

**NINETEENTH SUPPLEMENTAL  
TO THE  
OFFERING DOCUMENT OF  
ALHAMRA ISLAMIC MONEY MARKET FUND**

**MANAGED BY  
MCB INVESTMENT MANAGEMENT LIMITED**

**Dated: 8<sup>th</sup> January, 2025**

<b>SOD Reference/ Number</b>	<b>Effective Date of SOD</b>	<b>Brief Detail of Objective of SOD</b>	<b>Approval date of SECP (in cases where SECP Approval is mandatory)</b>
<b>First</b>	September 15, 2016	Mainly Amendment in Sub-clause 4.5.5 and Annexure B	SCD/AMCW/MCBAHS IL/MCB PFPF /139/2016 dated Aug 25, 2016.
<b>Second</b>	September 27, 2016	Mainly Amendment in Sub-clause 2.1.1.1	SCD/AMCW/MCBAHS IL/MCB PFPF /192/2016 dated Sept 27, 2016.
<b>Third</b>	July 08, 2019	Mainly Amendment in Annexure 'B'	MCBFSL/COM/0061/19 dated July 04, 2019.
<b>Fourth</b>	April 06, 2020	Addition of Risk Profile and Note in Annexure 'C'	MCBFSL/COM/0124/19 dated March 25, 2020
<b>Fifth</b>	April 29, 2020	Addition of note in sub clause 4.5.5 "Minimum Amount of Investment"	MCBFSL/COM/0139/20 dated April 20, 2020.
<b>Sixth</b>	May 22, 2020	Mainly Amendment in Annexure 'B' with regard to sales load text	MCBFSL/COM/0142/20 dated April 24, 2020.
<b>Seventh</b>	August 20, 2020.	Change in category (standard Offering Document) and name	SCD/AMCW/MCBAHS IL/MCBPFPF/103/2020 July 14, 2020.
<b>Eight</b>	August 29, 2020.	Mainly Amendment in Sub clauses 4.4(b) & 2.3 j	MCBFSL/COM/00221/20 dated August 20, 2020.
<b>Ninth</b>	November 27, 2020	Sub clauses 1.3 (A), 2.4(11), 2.5, 2.6, 4.2.1, 4.5.4(e), 4.5.1, 5.1, 5.3, 5.4, 5.5, 5.6, 5.7, 11.15, 11.71 and Annexure C	MCBFSL/COM/00237/20 dated November 17, 2020.

<b>Tenth</b>	December 21, 2020	Change in risk profile on the front page	MCBFSL/COM/0248/20 dated December 15, 2020.
<b>Eleventh</b>	Oct 08, 2021.	Sub clauses 1.1, 2.1.1.3, 3.10, 3.14.1 (a), 4.5.4 (b)	DCCL/COM/00071/21 dated September 28, 2021.
<b>Twelfth</b>	April 22, 2022.	Change in Cut-off timings	DCCL/COM/000125/22 dated April 14, 2022.
<b>Thirteenth</b>	February 05, 2023	Mainly Amendment in Authorized Investment Table in sub clause 2.1.1.2	SCD/AMCW/PCMF/2017/171 dated December 27, 2022.
<b>Fourteenth</b>	January 01, 2024	Amendment in sub clause 2.3 (g)	Approval not required as per  SCD/DIRECTION/333/2023 Dated December 06, 2023
<b>Fifteenth</b>	July 27, 2024	Amendment in authorized investment table 2.1.1.2	SCD/AMCW/MCB-PFPF/2015/552 dated June 14, 2024.
<b>Sixteenth</b>	September 01, 2024	Amendments in Annexure B with regards to management Fee	SCD/AMCW/MCB-PFPF-ALHIMMF/2020/26 dated July, 30, 2024.
<b>Seventeenth</b>	September 27, 2024	Change in dividend distribution	SCD/AMCW/MCB-PFPF-AHIMMF/2020/47 Dated: August 20, 2024
<b>Eighteenth</b>	November 25, 2024	Change in dividend distribution	SCD/AMCW/MCB-PFPF-AHIMMF/2020/113 Dated: October 22, 2024

This Nineteenth Supplemental dated 8<sup>th</sup> January, 2025 to the Offering Document of Alhamra Islamic Money Market Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on September 15, 2015.

**Managed by MCB Investment Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).**

MCB Pakistan Frequent Payout Fund (the Fund/the Scheme/the Trust/the Unit Trust/MCB PFPF) has been established in Pakistan as an Open-ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (11 of 1882) by a Trust Deed dated July 22, 2015, entered into and between MCB Investment Management Limited, as the Management Company and the Digital Custodian Company, as the Trustee of the Scheme. Further, the Management Company has changed the category of the Fund after giving 30 days’ notice to the Unit Holder’s from Asset Allocation Scheme to Shariah Compliant Money Market Scheme and renamed as Alhamra Islamic Money Market Fund vide First Supplemental Trust Deed dated 17 July, 2020 under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (11 of 1882) and subsequently registered through Sindh Act, 2020 on 13 August, 2021, entered into and between MCB Investment Management Limited, as the Management Company and the Digital Custodian Company Limited, as the Trustee of the Scheme.

Sub clause 2.1.1.1 of the Offering Document have been amended and to read in their entirety as follows:

**1 Amendment in Sub clause 2.1.1.1 to the Offering Document:**

**Existing Text:**

**Benchmark**

Three months average deposit rates of three (3) AA rated Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP.

**Amended Text:**

*Amended Clause to be read as:*

**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.