

# JM FINANCIAL MUTUAL FUND

## NOTICE-CUM-ADDENDUM

Notice is hereby given that pursuant to SEBI Circular no. SEBI/HO/MD/DF3/ CIR/P/2020/197 dated October 05, 2020 the Product Labelling (Risk-o-meter) of all the Schemes of JM Financial Mutual Fund ("Fund") has been revised with effect from January 01, 2021.

Investors are requested to note that the Risk Level of the scheme in which they have invested/proposed to invest is depicted by the Risk-o-meter.

The Risk-o-meters for the schemes of JM Financial Mutual Fund ("the Fund") are as follows :

Name of the Scheme	Revised Risk-o-meters
<b>JM Arbitrage Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular Income over Medium Term</li> <li>Income through arbitrage by investment predominantly in Equity Stocks and taking offsetting positions in Equity Futures and Options.</li> </ul>	<p>Investors understand that their principal will be at low risk</p>
<b>JM Value Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital appreciation over Long Term.</li> <li>Investment predominantly in Equity and Equity related securities following a value investment strategy.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
<b>JM Multicap Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital appreciation over Long Term.</li> <li>Investment predominantly in Equity &amp; Equity related securities investing across market capitalization.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
<b>JM Core 11 Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital Appreciation over Long Term</li> <li>Investment predominantly in a concentrated portfolio of Equity &amp; Equity related securities.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
<b>JM Large Cap Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital appreciation over Long Term.</li> <li>Investment predominantly in Equity &amp; Equity related securities in the Large Cap segment.</li> </ul>	<p>Investors understand that their principal will be at high risk</p>
<b>JM Tax Gain Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital Appreciation Over Long Term</li> <li>Investment predominantly in Equity &amp; Equity related securities and to enable investors tax deduction from total income as permitted under Income Tax Act, 1961 from time to time.</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>
<b>JM Equity Hybrid Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Capital Appreciation and Regular Income over Long Term.</li> <li>Investment predominantly in Equity &amp; Equity related securities as well as fixed income securities (debt and money market securities).</li> </ul>	<p>Investors understand that their principal will be at very high risk</p>

Name of the Scheme	Revised Risk-o-meters
<b>JM Dynamic Debt Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular Income over Medium Term to Long Term.</li> <li>Investment in Debt and Money Market securities across maturities.</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>JM Income Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular Income over Medium to Long Term.</li> <li>Investment in debt and money market securities such that the Macaulay duration of the portfolio is between 4 years – 7 years.</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>JM Low Duration Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular Income over Short Term.</li> <li>Investment in Debt and Money Market securities such that the Macaulay duration of the portfolio is between 6 months - 12 months.</li> </ul>	<p>Investors understand that their principal will be at low to moderate risk</p>
<b>JM Liquid Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular Income over Short Term.</li> <li>Investment in debt and money market securities with maturity of upto 91 days only.</li> </ul>	<p>Investors understand that their principal will be at low to moderate risk</p>
<b>JM Overnight Fund</b> <b>This Product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Short Term savings.</li> <li>Reasonable returns commensurate with low risk and providing a high level of liquidity</li> </ul>	<p>Investors understand that their principal will be at low risk</p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Any change in Risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to the unitholders.

The AMC will evaluate the Risk-o-meter of all its schemes on a monthly basis and disclose the Risk-o-meter along with portfolio disclosure on <https://www.jmfinancialmf.com> (website) and on AMFI's website, within 10 days from the close of each month.

The Fund shall disclose the risk level of schemes as on March 31 every year, along with number of times the risk level has changed over the year, in scheme wise Annual Reports and abridged summary, on the website of the Mutual Fund as well as that of AMFI.

The above shall form part of the SID and KIM of all the Schemes of JM Financial Mutual Fund. All the other provisions relating to the above Schemes as mentioned in their respective SID and KIM shall remain unchanged.

Authorised Signatory

Place : Mumbai

JM Financial Asset Management Limited

Date : January 7, 2021

(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@jmfml.com](mailto:investor@jmfml.com) • Website : [www.jmfinancialmf.com](http://www.jmfinancialmf.com)

**Statutory Details: Trustee:** JM Financial Trustee Company Private Limited.

**Investment Manager:** JM Financial Asset Management Limited. **Sponsor:** JM Financial Limited.

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