

You have **quality**, You just need the **right blend to give it a lift**



Invest in  
**JM Corporate Bond Fund**  
 (An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

**NFO opens on: March 6, 2023**

**NFO closes on: March 20, 2023**

### Investment Objective

To generate income through investing predominantly in AA+ and above rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

### Our Approach - JM Corporate Bond Fund

The Fund aims to generate returns by optimising a blend of Roll Down Approach and Active Duration Management. Roll Down Approach is to be implemented through investment in AAA rated corporate bonds and the allocation to Government Securities will be actively managed.



Scheme will invest 100% in Government Securities, Debt and Money Market instruments rated long term AAA



Portfolio Approach - Blend of Roll Down Approach and Active Duration Management



Initial maturity of ~ 5 years

### Advantages of JM Corporate Bond Fund



Optimum blend of accruals broadly from passive strategy (~85% of the portfolio) and potential for capital appreciation from active duration management (~15% of the portfolio)



Visibility of returns over investment horizon



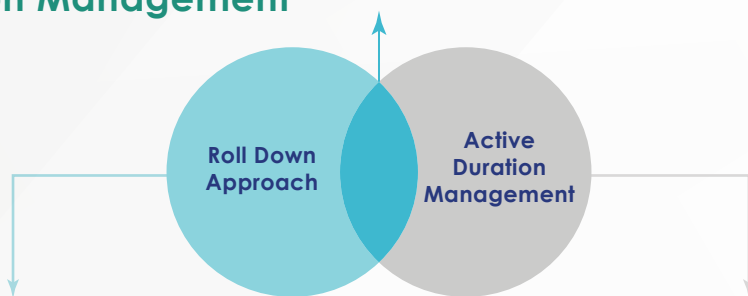
Potential to deliver superior risk-adjusted returns vs traditional investment avenues



Relatively low credit risk & high liquidity



# JM Corporate Bond Fund will adopt a blend of Roll Down Approach and Active Duration Management



## Roll Down Approach – Natural Hedge

A Roll Down Approach primarily involves holding a portfolio of securities to maturity. In a Roll Down Approach as the portfolio duration reduces over the time interest rate risk reduces. This provides a broad visibility of returns over the investment horizon.

## Active Duration Management

The Fund will endeavour to manage investments in Government Securities actively. In the current interest rate scenario, a softening in yield is anticipated in the next 2-3 years which may potentially provide an opportunity for capital appreciation.



## Recommended for investors who



Have a medium to long term investment horizon



Prefer a high-quality debt portfolio



Have low appetite for volatility in returns (over a medium-term horizon)



Want to achieve tax efficiency. Timing of initial investment can give an additional 1 year indexation benefit.



## Fund Facts



### NFO Period:

Open: 06/03/2023  
Closes: 20/03/2023



### Scheme Reopens

for continuous sale & repurchase not later than 04/04/2023



### Fund Manager

Mr. Gurvinder Singh Wasan (Primary)  
Ms. Shalini Tibrewala (Secondary)



### Benchmark:

CRISIL Corporate Bond Fund Bill Index



### Exit Load:

NIL

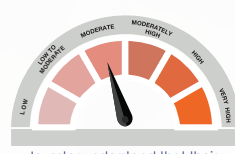
## Risk-o-meter & PRC

This product is suitable for investors who are seeking\*

- Income over Short to Medium Term.
- To generate income / capital appreciation through investments predominantly in AA+ and above rated corporate bonds.

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

### Scheme Risk-o-Meter<sup>5</sup>



Investor understand that their principal will be at moderate risk

### Potential Risk Class

	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Credit Risk			
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High Class (Class III)		<b>B-III</b>	

<sup>5</sup>The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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