



JS Fixed Term Munafa Fund II

JS Fixed Term Munafa Plan 6 (JSFTMF_IIP6)

August 2026

Investment philosophy

JS Fixed Term Munafa Fund II (Plan 6) aims to provide promised return to provide promised returns to its unit holders subject to the holding of the investment till maturity of the respective plan.

Key information

Fund type	Open end
Category	Fixed Rate / Return Scheme
Fund launch date	11 November, 2025
Maturity date	10 November, 2026
Net Assets (PKR mn)	1,491.74
Net Assets Excl. JSIL FoFs (PKR mn)	1,491.74
NAV (PKR)	109.48
Benchmark	1 Year PKRV rate (at the time of plan launch)
Expected / Committed return	11.00% p.a
Management fee	Upto 1.00% p.a (Actual: 0.00% p.a)
Total Expense Ratio (MTD)	0.22% (Including 0.09% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.22% (Including 0.09% 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	A. F. Ferguson & Co.
Risk profile	Medium
Listing	PSX
Fund stability rating	AAA(f) by PACRA (17-Jul-26)
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	0.87
Information Ratio	-0.10	Yield to Maturity (YTM)	11.06%
Macaulay's Duration	0.92	WAM (Yr)	1.15

Performance (%)

Annualized performance¹

	Since Launch
Fund	11.77
Benchmark	11.35

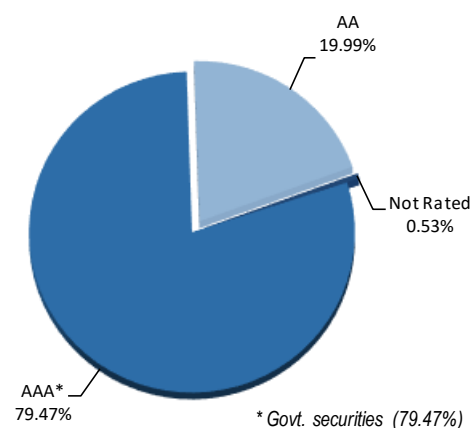
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Aug-26	Jul-26
Cash	19.99	1.91
PIBs	29.32	29.36
T Bills	50.15	66.37
TFCs / Sukuk	-	-
Other including receivables	0.53	2.35
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.





JS Fixed Term Munafa Fund II

JS Fixed Term Munafa Plan 7 (JSFTMF_IIP7)

August 2026

Investment philosophy

JS Fixed Term Munafa Fund II (Plan 7) aims to provide promised return to provide promised returns to its unit holders subject to the holding of the investment till maturity of the respective plan.

Key information

Fund type	Open end
Category	Fixed Rate / Return Scheme
Fund launch date	3 March, 2026
Maturity date	2 March, 2027
Net Assets (PKR mn)	149.11
Net Assets Excl. JSIL FoFs (PKR mn)	149.11
NAV (PKR)	101.61
Benchmark	1 Year PKRV rate (at the time of plan launch)
Expected / Committed return	10.30% p.a
Management fee	Upto 1.00% p.a (Actual: 0.50% p.a)
Total Expense Ratio (MTD)	0.38% (Including 0.10% Government levy & SECP fee)
Total Expense Ratio (YTD)	1.09% (Including 0.20% 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	A. F. Ferguson & Co.
Risk profile	Medium
Listing	PSX
Fund stability rating	AAA(f) by PACRA (17-Jul-26)
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	0.04
Information Ratio	0.03	Yield to Maturity (YTM)	10.96%
Macaulay's Duration	0.04	WAM (Yr)	0.04

Performance (%)

Annualized performance¹

	Since Launch
Fund	12.23
Benchmark	10.65

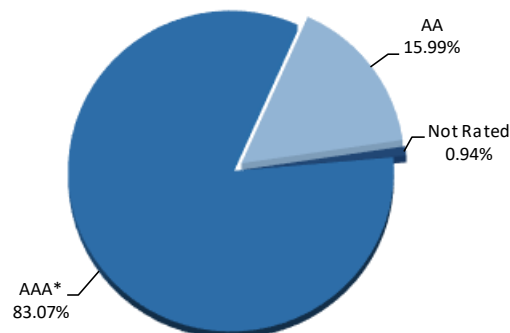
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Aug-26	Jul-26
Cash	15.99	7.40
PIBs	-	-
T Bills	83.07	83.38
TFCs / Sukuk	-	-
Other including receivables	0.94	9.21
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Asset quality (%age of total assets)



* Govt. securities (83.07%)

For Dispute resolution/ Complaints handling

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SECP Service Desk Management System: <https://sdms.secp.gov.pk/>

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

