

NOTICE-CUM-ADDENDUM

THIS NOTICE - CUM - ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT ("SID") AND KEY INFORMATION MEMORANDUM ("KIM") OF CERTAIN SCHEMES OF JM FINANCIAL MUTUAL FUND ("THE MUTUAL FUND") WITH EFFECT FROM THURSDAY, MARCH 28, 2024 ("EFFECTIVE DATE")

Unit holders are requested to note that JM Large Cap Fund, JM Value Fund, JM Arbitrage Fund and JM Aggressive Hybrid Fund ("the Schemes") will be undergoing certain changes in the key features as detailed in the table below. As per the SEBI (Mutual Funds) Regulations, 1996 ("Regulations"), as the proposed changes would be construed as changes in the fundamental attributes of the Schemes, an exit option is being provided to the respective unitholders of the Schemes as per Regulation 18(15A) of the Regulations.

1. Rationale for the change/s:

Creation of Segregated Portfolio in JM Large Cap Fund, JM Value Fund, JM Arbitrage Fund and JM Aggressive Hybrid Fund:

Pursuant to Paragraph 4.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 ("SEBI Master Circular"), SEBI had permitted creation of segregated portfolio of debt and money market instruments by schemes of mutual funds subject to certain conditions in order to ensure fair treatment to all investors in case of a credit event and to deal with the liquidity risk.

While very stringent internal credit evaluation norms are being followed by AMC/Mutual Fund, the risk of credit downgrade in portfolio companies due to various factors cannot be ruled out. In the event of credit downgrade, the downgrade instrument generally become illiquid making it very difficult for the fund manager to dispose of such instrument/s. In such an event segregation of such an instrument from the main portfolio will prevent the distressed asset(s) damaging the returns generated from more liquid and better performing assets of the portfolio. It also provides fair treatment to all existing, incoming and outgoing investors, as any recovery from the issuer in future would get distributed among those investors, who would have suffered a loss due to downgrade event.

Change in asset allocation of JM Arbitrage Fund:

The Scheme requires to put up certain assets as margin with the exchange for taking arbitrage positions. As the Scheme has the option of investing in units of debt schemes and as units of debt Mutual Fund Schemes are also considered by the exchanges for margin placement, it is proposed to change the asset allocation pattern of JM Arbitrage Fund by including debt mutual fund units in the debt portion of the portfolio. Also, currently our Equity allocation in the Scheme is capped at 80%. Increase in equity allocation from 65%-80% to 65%-100% will enable the Scheme to maximise the opportunities in the equity segment especially in times when the equity arbitrage strategies yield more returns than the debt portion.

2. The comparison between the existing features and the proposed features are as follows:

Sr. No.	Particulars	Existing Scheme Features	Proposed Scheme Features
1.	Creation of Segregated Portfolio in JM Large Cap Fund, JM Value Fund, JM Arbitrage Fund and JM Aggressive Hybrid Fund	No provision	<p>Provision for Creation of segregated portfolio:</p> <p>In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments including unrated or money market instruments of an issuer that does not have outstanding rated debt or money market instruments, under the Scheme in compliance with the Paragraph 4.4 of SEBI Master Circular.</p> <p>In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme(s).</p> <p>The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio and the term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event i.e. main portfolio and all segregated portfolio(s).</p> <p>The AMC may create a segregated portfolio in a mutual fund scheme in case of a credit event at Issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:</p> <ol style="list-style-type: none"> Downgrade of a debt or money market instrument to 'below investment grade', or Subsequent downgrades of the said instruments from 'below investment grade', or Similar such downgrades of a loan rating, or Actual default of either the interest or principal amount in case of unrated debt or money market instruments. <p>In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level. Creation of segregated portfolio shall be optional and at the discretion of the AMC.</p> <p>Further, the AMC shall seek approval of the Trustees prior to creation of the segregated portfolio.</p> <p>Process for creation of segregated portfolio</p> <p>The AMC shall decide on creation of segregated portfolio of the Scheme on the day of credit event. Segregation of portfolio in case of unrated debt or money market instruments will be done only in case of actual default of either the interest or principal amount by the issuer of such instruments. The AMC shall inform AMFI immediately about the actual default by the issuer.</p> <p>Once the AMC decides to segregate portfolio, the AMC shall:</p> <ol style="list-style-type: none"> seek approval from the Board of Directors of the Trustee Company, prior to creation of the segregated portfolio. immediately issue a press release disclosing its intention to segregate such debt and money market instruments and its impact on the investors of the Scheme. The AMC shall also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC. ensure that till the time the Trustee approval is received, which in no case shall exceed 1 (one) business day from the day of credit event, the subscription and redemption in the concerned Scheme shall be suspended for processing with respect to creation of units and payment on redemptions. <p>Once the approval of the Trustees is received by the AMC:</p> <ol style="list-style-type: none"> The segregated portfolio shall be effective from the day of credit event. The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio of the Scheme. The said information shall also be submitted to SEBI. An e-mail or SMS shall be sent to all unit holders of the concerned Scheme. The NAVs of both segregated and main portfolio shall be disclosed from the day of the credit event. All existing investors in the Scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio. The AMC shall work out with the R&T viz. KFin Technologies Ltd., the mechanics of unit creation to represent the holding of segregated portfolio and the same shall appear in the account statement of the unit holders. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 business days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. <p>In case the Trustees do not approve the proposal to create a segregated portfolio, the AMC shall issue a press release immediately informing investors about the same. Thereafter, the transactions shall be processed as usual at the applicable NAV.</p> <p>Valuation and processing of subscriptions and redemptions:</p> <p>Notwithstanding the decision to segregate the debt and money market instruments, the valuation process shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI MF Regulations, 1996 and circular(s) issued thereunder.</p> <p>All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable, will be processed as per the existing SEBI Master circular on applicability of NAV as under:</p> <ol style="list-style-type: none"> Upon receipt of Trustee approval to create a segregated portfolio - <ul style="list-style-type: none"> Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV.

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			<p>b) In case the Trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.</p> <p>TER for the Segregated Portfolio:</p> <ul style="list-style-type: none"> The AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in the segregated portfolio. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC. The costs related to segregated portfolio shall in no case be charged to the main portfolio. <p>Disclosures:</p> <ul style="list-style-type: none"> A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the Mutual Fund and the Scheme. The Net Asset Value (NAV) of the segregated portfolio shall also be declared on daily basis along with the NAV of the main portfolio. The information regarding number of segregated portfolios created in the Scheme shall appear prominently under the name of the Scheme at all relevant places such as SID, KIM-cum- Application Form, advertisement, AMC and AMFI websites, etc. The performance of the Scheme required to be disclosed at various places shall include the impact of creation of segregated portfolio and shall clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the performance table. Such information in the scheme related documents and Scheme performance shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities. <p>Monitoring by Trustees:</p> <p>In order to ensure timely recovery of investments of the segregated portfolio, the Trustees shall ensure that:</p> <ul style="list-style-type: none"> The AMC puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every Trustee meeting till the investments are fully recovered/ written-off. The Trustees shall monitor the compliance of the above mentioned SEBI circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created. <p>In order to avoid mis-use of segregated portfolio, the Trustees shall have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officer (CIO), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the Scheme.</p> <p>Example of Segregated Portfolio:</p> <p>The below table shows how a security affected by a credit event will be segregated and its impact on investors. Whether the distressed security is held in the original portfolio or the segregated portfolio, the value of the investors' holdings will remain the same on the date of the credit event.</p> <p>Key assumptions:</p> <p>Let us assume a Scheme consists of 4 Securities (A, B, C and D). It has two investors with total of 10,000 units (Investor 1 with 7,000 units, Investor 2 with 3,000 units).</p> <p>Total Portfolio Value of Rs. 40 Lakhs (Each Security invested Rs. 10 Lakh).</p> <p>Current NAV: 40,00,000/10,000 = Rs. 400 Per Unit.</p> <p>Suppose Security A is downgraded to below investment grade and consequently the value of the security falls from Rs. 10,00,000 to Rs. 4,00,000 and the AMC decides to segregate the security into a new portfolio, then the Investors will be allotted the same number of units in the segregated portfolio as they hold in the main portfolio. So, Investor 1 will get 7,000 Units and Investor 2 will get 3,000 units in the segregated portfolio.</p> <p>With Segregation, the Portfolio Value is Rs. 34,00,000 (Now B, C and D Securities worth Rs. 30 Lakh and Security A has fallen from Rs. 10,00,000 to Rs. 4,00,000).</p> <table border="1"> <thead> <tr> <th></th> <th>Main Portfolio (Security of B, C & D)</th> <th>Segregated Portfolio (Security A)</th> </tr> </thead> <tbody> <tr> <td>Net Assets</td> <td>Rs. 30,00,000</td> <td>Rs. 4,00,000</td> </tr> <tr> <td>Number of Units</td> <td>10,000</td> <td>10,000</td> </tr> <tr> <td>NAV per Unit</td> <td>Rs.30,00,000/10,000 = Rs.300</td> <td>Rs. 4,00,000/10,000= Rs. 40</td> </tr> </tbody> </table> <p>With respect to Investors:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Investor 1</th> <th>Investor 2</th> </tr> </thead> <tbody> <tr> <td>Units held in Main portfolio (No. of Units)</td> <td>7,000</td> <td>3,000</td> </tr> <tr> <td>NAV of Main Portfolio</td> <td>Rs. 300 per Unit</td> <td>Rs. 300 per Unit</td> </tr> <tr> <td>Value of Holding in Main Portfolio (A) (Rs.)</td> <td>21,00,000</td> <td>9,00,000</td> </tr> <tr> <td>Units Held in Segregated Portfolio</td> <td>7,000</td> <td>3,000</td> </tr> <tr> <td>NAV of Segregated Portfolio</td> <td>Rs. 40 Per unit</td> <td>Rs. 40 Per unit</td> </tr> <tr> <td>Value of Holding in Segregated Portfolio (B) (Rs.)</td> <td>2,80,000</td> <td>1,20,000</td> </tr> <tr> <td>Total Value of Holdings (A) + (B) (Rs.)</td> <td>23,80,000</td> <td>10,20,000</td> </tr> </tbody> </table>		Main Portfolio (Security of B, C & D)	Segregated Portfolio (Security A)	Net Assets	Rs. 30,00,000	Rs. 4,00,000	Number of Units	10,000	10,000	NAV per Unit	Rs.30,00,000/10,000 = Rs.300	Rs. 4,00,000/10,000= Rs. 40	Particulars	Investor 1	Investor 2	Units held in Main portfolio (No. of Units)	7,000	3,000	NAV of Main Portfolio	Rs. 300 per Unit	Rs. 300 per Unit	Value of Holding in Main Portfolio (A) (Rs.)	21,00,000	9,00,000	Units Held in Segregated Portfolio	7,000	3,000	NAV of Segregated Portfolio	Rs. 40 Per unit	Rs. 40 Per unit	Value of Holding in Segregated Portfolio (B) (Rs.)	2,80,000	1,20,000	Total Value of Holdings (A) + (B) (Rs.)	23,80,000	10,20,000
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2.	Risks associated with segregated portfolio	No provision	<ul style="list-style-type: none"> Unit holders holding units of segregated portfolio may not be able to liquidate their holdings till recovery of money from the issuer. Security in the segregated portfolio may not realize any value. Listing of any units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV. 																																																														
3.	Change in Asset Allocation Pattern of JM Arbitrage Fund	<table border="1"> <thead> <tr> <th>Types of Instruments</th> <th>Indicative Allocations (% of Net Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments</td> <td>65%-80%</td> <td>Medium - High</td> </tr> <tr> <td>Derivatives including stock futures and stock options[#]</td> <td>65%-80%</td> <td>Medium - High</td> </tr> <tr> <td>Money market instruments/Debt*/ Fixed Income Derivatives</td> <td>20%-35%</td> <td>Medium - High</td> </tr> </tbody> </table> <p>[#]The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits.</p> <p>Including securitized debt upto a maximum of 30% of net assets of this scheme. *Debt instruments will include Government securities, corporate debentures, bonds, promissory notes, money market instruments, pas through obligations, asset backed securities / securitized debt and other possible similar instruments.</p> <p>Asset Allocation for defensive consideration:</p> <p>Pending deployment or in extraordinary circumstances or events or during momentary absence of arbitrage opportunities, the asset allocation will be as under:</p> <table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Indicative Allocations (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Max</th> <th>Min</th> </tr> </thead> <tbody> <tr> <td>Equities and Equity related instruments, Derivatives including index futures, stock futures, index options & stock options, etc. (Only arbitrage opportunities)[#]</td> <td>65</td> <td>0</td> <td>Medium to High</td> </tr> <tr> <td>Debt and Money market instruments** (including investments in securitized debt)</td> <td>35</td> <td>10</td> <td>Low to Medium</td> </tr> <tr> <td>Short term Debt and Money market instruments not exceeding tenure of 91 days** (including investments in securitized debt)</td> <td>100</td> <td>0</td> <td>Low to Medium</td> </tr> </tbody> </table>	Types of Instruments	Indicative Allocations (% of Net Assets)	Risk Profile	Equity and Equity related instruments	65%-80%	Medium - 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Sr. No.	Particulars	Existing Scheme Features	Proposed Scheme Features
		<p>*the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category.</p> <p>** including securitized debt up to 30%</p>	<p>*the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category.</p> <p>The aforesaid position will be closely monitored by the Fund Manager(s) and necessary rebalancing will be done at suitable opportunity but not later than 30 days.</p> <p>**including securitized debt up to 30%</p>
		<p>Note: All other features of the Schemes except those mentioned above will remain unchanged.</p>	
4.	The Board of Directors of JM Financial Asset Management Limited ("the AMC") and the Board of Directors of JM Financial Trustee Company Private Limited ("Trustees"), have approved the above proposed changes. Further, SEBI, vide email dated Friday, February 23, 2024, has communicated its no-objection for the proposed changes.		
5.	In line with regulatory requirements, for scheme(s) where a change in fundamental attributes is being proposed, we are offering an exit window ("Exit Option") to the Unit holders of 30 days from Tuesday, February 27, 2024 to Wednesday, March 27, 2024 , (both days inclusive) ("Exit Option Period"). These changes will be effective from Thursday, March 28, 2024 ("Effective Date") . During the Exit Option Period, unit holders not consenting to the change may either switch to any other Scheme of JM Financial Mutual Fund (the "Mutual Fund") or redeem their investments at applicable Net Asset Value without payment of exit load subject to provisions of applicable cut-off time as stated in the Scheme Information Document of the relevant scheme. All transaction requests received on or after Thursday, March 28, 2024 will be subject to applicable exit load (if any), as may be applicable to the respective Scheme(s) mentioned above.		
6.	Redemption / Switch requests, if any, may be lodged at any of the Official Points of Acceptance of JM Financial Mutual Fund.		
7.	The above information is also available on the website of JM Financial Mutual Fund, www.jmfinancialmf.com.		
8.	Unit holders who have pledged / encumbered their units will not have the option to exit unless they submit a letter of release of their pledges / encumbrances prior to submitting their redemption / switch requests.		
9.	Investors who have registered for Systematic Investment Plan ("SIP") in the Scheme(s) and who do not wish to continue their future investments must apply for cancellation of their SIP registrations.		
10.	The redemption warrant/cheque will be mailed or the amount of redemption will be credited to the unit holders bank account (as registered in the records of the Registrar) within 10 (ten) working days from the date of receipt of redemption request.		
11.	It may be noted that the offer to exit is purely optional and not compulsory. If the Unit holder has no objection to the aforesaid change, no action is required to be taken and it would be deemed that such Unit holder has consented to the aforesaid change.		
12.	Please note that unit holders who do not opt for redemption on or before Wednesday, March 27, 2024 (upto 3.00 p.m.) shall be deemed to have consented to the changes specified herein above and shall continue to hold units in the scheme(s) of the Mutual Fund. In case the unit holders disagree with the aforesaid changes, they may redeem all or part of the units in the respective scheme(s) of the Mutual Fund by exercising the Exit Option, without exit load within the Exit Option Period by submitting a redemption request online or through a physical application form at any official point of acceptance/investor service center of the AMC or to the depository participant (DP) (in case of units held in Demat mode). Unit holders can also submit the normal redemption form for this purpose.		
13.	The option to redeem the Units without exit load during the Exit Option Period can be exercised in the following manner:		
a.	Unit holders can submit redemption requests online or via duly completed physical application form at any official points of acceptance/ investor service center of the AMC or to the DP (in case of units held in Demat mode).		
b.	The redemption/ switch requests shall be processed at applicable NAV as per time stamping provisions contained in the SID of the Scheme(s).		
c.	Unit holders should ensure that any changes in address or pay-out bank details required by them, are updated in the mutual funds records at least 10 (Ten) working days before exercising the Exit Option. Unit holders holding Units in dematerialized form may approach their DP for such changes.		
14.	The expenses related to the proposed changes and other consequential changes as outlined above will not be charged to the unit holders of the Schemes of the Mutual Fund.		
15.	Tax Consequences:		
	Redemption / switch-out of units from the Scheme(s) may entail capital gain/loss in the hands of the unitholder. For unit holders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of the Mutual Fund and Scheme Information Document of relevant Schemes of the Mutual Fund would be applicable. In case of NRI investors, TDS shall be deducted from the redemption proceeds in accordance with the prevailing income tax laws. In view of the individual nature of tax consequences, Unitholders are advised to consult their professional tax advisors for tax advice. The redemption / switch-out of units from the Scheme(s) are liable for deduction of Securities Transaction Tax ("STT"), wherever applicable; however, such STT shall be borne by AMC and will not be borne by the investor.		
	Place : Mumbai Date : February 25, 2024		<p>Sd/- Authorised Signatory JM Financial Asset Management Limited (Investment Manager to the Schemes of JM Financial Mutual Fund)</p>
	<p>Product Label and Risk-o-meter of the Schemes and their benchmarks</p> <p>JM Large Cap Fund (An open ended equity scheme predominantly investing in large cap stocks)</p>		
	<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital appreciation over Long Term. Investment predominantly in Equity & Equity related securities in the Large Cap segment. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Risk-o-meter</p>	<p>Benchmark Risk-o-meter S&P BSE 100 TRI</p>
	<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital appreciation over Long Term. Investment predominantly in Equity and Equity related securities following a value investment strategy. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Risk-o-meter</p>	<p>Benchmark Risk-o-meter S&P BSE 500 TRI</p>
	<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular Income over Medium Term Income through arbitrage by investment predominantly in Equity Stocks and taking offsetting positions in Equity Futures and Options. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Risk-o-meter</p>	<p>Benchmark Risk-o-meter Nifty 50 Arbitrage Index</p>
	<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital Appreciation and Regular Income over Long Term Investment predominantly in Equity & Equity related securities as well as fixed income securities (debt and money market securities). <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Risk-o-meter</p>	<p>Benchmark Risk-o-meter Crisil Hybrid 35+65 Aggressive Index</p>
	<p>For further details, please contact: JM Financial Asset Management Limited Registered Office: 7th Floor, Chenergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Corporate Office: Office B, 8th Floor, Chenergy, 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</p>		
	<p>Statutory Details: Trustee: JM Financial Trustee Company Private Limited. Investment Manager: JM Financial Asset Management Limited. Sponsor: JM Financial Limited.</p>		
	<p>Mutual Fund investments are subject to market risks, read all scheme related documents carefully.</p>		