JS Investments Ltd.

JS Microfinance Sector Fund

(JSMFSF)

(An open-endIncome Fund)

3rdSupplementary Offering Document

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 Microfinance Sector Fund is established in Karachi, Pakistan as an open-end sector-specific income fund by a Trust Deed (the Deed) dated 07.01.2022, under the Sindh Trust Act, 2020registered 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 Microfinance Sector Fund.

As per amendments made in the Non-Banking FinanceCompanies 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

Key Facts Statement

JS Microfinance Sector Fund

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Income Fund
Risk Profile	Medium
Issuance date	11 May, 2022

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	JS Microfinance Sector Fund aims to contribute to building a sustainable, robust, and inclusive financial sector in Pakistan. The Fund's goal is to achieve a reasonable rate of return while maintaining high liquidity by investing primarily in the low-risk Microfinance sector. The Objective of JSMFSF is to provide income enhancement by investing in prime quality Microfinance sector products, Microfinance bank deposits and short-term Money Market instruments.
Authorised investment avenues	The Fund shall invest in Government Securities, Debt Securities, Cash in Bank and other near cash instruments like T-Bills, and GOP Ijara, Term Deposit Receipts, Commerical Papers issued by Microfinance Banks.
Launch date of CIS/Investment Plan	May 11, 2022
Minimum Investment Amount	500

Duration	Perpetual
Benchmark	75% six (6) months KIBOR + 25% six (6) months average of the highest rates on savings account ofthree (3) AA rated scheduled Banks as selected by MUFAP
IPO Dates	May 11, 2022
Rate Offered	
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 1.5% of the average annual Net Assets

3. Information about charges

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

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 1.5% of the average annual Net Assets of the Fund calculated on a daily basis during the year.