

ALHAMRA ISLAMIC MONEY MARKET FUND

Nurture today,
Flourish Tomorrow!

An Open End Shariah Compliant (Islamic)
Money Market Scheme

Principal At Low Risk

AA+(f) by PACRA



Shari'ah Supervisory Board

Dr. **Ejaz Ahmed Samadani**

Shari'ah Advisor

Registration No: SECP/IFD/SA/019

Dr. **Muhammad Zubair Usmani**

Shari'ah Advisor

Registration No: SECP/IFD/SA/024

Justice (Retd.) **Muhammad Taqi Usmani**

Chairman Shari'ah Supervisory Board



(+92-21) 1111 ISAVE (47283)



(+92) 300-4362224



info@mcbfunds.com

MCB Investment Management Limited

www.alhamra.mcbfunds.com
www.mcbfunds.com



Head Office: 2nd Floor, Adamjee House,
I.I. Chundrigar Road, Karachi, Pakistan.



About Alhamra Islamic Money Market Fund (ALHIMMF):

The objective of the Alhamra Islamic Money Market Fund (ALHIMMF) is to provide a reasonable rate of return with a maximum possible capital preservation by investing in Liquid Shariah Compliant Money Market Securities.

Benchmark

90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic windows of conventional banks as selected by MUFAP.

Fund Performance

9.31% (MTD)

Benchmark

10.45% (MTD)

Since Inception Returns

ALHIMMF (CAGR) 13.88%

Benchmark (%) 6.89%

ALHIMMF (Geometric Mean) 13.25%

as of June 30, 2025

Benefits of Investing in ALHIMMF:

- Ideal for Short-term investment with higher liquidity.
- Managed by Well- Experienced Fund Managers.
- 24/7 account access through App (iSAVE) and online portal.
- Invests in Shariah Compliant Authorized Money Market Instruments only.
- Same-Day redemption available.
- Auto Investment option available through SIP.
- Portfolio diversification that reduces overall risk.
- Daily Dividends to be reinvested.

| Annualized Returns | 2021 | 2022* | 2023 | 2024 | 2025 |
|--------------------|------|-------|-------|-------|-------|
| Benchmark (%) | 3.34 | 3.67 | 6.23 | 10.27 | 10.44 |
| ALHIMMF (%) | 6.68 | 9.76 | 16.97 | 21.78 | 13.82 |

* from August 22, 2020 to June 30, 2025.

Returns are computed on the basis of NAV to NAV with dividends reinvested.

Disclaimer:

All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity, tax implications and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in mutual fund. The mutual fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and the Financial Statements of the mutual fund particularly the details of non-compliant investments, and Risk Factors.