JS Fixed Term Munafa Fund

JS Fixed Term Munafa Plan 1 (JSFTMF_1)

October 2026

MUFAP Recommended Format

Investment philosophy

JS Fixed Term Munafa Plan – 1, is an Investment Plan with an objective to provide fixed return 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	8 January, 2024
Maturity date	7 January, 2027
Net Assets (PKR mn)	2,316.96
Net Assets Excl. JSIL FoFs (PKR mn)	2,316.96
NAV (PKR)	125.03
Benchmark	3 Years PKRV rate (at the time of plan launch)
Expected / Committed return	17.50% p.a
Management fee	Upto 1.00% p.a (Actual: 0.00% p.a)
Total Expense Ratio (MTD)	0.22% (Including 0.10% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.23% (Including 0.10% 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
Risk profile	Moderate
Listing	PSX
Fund stability rating	AAA(f) by PACRA (12-Aug-26)
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-26)

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	2.05
Information Ratio	-0.18	Yield to Maturity (YTM)	12.18%
Macaulay's Duration	2.18	WAM (Yr)	2.72

Performance (%)

Annualized performance[1]

	Since Launch
Fund	15.87
Benchmark	16.56

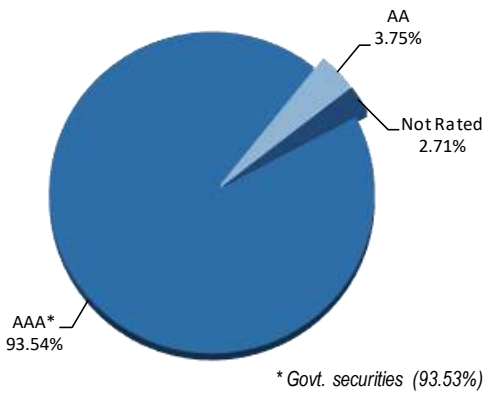
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Oct-26	Sep-26
Cash	3.76	3.46
PIBs	74.27	74.96
T Bills	19.26	19.59
Placement with Banks and DFIs	-	-
Other including receivables	2.71	1.99
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Asset quality (%age of total assets)



** Govt. securities (93.53%)*

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.*

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent on forces and factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and risks involved.

JS Fixed Term Munafa Fund

JS Fixed Term Munafa Plan 20 (JSFTMF_20)

October 2026

MUFAP Recommended Format

Investment philosophy

JS Fixed Term Munafa Plan – 20 Investment Plans with the objective to provide the fixed returns to its unit holders subject to the holding of the investment(s) till maturity of the respective plan.

Key information

Fund type	Open end
Category	Fixed Rate / Return Scheme
Fund launch date	23 January, 2026
Maturity date	22 January, 2027
Net Assets (PKR mn)	2,600.24
Net Assets Excl. JSIL FoFs (PKR mn)	2,600.24
NAV (PKR)	108.77
Benchmark	1 Year PKRV rate (at the time of plan launch)
Expected / Committed return	10.60% p.a
Management fee	Upto 1.00% p.a (Actual: 0.00% p.a)
Total Expense Ratio (MTD)	0.50% (Including 0.09% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.45% (Including 0.23% 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
Risk profile	Moderate
Listing	PSX
Fund stability rating	AAA(f) by PACRA (12-Aug-26)
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-26)

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	14.6%	Modified Duration	0.37
Information Ratio	0.05	Yield to Maturity (YTM)	12.06%
Macaulay's Duration	0.39	WAM (Yr)	0.46

Performance (%)

Annualized performance[1]

	Since Launch
Fund	11.35
Benchmark	9.90

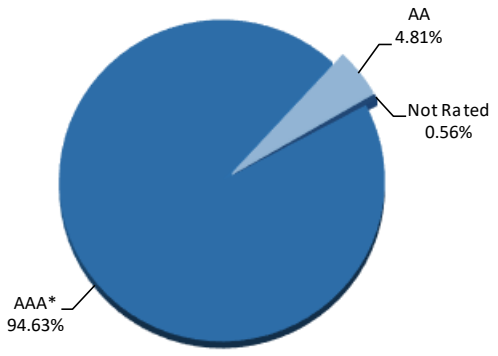
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Oct-26	Sep-26
Cash	4.81	1.96
PIBs	7.99	6.79
T Bills	86.64	90.86
TFCs / Sukuk	-	-
Other including receivables	0.56	0.39
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Asset quality (%age of total assets)



** Govt. securities (94.63%)*

For Dispute resolution/ Complaints handling

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

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JS Fixed Term Munafa Fund

JS Fixed Term Munafa Plan 24 (JSFTMF_24)

October 2026

MUFAP Recommended Format

Investment philosophy

JS Fixed Term Munafa Plan – 24 Investment Plans with the objective to provide the fixed returns to its unit holders subject to the holding of the investment(s) till maturity of the respective plan.

Key information

Fund type	Open end
Category	Fixed Rate / Return Scheme
Fund launch date	20 July, 2026
Maturity date	19 July, 2027
Net Assets (PKR mn)	6,179.58
Net Assets Excl. JSIL FoFs (PKR mn)	6,179.58
NAV (PKR)	102.15
Benchmark	1 Year PKRV rate (at the time of plan launch)
Expected / Committed return	11.30% p.a
Management fee	Upto 1.00% p.a (Actual: 0.00% p.a)
Total Expense Ratio (MTD)	0.18% (Including 0.09% Government levy & SECP fee)
Total Expense Ratio (YTD)	0.20% (Including 0.08% 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
Risk profile	Medium
Listing	PSX
Fund stability rating	AAA(f) by PACRA (12-Aug-26)
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-26)

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	0.64
Information Ratio	-1.18	Yield to Maturity (YTM)	12.73%
Macaulay's Duration	0.68	WAM (Yr)	0.68

Performance (%)

Annualized performance[1]

	Since Launch
Fund	7.61
Benchmark	11.61

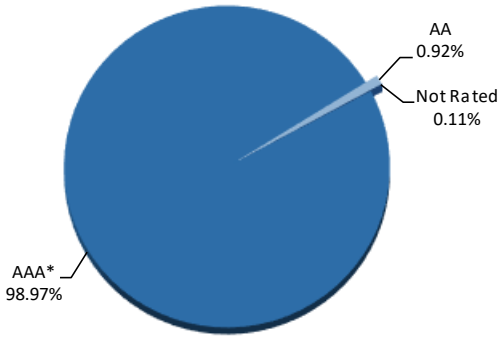
NAV to NAV return with dividend reinvestment.

Asset allocation (%age of total assets)

	Oct-26	Sep-26
Cash	0.92	0.94
PIBs	-	-
T Bills	98.97	98.96
TFCs / Sukuk	-	-
Other including receivables	0.11	0.11
	-	-
Total	100.00	100.00

Amount invested by fund of funds is PKR. 0 mn

Asset quality (%age of total assets)



** Govt. securities (98.97%)*

For Dispute resolution/ Complaints handling

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