

Key Fact Statement of JS Microfinance Sector Fund Managed by JS Investments Ltd.

Type
Open End

Category
Income Fund

Risk Profile
Medium

Issuance date
11 May, 2022

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

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.
Authorized 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, Commercial 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 of three (3) AA rated scheduled Banks as selected by MUFAP
IPO Dates	May 11, 2022
Subscription/redemption days and timings	Monday to Friday 9:00am to 3:00pm
Management Fee (% per annum)	Up to 1.5% of the average annual Net Assets
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load and Contingent Load, if any.

INFORMATION ABOUT CHARGES

Front End Load (FEL)	Class of Unit	Front-end Load
	Class "A" unit	Up to 1.00% of Net Asset Value
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.

Key Stakeholders

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

Trustee

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

Need Help?

Email us at ir@jsil.com

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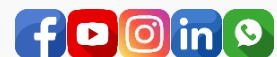
Learn more: www.jsil.com

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