JS INVESTMENTS LIMITED

JS Fixed Term Munafa Fund(JSFTMF)

(An open-end fixed rate/return scheme)

10th Supplement to the Offering Document

Previous OD	SECP Approval Date	Details
1st Supplemental OD	March 7th 2024	Launch of Plan 3-5
2nd Supplemental OD	May 15th 2024	Launch of Plan 6
3rd Supplemental OD	June 13th 2024	Launch of Plan 7
4th Supplemental OD	July 31st 2024	Launch of Plan 8
5th Supplemental OD	August 20th 2024	Launch of Plan 9
6th Supplemental OD	August 27th 2024	Launch of plan 10 and 11
7th Supplemental OD	October 11th 2024	Launch of Plan 12
8th Supplemental OD	December 17th, 2024	Launch of Plan 13
9th Supplemental OD	January 28th, 2025	Launch of Plan 14
10th Supplemental OD	February 28th, 2025	Launch of Plan 15

Plan Name	Risk Profile
JS Fixed Term Munafa Plan – 1	Moderate
JS Fixed Term Munafa Plan – 2	Moderate
JS Fixed Term Munafa Plan – 3	Moderate
JS Fixed Term Munafa Plan – 4	Low
JS Fixed Term Munafa Plan – 5	Low
JS Fixed Term Munafa Plan – 6	Moderate
JS Fixed Term Munafa Plan - 7	Moderate
JS Fixed Term Munafa Plan - 8	Moderate
JS Fixed Term Munafa Plan - 9	Moderate
JS Fixed Term Munafa Plan - 10	Moderate
JS Fixed Term Munafa Plan - 11	Moderate
JS Fixed Term Munafa Plan - 12	Moderate
JS Fixed Term Munafa Plan – 13	Moderate
JS Fixed Term Munafa Plan – 14	Moderate
JS Fixed Term Munafa Plan – 15	Moderate
JS Fixed Term Munafa Plan – 16	Moderate
JS Fixed Term Munafa Plan – 17	Moderate

Dated: February 28th, 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.

The JS Fixed Term Munafa Fund (JSFTMF) (the "Fund") is established in Karachi, Pakistan as an openend fund by a Trust Deed under Sindh Trust Act, 2020, dated November 23, 2023 registered 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 notifiedentity under the Non – Banking Companies and Notified Entities Regulations, 2008 (the "Regulations).

Objective of the Supplementary Offering Document:

JS Investments Limited is introducing JS Fixed Term Munafa Plan 15, 16 and 17 via this 10th Supplementary Offering Document, in compliance with the relevant provisions of the Offering Document of JSFTMF.

All other segments, clauses and/or provisions of the Offering Document shall remain unchanged.

1. The following sub-clauses will be added/ amended in the original Offering Document

a. **Addition in Clause 1.4 -** ***"Duration & Risk profile"***

Plan Name	Duration
JS Fixed Term Munafa Plan – 15	1 year after the close of the subscription period
JS Fixed Term Munafa Plan – 16	10 months after the close of the subscription period
JS Fixed Term Munafa Plan – 17	3 months after the close of the subscription period

b. Risk Profiles of Plans

Plan Name	Risk Profile
JS Fixed Term Munafa Plan – 15	Low to Moderate, to be allocated as per SECP Circular No. 2 of 2020 dated February 06, 2020.
JS Fixed Term Munafa Plan – 16	Low to Moderate, to be allocated as per SECP Circular No. 2 of 2020 dated February 06, 2020.
JS Fixed Term Munafa Plan - 17	Low to Moderate, to be allocated as per SECP Circular No. 2 of 2020 dated February 06, 2020.

c. **Addition in Clause 1.6 -** ***" Initial Offer and Initial Period":***

Initial Offer of **JS Fixed Term Munafa Plan – 15** is made during the initial period which will be of Tentative 6 Business Day(s) and begins at the start of the banking hours on 10th March 2025 (tentative) and shall end at the close of the banking hours on 14th March 2025 (tentative).

Initial Offer of **JS Fixed Term Munafa Plan – 16** is made during the initial period which will be of Tentative 6 Business Day(s) and begins at the start of the banking hours on 10th March 2025 (tentative) and shall end at the close of the banking hours on 14th March 2025 (tentative).

Initial Offer of **JS Fixed Term Munafa Plan – 17** is made during the initial period which will be of Tentative 6 Business Day(s) and begins at the start of the banking hours on 10th March 2025 (tentative) and shall end at the close of the banking hours on 14th March 2025 (tentative).

Note: Tentative day(s) and date of launch are only for indicative purposes. Actual day(s) and date willbe communicated to the Unit Holder closer to launch of the Plan through Term Sheet(s).

d. Addition of paragraph in clause 2.1.1 – *"Investment policy"*

The fund is now offering additional Investment plans:

- JSFTMP - 15 with 12 months maturity
- JSFTMP - 16 with 10 months maturity
- JSFTMP - 17 with 3 months

e. Addition of Clause 2.3.1 – *"Investment Objective of JS Fixed Term Munafa Plan 15"*

JS Fixed Term Munafa Plan – 15, 16 & 17 Investment Plans with the objective to provide fixed returns to its unit holders subject to the holding of the investment(s) till maturity of the respective plan.

f. Addition to clause 2.5 – "Benchmark"

The benchmark of the JS Fixed Term Munafa Plan-15 (JSFTMP-15) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period corresponding to the maturity of the CIS.

The benchmark of the JS Fixed Term Munafa Plan-16 (JSFTMP-16) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period corresponding to the maturity of the CIS.

The benchmark of the JS Fixed Term Munafa Plan-17 (JSFTMP-17) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period corresponding to the maturity of the CIS.

g. Amendment in the heading of the clause 2.4. – *"Investment Policy of JS Fixed Term Munafa Plan – (1 to 17)"*

Existing	Amended
Investment Policy of JS Fixed Term Munafa Plan – (1 to 14)	Investment Policy of JS Fixed Term Munafa Plan – (1-17)

h. Addition in clause 3.15(a) – *"Bank Accounts"*

"DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -15 or "DCCLTrustee – JSFTMF – JSFTMP – 15"

"DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -16 or "DCCLTrustee – JSFTMF – JSFTMP – 16"

"DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -17 or "DCCLTrustee – JSFTMF – JSFTMP – 17"

i. Addition in clause 4.4.4 (b) – *"Purchase of Units"*

- "DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -15" Or "DCCL Trustee – JSFTMF – JSFTMP – 15"
- DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -16" Or "DCCL Trustee – JSFTMF – JSFTMP – 16"
- DCCL Trustee – JS Fixed Term Munafa Fund – JS Fixed Term Munafa Plan -17" Or "DCCL Trustee – JSFTMF – JSFTMP – 17"