JS Investments Ltd.

JS Money Market Fund

(JSMMF)

(Amoney marketscheme)

4th Supplementary Offering Document

Date: 14th May 2025

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 Money Market Fund (JSMMF) (the Fund/the Scheme/the Trust/the Unit Trust/Short Abbreviation of name of the Fund) has been established through a Trust Deed (the Deed) dated 08.06.2022, under the Sindh Trust Act, 2020 entered into and between JS Investments Limited, the Management Company, and Digital Custodian Company Limited (DCCL), the Trustee.

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 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 10thApril 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 Money Market Fund

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Money Market Scheme
Risk Profile	Low
Issuance date	16 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	JS Money Market Fund (JSMMF) aims to provide competitive returns to its investors (with a periodic payout as may be set out by the Management Company) by investing in low risk, highly liquid and short duration portfolio consisting of money market instrument..
Authorised investment avenues	The Fund shall invest in cash and near cash instruments which include cash in bank accounts, government securities, term deposit receipts, all government securities, certificates of Deposits, certificates of Musharaka.
Launch date of CIS/Investment Plan	29 April , 2022
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	27th February, 2023 till 3rd March, 2023
Rate Offered	The Fund does not offer any fixed or guaranteed rate of return. Returns will depend on the performance of underlying money market instruments such as government securities, term deposits, reverse repos, and other authorized low-risk short-term 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	2%
	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

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.