



JS Islamic Fixed Term Munafa Fund

JS Islamic Fixed Term Munafa Plan 1 (JSIFTMF_1)

June 2026

Investment philosophy

JS Islamic Fixed Term Munafa Fund (Plan 1) is to generate potentially high returns through investment in a diversified portfolio of Shariah-compliant instruments, while ensuring the original investment amount is protected upon maturity.

Key information

Fund type	Open end
Category	Shariah Compliant Fixed Rate / Return Scheme
Fund launch date	28 April, 2026
Maturity date	27 July, 2026
Net Assets (PKR mn)	965.15
Net Assets Excl. JSIL FoFs (PKR mn)	965.15
NAV (PKR)	101.62
Benchmark	3 months PKISRV rate (at the time of plan launch)
Expected / Committed return	11.00% p.a
Management fee	Upto 1.00% p.a (Actual: 0.87% p.a)
Total Expense Ratio (MTD)	0.34% (Including 0.12% Government levy & SECP fee)
Total Expense Ratio (YTD)	2.29% (Including 0.77% Government levy & SECP fee)
Front-end Load	NIL
Back-end Load	NIL
Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.
Pricing mechanism	Forward
Trustee	Digital Custodian Company Ltd.
Dealing Days & Cut-off time	(Monday to Friday) 3:00 p.m.
Auditor	Grant Thornton Anjum Rahman
Shariah advisor	M/s. Al Hilal Shariah Advisors (Pvt) Limited
Risk profile	Low
Listing	PSX
Fund stability rating	Not Rated
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-25)

Investment Committee Members

Ms. Iffat Zehra Mankani	Ms. Samina Faisal
Mr. Khawar Iqbal	Mr. Safdar Raza
Mr. Syed Hussain Haider, CFA, CIPM	

Statistical analysis

	Fund		Fund
Monthly Portfolio Turnover Ratio	0.0%	Modified Duration	0.00
Information Ratio	0.08	Yield to Maturity (YTM)	11.00%
Macaulay's Duration	0.00	WAM (Yr)	0.00

Performance (%)

Annualized performance¹

	Launch
Fund	9.24
Benchmark	9.47

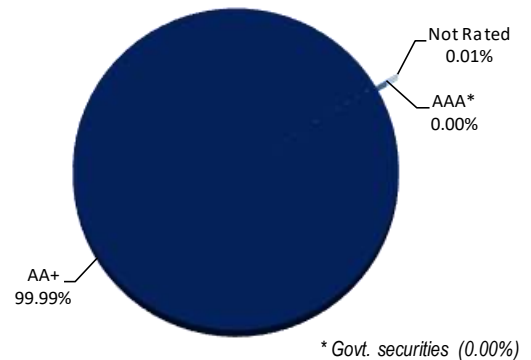
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Jun-26	May-26
Cash	99.99	99.32
Commercial Papers	-	-
Placement with Banks and DFIs	-	-
GoP Ijara Sukuk	-	-
Other including receivables	0.01	0.68
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Asset quality (%age of total assets)



For Dispute resolution/ Complaints handling

JSIL Complaint Management/ Dispute Resolution Services: <http://jsil.com/investor-relation/>
SECP Service Desk Management System: <https://sdms.secp.gov.pk/>

1. Annualized return is based as per MUFAP stated methodology.



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