JS Investments Ltd.

JS Cash Fund

(JSCF)

(A money market scheme)

5th Supplementary Offering Document

Date: 13th May 2025

Managed by JS Investments Limited, an Asset Management Company registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (NBFC) Rules 2003 and NBFC & NE Regulations 2008. JS Cash Fund is established in Karachi, Pakistan as an open-end Money Market Fund by a Trust Deed, dated October 16, 2009 registered under the Trust Act, 1882 by and between JS Investments Limited, as the Management Company and Digital Custodian Company Limited, as the Trustee, and registered by Securities and Exchange Commission of Pakistan (SECP) as a notified entity under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the "Regulations").

- Objective of the Supplementary Offering Document: As per Circular 8 of 2025 issued by the Securities and Exchange Commission of Pakistan, JS Investments Limited is including the Key Facts Statement in the Offering Document of JS Cash Fund.
- As per amendments made in the Non-Banking Finance Companies and Notified Entities Regulations, 2008, via notification issued by the Securities and Exchange Commission of Pakistan dated 10th April, 2025, amendments have been made in the management fee of the fund.
- All other segments, clauses and/or provisions of the Offering Document shall remain unchanged.

---

1. Inclusion of the Key Facts Statement on the 2nd Page of the Offering Document

Key Facts Statement

JS Cash Fund

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Money Market Fund
Risk Profile	Low
Issuance date	16 May 2025

1. Disclaimer

Before you invest, you are encouraged to review the detailed features of the Fund in the Offering Document and/or month Fund Manager Report.

2. Key Attributes

Investment objective of CIS/Investment Plan	The objective of the Fund is to seek a reasonable rate of return while maintaining high liquidity by investing primarily in highly liquid short term money market instruments with low risk.
Authorized investment avenues	The Fund shall invest in low risk and highly liquid, short duration assets including money market instruments. The Fund may hold some or even all of its assets in cash to either provide liquidity or for defensive purposes. The Fund shall be able to alter weightings between various types of Authorized Investments, subject to limits specified below, to take benefit of macro and microeconomic directional trends. The Fund may invest in commercial papers and/

	or short term Sukuk of corporate entities subject to compliance with the exposure limits as prescribed in regulations.
Launch date of CIS/Investment Plan	29 March, 2010
Minimum Investment Amount	500
Duration	Perpetual
Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
IPO Dates	29th March 2010 to 31st March 2010
Rate Offered	This is an open-end money market fund that offers a variable rate of return. The return is not fixed or guaranteed and is subject to change based on market conditions.
Subscription/redemption days and timings	Monday to Friday 9:00am to 3:00pm
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load and Contingent Load, if any.
Management Fee (% per annum)	Up to 1.25% of the average annual Net Assets

3. Information about charges

1. Front End Load (FEL)	**Distribution channel**	**Percentage**
	Direct Investment through AMC	1%
	Digital Platform of AMC/Third party	-
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back-end load	0%
	Contingent Load	-

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer: Income earned in the form of a dividend or capital gain shall be charged as a rate specified in Income Tax Ordinance 2001.

4. Key Stakeholders

JS Investments Limited
Mr. Khawar Iqbal
Chief Operating Officer
khawar.iqbal@jsil.com

Digital Custodian Company Limited
Dabeer Khan
dabeer.khan@digitalcustodian.co

2. Amendment in the management fees clause.

Annexure B – Management Fee

The Management Company shall be entitled to be paid out of the Deposited Property monthly in arrears of the accrued remuneration of an amount not exceeding one and a quarter percent (1.25%) of the average annual Net Assets of the Fund calculated on a daily basis during the year.