

ADDENDUM

ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF JM LIQUID FUND AND JM OVERNIGHT FUND, SCHEMES OF JM FINANCIAL MUTUAL FUND (THE MUTUAL FUND).

ADDENDUM is hereby given that following changes are being carried out in the Scheme Information Document ('SID') and Key Information Memorandum ('KIM') of JM Overnight Fund, schemes of the Mutual Fund.

I. Introduction of Additional Plans under JM Overnight Fund

Pursuant to Securities and Exchange Board of India (SEBI) circular no. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016 read with SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/608 dated July 30, 2021 and resolution passed by the JM Financial Trustee Company Private Limited (Trustee to the Mutual Fund) on December 15, 2021 in this regard, JM Financial Asset Management Limited ('AMC') introduces 'Unclaimed Plans' in JM Overnight Fund (set out at Sr. No. 1 of the below table) with effect from January 24, 2022 ('Effective Date'). The Unclaimed Plans shall be the separate plans which shall be only for the purpose of deployment of unclaimed Income Distribution cum Capital Withdrawal ('IDCW'-Formerly known as Dividend) and redemption amount of the investors. **These Plans shall not be available for investments by general public.**

The details of the unclaimed plans would be as under:

Sr. No.	Features	Particulars
1.	Names of the Plans/Options	For Investment of unclaimed amounts during the first three (3) years: JM Overnight Fund – (Direct) - Unclaimed Redemption - Growth Plan JM Overnight Fund – (Direct) - Unclaimed IDCW ⁵ - Growth Plan For Investment of unclaimed amount after three (3) years: JM Overnight Fund – (Direct) - Unclaimed Redemption I.E.F* - Growth Plan JM Overnight Fund – (Direct) - Unclaimed IDCW ⁵ I.E.F* - Growth Plan *Investor Education Fund, ⁵ Income Distribution cum Capital Withdrawal
2.	Minimum Amount and Minimum Additional amount for Subscription	There will be no minimum application amount and minimum additional application amount under these Plans.
3.	Minimum Redemption Amount	There will be no minimum redemption amount under these Plans.
4.	Load structure	Entry Load: Not applicable Exit Load: Nil
5.	Fees and expenses	TER (Total Expense Ratio) of these plans shall be capped as per the TER of Direct Plan of JM Overnight Fund or at 50 bps whichever is lower.
6.	NAV declaration	NAV will be declared on all calendar days for all the Plans and Options.
7.	Portfolio	The Plans will have a common portfolio as of the existing Regular and Direct Plans of JM Overnight Fund
8.	Eligible Investors	Only the amount pertaining to unclaimed Income Distribution Cum Capital Withdrawal (IDCW-Formerly known as Dividend) and Redemption Amount will be invested under the Unclaimed Plans. These Plans shall not be available for investments by the general public.
9.	Common features under the Unclaimed Plans	The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest and other terms under Unclaimed Plans will be the same as applicable to the existing plans of the Scheme.

Process for claiming the unclaimed amount:

- Investors/Unit Holders of the schemes of the Mutual Fund can obtain information about JM Overnight Fund's folios with unclaimed amounts from the website of the Mutual Fund <https://www.jmfinancialmf.com/> or the website of KFin Technologies Private Limited, Registrar and Transfer Agent of the Mutual Fund, <https://www.kfintech.com>
- The process of claiming the unclaimed amount and the necessary forms/documents required for the same is available on the website of the Mutual Fund. Information on the unclaimed amount and

its current value will be separately disclosed to investors through periodic statement of accounts/ Consolidated Account Statements sent to the investors from time to time as per SEBI Guidelines.

- AMC reserves the right to suo moto redeem the units and make payout to investor, if there is redemption in another scheme in the folio and is successfully paid electronically or while handling any activity like transmission etc. in the folio based on which the AMC may pay the unclaimed amounts to the investor.
- Upon placing the request to claim the unclaimed amount/s in any form whatsoever, the investor agrees and confirms that the earlier payment/s was/were not encashed/realized by the investor and agrees to indemnify and repay the same to the Mutual Fund, Trustee, AMC and Registrar in case of any duplicate/excess payment/s. Further, payment of such unclaimed amount/s to the investor in terms of SEBI Guidelines will be a full and valid discharge of all liabilities, whatsoever, of the Mutual Fund, Trustee, AMC and Registrar.

Process of movement of existing invested amount from current Plans/Options of JM Liquid Fund to proposed Plans/Options of JM Overnight Fund.

The existing invested amount of Unclaimed IDCW (i.e. Dividend) and Redemptions will be switched-out on the stipulated date of closure of the existing options of JM Liquid Fund and units will be allotted in the newly created Plans/Options under JM Overnight Fund as depicted in the following table.

Sr. No.	Switch-out from	Switch-in to
1.	JM Liquid Fund – (Direct) - Unclaimed Redemption - Growth Plan	JM Overnight Fund – (Direct) - Unclaimed Redemption - Growth Plan
2.	JM Liquid Fund – (Direct) - Unclaimed IDCW ⁵ - Growth Plan	JM Overnight Fund – (Direct) - Unclaimed IDCW ⁵ - Growth Plan
3.	JM Liquid Fund – (Direct) - Unclaimed Redemption I.E.F* - Growth Plan	JM Overnight Fund – (Direct) - Unclaimed Redemption I.E.F* - Growth Plan
4.	JM Liquid Fund – (Direct) - Unclaimed IDCW ⁵ I.E.F* - Growth Plan	JM Overnight Fund – (Direct) - Unclaimed IDCW ⁵ I.E.F* - Growth Plan

The switch proposed above would be taxable in the hands of the investor as per the applicable provisions of the Income Tax Act, 1961 (Act). The stamp duty for the above switch from the Unclaimed Plans/Options of JM Liquid Fund to the newly created Unclaimed Plans/Options of JM Overnight Fund will be borne by the AMC. In case of NRI investors, TDS shall be deducted in accordance with the applicable provisions of the Act. In view of individual nature of tax implications, unitholders are advised to consult their tax advisors. For details on Tax implications, please refer to SID of JM Overnight Fund and Statement of Additional information available on the website of JM Financial Mutual Fund.

II. Discontinuation of Plans/Options under JM Liquid Fund pertaining to Unclaimed IDCW / Redemptions.

The above mentioned Plans/Options under JM Liquid Fund will be discontinued once aforesaid transaction is carried out on January 24, 2022 ('Effective Date'). All other provisions of the SID, KIM of the scheme shall remain unchanged.

Investor(s)/Unit Holder(s) are requested to carefully read the relevant addenda, reflecting in detail the consequent amendments to the SID and KIM, which will be available at Investor Service Centres and also on <https://www.jmfinancialmf.com>.

Place : Mumbai
Date : December 16, 2021

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

For further details, please contact :
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.