JS Investments Ltd.

JS Islamic Money Market

(JSIMMF)

(A Shariah-Compliant open-end money market scheme)

2nd supplement to the Restated Offering Document of JS Islamic Money Market Fund

Date: 14th 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 Islamic Money Market Fund is established in Karachi, Pakistan as Shariah-compliant open-end Money Market Fund by a Restated Trust Deed, dated June 22, 2021, registered under the Sindh Trust Act, 2020 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 Islamic Money Market 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

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1. Inclusion of the Key Facts Statement

Key Facts Statement

JS Islamic Money Market Fund

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Shariah Compliant Money Market Fund
Risk Profile	Low
Issuance date	14 May, 2025

1. Disclaimer

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans 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 meet liquidity needs of the investors by providing periodic dividend through investment in Shariah Compliant money market instruments.
Authorised investment avenues	The fund investments in Shariah Compliant money market instruments such as sukuks issued by the government, Islamic TDR, Islamic commercial paper, Certificate of Islamic Investments, Certificates of Musharakas, Islamic Certificates of Deposit with Islamic Commerical Banks and Islamic DFIs or Islamic windows of Commercial banks and DFIs.
Launch date of CIS/Investment Plan	03 September, 2020
Minimum Investment Amount	500
Duration	Perpetual
Benchmark	90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
IPO dates	03 September 2020 – 03 September 2020
Rate offered	The rate of return is not fixed or guaranteed and is subject to the performance of underlying Shariah-compliant money market instruments
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	Up to 3% (Class A Units)
	Digital Platform of AMC/Third party	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	Nil
	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

Al Hilal Shariah Advisors
Faraz Younus
faraz.bandukda@alhilalsa.com

2. Amendment in the management fees

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 up to 1.25% of the average annual Net Assets of the Fund calculated on a daily basis during the year.