

# JS Investments Launches New Shariah-Compliant Capital Protected Fund: JS Islamic Sarmaya Mehfooz Fund – Plan 1 (2025)

KARACHI, SINDH, PAKISTAN, May 25, 2025 /EINPresswire.com/ -- Karachi, May 2025 — [JS Investments Limited](#) (JSIL), Pakistan's oldest private sector asset management company, announces the launch of [JS Islamic Sarmaya Mehfooz Fund – Plan 1 \(2025\)](#), a Shariah-compliant capital protected scheme designed for investors seeking capital security alongside the opportunity for Halal returns.

This fund is structured under SECP's approved shell structure as an open-end scheme with a defined maturity of 20 months. It combines a low-risk capital protection strategy with shariah compliant equity exposure of up to 25%, offering a pathway for potential returns, while preserving the principal for investors who remain invested till maturity.

With a minimum [investment](#) of PKR 5,000 and an initial price of PKR 100 per unit, the fund is designed to be widely accessible. The subscription window opens from 27th May 2025 and will remain active until 16th June 2025.

The investment strategy adopts a dual-segment allocation model:

- The capital protection segment invests in low-risk, Shariah-compliant fixed income instruments such as GOP Ijarah Sukuks, AA-rated Islamic bank deposits, and approved Mudarabah or Murabaha placements, aiming to preserve the investor's principal over the plan's duration.
- The growth segment allocates up to 25% in Shariah-compliant equities, selected to deliver upside potential in line with market opportunities and investor risk appetite.

The fund's performance benchmarks are aligned with the PKISRV for fixed income and the KMI-30 Index for equities, ensuring a transparent and market-relevant performance comparison.



The promotional graphic for the JS Islamic Sarmaya Mehfooz Fund – Plan 1 (2025) features a blue and orange color scheme. At the top left is the JS Investments logo with the tagline "Better Decisions for a Better Future". The fund name "JS Islamic Sarmaya Mehfooz Fund" is prominently displayed in the center, accompanied by a "SHARIAH COMPLIANT" seal. Below the name, the year "2025" is rendered in large, stylized blue and orange digits, with the word "PLAN" in blue text to its left. A blue bar chart with an upward-pointing arrow is positioned to the right of the year. The text "reasons to invest" and "more to make it grow" are placed below the year. A key message states, "Your investment stays secure and riba free through capital protection". The subscription period is highlighted in an orange box: "Subscription Period: 27<sup>th</sup> May '25 to 16<sup>th</sup> June '25". A disclaimer at the bottom left explains that investments are subject to market risks and that the fund's returns are derived from Shariah-compliant structures. It also notes that capital protection is subject to the holding of investment for the full 20-month maturity. On the bottom right, there is a QR code with the text "Scan to Get Started", a contact number "0800-03887", and the website "www.jsil.com".

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Ms. Iffat Zehra Mankani, CEO of JS Investments Limited, remarked:

“This launch reflects our ongoing commitment to delivering investment solutions that combine prudence with potential. The JS Islamic Sarmaya Mehfooz Fund offers a Shariah-compliant pathway for investors to grow their wealth—ethically, securely, and within a clearly defined investment horizon. It is tailored for individuals seeking a well-structured, short-tenure solution without compromising their values or appetite for opportunity.”

The fund is managed under the guidance of Al Hilal Shariah Advisors, and its financial reporting and governance structures are overseen by A.F. Ferguson & Co., Chartered Accountants, and Digital Custodian Company Limited as the trustee.

With this offering, JS Investments reaffirms its role as a trusted partner in helping Pakistanis build secure financial futures—by combining capital protection, Halal growth potential, and best-in-class governance.

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For more information, please visit [www.jsil.com](http://www.jsil.com) or call our toll-free investor line at 0800-00887.

**Disclaimer:**

All investments in mutual funds are subject to market risks. Capital protection is targeted based on the investment structure and is valid only for investors who hold their units until maturity. Early redemptions may be subject to contingent load deductions. The fund does not offer guaranteed returns. Please review the offering documents carefully to understand the investment policies, associated risks, and applicable fees. The fund adheres strictly to Shariah principles, avoiding interest-based income and investing in instruments backed by real, tangible assets.

Zainab Lakhani

JS Investments

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