Re 1/- upto Rs. 999/- for each Instalment for all schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment.   | 12 or more but minimum 10 must be effected |  |   |
| Rs. 1000/- each instalment. Further in multiples of Re 1/- for all schemes except for JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment. |  |   | 6 or more but minimum 5 must be effected                      |   |   |  |  |   |
| Quarterly   | 1st of any calendar month and subsequently every quarter | Rs. 3000/- each Instalment. Further in multiples of Re 1/- for all schemes except JM Tax Gain Fund under which this facility (STP - out) is not allowed but STP - in facility is available which should be in multiples of Rs. 500/- each instalment. | 2 or more where atleast 1st 2 Installments should be effected | In case, first 2 STP - out instalments fail.                                |   |  |  |   |

| Facility | Options                               | Frequency | Permissible Dates  | Minimum Gap to start Instalment.  | Minimum Amount  | Minimum Number of installments | Minimum Discontinuation Notice period from Investor                              | Auto Cancellation Condition                  |
|----------|---------------------------------------|-----------|--|---|---|--------------------------------|--|--|
| SWP      | Fixed Amount Withdrawal (FAW)         | Monthly   | 1st, 5th, 10th, 15th, 20th & 25th                        | 15 Calendar Days for Offline and 2 Business Days for Online Registratration | Rs. 1000/- each instalment. Further in multiples of Re 1/-                                      | Not Applicable                 | 15 Calendar Days for Offline and 2 Business Days for Online cancellation request | In case, 5 consecutive SWP Installments fail |
|          |                                       | Quarterly | 1st of any calendar month and subsequently every quarter |   | Rs. 3000/- each instalment. Further in multiples of Re 1/-                                      |                                |  | In case, 2 consecutive SWP Installments fail |
|          | Capital Appreciation Withdrawal (CAW) | Monthly   | 1st, 5th, 10th, 15th, 20th & 25th                        |   | Entire Capital Appreciation over previous due date with a minimum of Rs. 500/- each instalment. |                                |  | In case, 5 consecutive SWP Installments fail |
|          |                                       | Quarterly | 1st of any calendar month and subsequently every quarter |   |   |                                |  | In case, 2 consecutive SWP Installments fail |

The provisions of STP-out and SWP are not applicable in the case of JM Tax Gain Fund being ELSS (Equity Linked Savings Scheme) of Government of India where each investment is under a lock-in period of three years. However, STP-in is allowed with a minimum of Rs. 500/- and further in multiple of Rs. 500/- each.

All other features of the special facilities of SIP/SWP/STP mentioned in the SID and KIM of the Mutual Fund remain unchanged.

**II THIS ADDENDUM SET OUT THE CHANGES TO BE MADE IN THE SID AND KIM OF SCHEMES OF JM FINANCIAL MUTUAL FUND WITH IMMEDIATE EFFECT.**

**Introduction of SIP Pause Facility :**

SIP pause is a facility which facilitates the investors to pause his/her/their existing SIP for a temporary period. SIP can be paused for a minimum period of 1 month and upto a maximum period of 6 months during the opted period of pause in respect of each SIP due date.

Following are the broader terms and conditions for the SIP Pause Facility:

- Under the SIP Pause Facility, the investor has an option to temporarily stop any of the existing ongoing SIP for a specified period of time ranging from 1 month to 6 months or upto the remaining period of respective SIP whichever is earlier.
- The SIP shall re-start automatically from the immediate next eligible instalment after the completion of selected pause period.
- The investor can submit the SIP Pause Form at any of the Official Points of Acceptance of JM Financial Mutual Fund or of Registrar M/s KFin Technologies Pvt. Ltd or on its Online Portals.
- The SIP Pause request form should be submitted at least 30 calendar days prior to the next SIP due date for implementation. However, online pause will be effected within 15 days on best efforts basis.
- The SIP Pause form can be used for a single SIP due date for the respective folio(s). Separate forms are required in case of making a request for pause under multiple SIP frequencies/due dates/folios. The details like Folio No./Scheme/Plan/Option/ Frequency/SIP Due date/s /Period of pause etc should be clearly and completely filled in the form to avoid any ambiguity and consequent rejections.
- Investors can avail this facility only once in the tenure of the existing SIP under a particular Option of the respective Scheme/Plan in a Folio for the respective SIP due date.
- In case, the investor has more than one live SIP in a single folio in the same scheme with same SIP date / amount, then the first registered SIP would be paused.
- SIP Pause facility will be available for SIPs registered under all frequencies through Offline and AMC's own web portals. However, this facility is not available for the SIPs registered/ sourced through MFU or any of the Exchange Platforms (i.e. NSE/BSE/ICEX) or Online Portals of any of the Channel Partners/RIAs/Distributors.
- Signature(s) of the investor(s) on the Pause Form should be as per mode and order of holding in the respective folio. The form can be signed by any of the joint holder(s) in case the mode of holding/operations of the folio is 'Either or Survivor'. However, in case of joint holding, all the unit holders have to sign.
- The investor/s agree(s) to indemnify and not hold the AMC/Trustees/Sponsors and their employees, the R&T agent and the other service providers, responsible in case his/her/their Bank is not able to effect/stop any of the payment instructions for any reason whatsoever.

- In view of time required to effect the pause in SIP, the AMC will allot the units as per existing process in case the debit feeds are already triggered and shared with the service providers and funds for which are received
- Investor cannot cancel the SIP Pause once registered.
- The AMC reserves the right to terminate this facility or modify the terms & conditions of the SIP Pause facility at its discretion at any time.

**III. Addendum is hereby given that the following Branch/Point of Acceptance of JM Financial Asset Management Limited (“AMC”), located at the following address will be closed with effect from November 9, 2021:**

| Location/Branch | Address  |
|-----------------|--|
| Ludhiana        | Office No.308, 3rd floor, SCO No.18, Opp. Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana 141 001. |

Investors are requested to make a note of the above change and may avail the services of the local office of our Registrar i.e. M/s. KFin Technologies Private Limited as per the computer printed address on the Statement of Account issued to them or any of the nearest Official Points of Acceptance of the AMC for any transaction related matter.

This Notice-cum-addendum forms an integral part of SID, KIM & SAI of all the Schemes of JM Financial Mutual Fund (the “Fund”), as amended from time to time. All other terms and conditions of the investments, SIP and SWP will remain unchanged.

Place : Mumbai  
Date : November 2, 2021

Authorised Signatory  
JM Financial Asset Management Limited  
(Investment Manager to JM Financial Mutual Fund)

**For further details, please contact :**  
JM Financial Asset Management Limited  
(Formerly known as JM Financial Asset Management Private Ltd.),  
**Registered Office:** 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.  
**Corporate Office:** Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.  
Corporate Identity Number: U65991MH1994PLC078879. • Tel. No.: (022) 6198 7777  
• Fax No.: (022) 6198 7704. • E-mail: investor@jmf.com • Website : www.jmfinancialmf.com

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**