

CONSOLIDATED SUPPLEMENTAL OFFERING DOCUMENT

FOR KEY FACT STATEMENT (KFS)

S. No	Fund Name	Current Supplement No	New Supplement No
1	MCB Cash Management Optimizer	16th	17th
2	MCB-DCF Income Fund	13th	14th
3	Pakistan Income Fund	13th	14th
4	MCB Pakistan Sovereign Fund	12th	13th
5	MCB Government Securities Fund	2nd	3rd
6	Pakistan Income Enhancement Fund	14th	15th
7	MCB Investment Savings Fund	2nd	3rd
8	MCB Pakistan Asset Allocation Fund	17th	18th
9	Pakistan Capital Market Fund	11th	12th
10	MCB Pakistan Stock Market Fund	13th	14th
11	MCB Pakistan Fixed Return Fund	13th	14th
12	MCB DCF Fixed Return Fund-III	2nd	3rd
13	MCB DCF Fixed Return Fund-II	1st	2nd
14	MCB DCF Fixed Return Fund	1st	2nd
15	MCB Pakistan Opportunity Fund	1st	2nd
16	Alhamra Islamic Income Fund	15th	16th
17	Alhamra Daily Dividend Fund	10th	11th
18	Alhamra Government Securities Fund	2nd	3rd
19	Alhamra Cash Management Optimizer	4th	5th
20	Alhamra Islamic Asset Allocation Fund	13th	14th
21	Alhamra Wada Fund	13th	14th
22	Alhamra Islamic Stock Fund	14th	15th
23	Alhamra Opportunity Fund (Dividend Strategy Plan)	2nd	3rd
24	Pakistan Cash Management Fund	20th	21st
25	Alhamra Islamic Money Market Fund	19th	20th
26	Alhamra Islamic Active Allocation Fund	16th	17th

MANAGED BY

MCB INVESTMENT MANAGEMENT LIMITED

Dated: June 20, 2025

Consolidated Supplement to the Offering Document

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

Objective of the Consolidated Supplement to the Offering Documents

Effective from July 1, 2025, the following KFS have been amended in the offering documents of the following funds and read as follows:

Annexure I
Key Fact Sheet of
MCB Cash Management Optimizer
Type: Open end
Category: Money Market Scheme
Managed by MCB Investment Management Limited
Risk Profile: Low (Principal at low risk)
Issuance Date: 20-6-25 (updated till Seventeenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	To provide Unit-Holders competitive returns from a low risk portfolio of short duration assets while maintaining high liquidity.
Authorized Investment avenues	Bank Deposits and Money Market placements, CODs, COIs, Musharaka, Modaraba, Commercial Paper Government Securities, Reverse Repos; foreign investments; and other SECP-approved instruments.
Launch date of CIS	October 1 st , 2009
Minimum Investment Amount	Growth Units PKR 500/- Cash Dividend Units PKR 500/- Income Units PKR 100,000/-
Duration (Perpetual)	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP
IPO/Subscription Period	IPO Period: October 1st, 2009

Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth Units Cash Dividend Units Income Units
Management Fee (% Per Annum)	Up to 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
 Contact: (92-21) 111-111-500

Annexure I
 Key Fact Sheet of
MCB DCF Income Fund
 Type: Open end
 Category: Income Scheme
 Managed by **MCB Investment Management Limited**
 Risk Profile: **Medium (Principal at medium risk)**
 Issuance Date: **20-6-25 (updated till Fourteenth applicable SOD)**

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	To deliver superior fixed income returns by investing in an optimal mix of authorized debt instruments while taking into account capital security and liquidity considerations.
Authorized Investment avenues	Government Securities; TFCs, Sukuks; Cash in Bank Accounts TDRs, CODs, COMs, COIs; Commercial Paper; Reverse Repo; Margin Trading and Spread transactions;
Launch date of CIS	March 1 st , 2007
Minimum Investment Amount	Growth, Bachat and Unit 365-Growth Units PKR 500/- Income and Unit 365-Income Units PKR 100,000/-
Duration (Perpetual)	Perpetual
Performance Benchmark	75% Six (6) months KIBOR + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP
IPO/Subscription Period	IPO Period: March 1st, 2007
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to

	3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth, Bachat and Unit 365-Growth Unit and Income and Unit 365-Income Unit
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 1.5%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Upto 2%
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
Pakistan Income Fund
Type: Open end
Category: Income Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at medium risk)
Issuance Date: 20-6-25 (updated till Fourteenth applicable SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the Fund is to deliver returns primarily from debt and fixed income investments without taking excessive risk
Authorized Investment avenues	Government Securities; TFCs; Sukuks; Commercial Paper; Money Market Placements; CODs; COMs; COIs; TDRs; Reverse Repos; Margin Trading and Spread transactions; Cash in Bank Accounts
Launch date of CIS	March 1st 2002
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	75% Six (6) months KIBOR rates + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP
IPO/Subscription Period	IPO Period: March 1 st t, 2007
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth Units
Management Fee (% Per Annum)	Up to 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 2%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB Pakistan Sovereign Fund

Type: Open end

Category: Income Scheme

Managed by MCB Investment Management Limited

Risk Profile: Medium (Principal at medium risk)

Issuance Date: 20-6-25 (updated till Thirteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the fund is to deliver income primarily from investment in government securities
Authorized Investment avenues	Government Securities Bank Cash; and Reverse Repos against Government Debt Securities.
Launch date of CIS	March 1 st , 2003
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP
IPO/Subscription Period	IPO Period: March 1 st , 2003
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A & Type B “Bachat” Units
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 1.5%
	Digital Platform of AMC / Third party		Upto 1.5%

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Upto 3%
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

c. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

d. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB Government Securities Plan I

Type: Open end

Category: Income Scheme

Managed by MCB Investment Management Limited

Risk Profile: Medium (Principal at medium risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of MCB Government Securities Plan 1 (MCB GSP1) is to seek maximum possible rate of return by investing primarily in Government Securities.
Authorized Investment avenues	Cash instruments Reverse Repos; Term deposits; Money market instruments and other SECP-approved instruments
Launch date of Investment Plan	November 5 th , 2024
Minimum Investment Amount	PKR 1,000/-
Duration (Perpetual)	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP
IPO/Subscription Period	IPO Period: November 5 th , 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 2.0%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

Pakistan Income Enhancement Fund

Type: Open end

Category: Aggressive Fixed Income Scheme

Managed by MCB Investment Management Limited

Risk Profile: Medium (Principal at medium risk)

Issuance Date: 20-6-25 (updated till Fifteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the Fund is to deliver return from Aggressive investment strategy in the debt and fixed income market.
Authorized Investment avenues	Government securities and government-guaranteed bonds; Corporate debt Money market instruments Reverse repos and MTS/Spread transactions; Cash instruments Foreign investments and foreign currency account
Launch date of CIS	November 5 th , 2024
Minimum Investment Amount	PKR 1,000/-

Duration (Perpetual)	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP
IPO/Subscription Period	IPO Period: November 5 th , 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 2.0%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Upto 3%
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB Investment Savings Plan I
Type: Open end
Category: Aggressive Fixed Income Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at medium risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of MCB Investment Savings Plan 1 (MCB ISPI) is to deliver return from aggressive investment strategy in debt and fixed income market.
Authorized Investment avenues	Government securities) and government-guaranteed debt; Corporate debt instruments; Money market placements; Reverse repos and MTS/Spread transactions; Cash instruments Foreign investments in debt securities, funds, ETFs, and foreign currency accounts.
Launch date of Investment Plan	August 5 th , 2024
Minimum Investment Amount	PKR 1,000
Duration (Perpetual)	Perpetual
Performance Benchmark	90% twelve (12) months KIBOR + 10% twelve (12) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP.
IPO/Subscription Period	IPO Period: August 5 th , 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00

	pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 1%
	Digital Platform of AMC / Third party		Upto 1%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB Pakistan Fixed Return Plan 23
Type: Open end
Category: Fixed Rate/Return Scheme
Managed by MCB Investment Management Limited
Risk Profile: Moderate (Principal at Moderate risk)

Issuance Date: 20-6-25 (updated till Fourteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of MCB Pakistan Fixed Return Plan 23 (MCB PFRP23) is to provide promised fixed return to the Unit Holders at maturity by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	December 27, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: December 27, 2024
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Plan VII

Type: Open end

Category: Fixed Rate/Return Scheme

**Managed by MCB Investment Management Limited
Risk Profile: Moderate (Principal at Moderate risk)**

Issuance Date: 20-6-25 (updated till Second SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund VII (MCB DCFFRP-VII) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	March 12, 2025
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: March 12, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I
 Key Fact Sheet of
MCB DCF Fixed Return Plan VIII
Type: Open end
Category: Fixed Rate/Return Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Second SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund VIII (MCB DCFFRP-VIII) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	March 13, 2025
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: March 13, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund II Plan 3

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Second SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund IIP3 (MCB DCFFR IIP3) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	October 22, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: October 22, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund III Plan 1

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: Moderate (Principal at Moderate risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund IIP1 (MCB DCFFR IIP1) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	July 11, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: July 11, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB DCF Fixed Return Fund III Plan 2
Type: Open end
Category: Fixed Rate/Return Scheme
Managed by MCB Investment Management Limited
Risk Profile: Moderate (Principal at Moderate risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund IIP2 (MCB DCFFR IIP2) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	August 16, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: August 16, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB DCF Fixed Return Fund III Plan 3
Type: Open end
Category: Fixed Rate/Return Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund IIP3 (MCB DCFFR IIP3) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	September 5, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: September 5, 2024
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB DCF Fixed Return Fund III Plan 4
Type: Open end
Category: Fixed Rate/Return Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund MCB DCF Fixed Return Fund IIP4 (MCB DCFFR IIP4) which will provide promised fixed return to the Unit Holders by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of Investment Plan	October 10, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: October 10, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB Pakistan Asset Allocation Fund
Type: Open end
Category: Asset Allocation Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Eighteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	MCB Pakistan Asset Allocation Fund is an asset allocation fund and its objective is to aim to provide a high absolute return by investing in equity and debt markets
Authorized Investment avenues	Listed equities and preference shares; TFCs and Sukuks; Government Securities; Money market instruments ;Trading transactions; Bank deposits; Equity and commodity futures contracts and Foreign investments
Launch date of CIS	March 17, 2008
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KSE-100 Index, 75% six (6) months KIBOR + 25% Six (6) month average of the highest rates on savings account three (3) AA rated Scheduled Banks as selected by MUFAP and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated Scheduled Banks as selected by MUFAP on the basis of actual proportion held by the CIS
IPO/Subscription Period	IPO Period: March 17, 2008
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth Unit, Cash Dividend Unit and Bachat Units
Management Fee (% Per Annum)	upto 4% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Upto 3.0%
	Digital Platform of AMC / Third party	Upto 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Upto 3%
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Annexure I
Key Fact Sheet of
MCB Pakistan Dividend Yield Plan
(An Allocation Plan of MCB Pakistan Opportunity Fund)
Type: Open end
Category: Asset Allocation Plan
Managed by **MCB Investment Management Limited**
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Second SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The Objective of MCB Pakistan Dividend Yield Plan (MCB-PDYP) is to provide actively managed exposure to dividend paying listed equities and aims to generate higher dividend income over the medium to long term
Authorized Investment avenues	Listed equities Term deposits; Cash instruments; and Foreign investments.
Launch date of CIS	June 29, 2022
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KSE-100 Index, 90% Three (3) months PKRV rates + 10% three (3) months average of the highest on savings accounts of three (3) AA rated Scheduled banks as selected by MUFAP and 75% six (6) months KIBOR and 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP.
IPO/Subscription Period	IPO Period: June 29, 2022
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A and B
Management Fee (% Per Annum)	Upto 4% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 3.0%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Type: Open end
Category: Balanced Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Twelfth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the Fund is to provide investors a mix of income and capital growth over medium to long term from equity and debt investments.
Authorized Investment avenues	Listed equities; Cash instruments; Margin Trading and spread transactions; ETF units; Foreign investments; and other securities permitted under SECP regulations.
Launch date of CIS	January 24, 2004
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	60% of KSE-100 Index + 40% of 75% Six (6) months KIBOR rates + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP
IPO/Subscription Period	IPO Period: January 24, 2004
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth Units
Management Fee (% Per Annum)	Upto 4% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 2.0%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

MCB Pakistan Stock Market Fund
Type: Open end
Category: Equity Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Fourteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the fund is to provide investors long term capital appreciation from its investment in Pakistani equities
Authorized Investment avenues	Listed equities; Cash instruments; Equity Futures Contracts; Cash Settled Future Contracts; Foreign investments; and ETF units
Launch date of CIS	March 11, 2002
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KSE 100 Index
IPO/Subscription Period	IPO Period: March 11, 2002
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Bachat Units
Management Fee (% Per Annum)	Upto 4% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 3.0%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Upto 3%
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

Key Fact Sheet of
Alhamra Daily Dividend Fund
Type: Open end
Category: Shariah Compliant (Islamic) Income Scheme
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Eleventh SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The scheme is aimed at meeting investors' short to medium term investment requirements. The scheme seeks to provide investors' a daily dividend through investment in Shariah Compliant instruments
Authorized Investment avenues	Cash in Islamic banks and Islamic windows of conventional banks; Deposits and certificates with Banks, DFIs, Micro Finance Banks, and Modarabas; and Commercial Papers
Launch date of CIS	April 10, 2018
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	75% Six (6) months PKISRV rates + 25% Six (6) 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.
IPO/Subscription Period	IPO Period: April 10, 2018
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A and Type B
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Upto 1%
	Digital Platform of AMC / Third party	Upto 1%
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Alhamra Government Securities Plan I
(An Allocation Plan of Alhamra Government Securities Fund)
Type : Open end
Category : Shariah Compliant Income Scheme
Managed by MCB Investment Management Limited
Risk Profile : Medium (Principal at Medium risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of the Alhamra Government Securities Plan-I is to seek maximum possible rate of return by investing primarily in Shariah Compliant Government Securities and Islamic Banks and licensed Islamic Banking Windows of Conventional Banks
Authorized Investment avenues	Government Securities ;Cash in Islamic banks; MTS/Spread Transactions; Sukuks; Non-traded securities with various maturities; Foreign investments subject to regulatory approvals;
Launch date of Investment Plan	June 24, 2024
Minimum Investment Amount	PKR 1,000/-
Duration (Perpetual)	Perpetual
Performance Benchmark	90% Six (6) months PKISRV rates + 10% Six (6) 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
IPO/Subscription Period	IPO Period: June 24, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type "A"
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 2%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Alhamra Cash Management Optimizer
Type: Open end
Category: Shariah Compliant Money Market Scheme
Managed by MCB Investment Management Limited
Risk Profile: Low (Principal at Low risk)

Issuance Date: 20-6-25 (updated till Fifth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The Objective of the Fund is to provide a competitive rate of return by investing primarily in liquid Shariah Compliant money market securities
Authorized Investment avenues	Money market instruments with Islamic banks/DFIs; Islamic Commercial Paper and Short-Term Sukuk with banks, NBFCs, and corporates; Cash and readily-convertible government securities; Shariah-compliant placements with NBFCs, Modarabas, and Microfinance Banks;
Launch date of CIS	May 23, 2023
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance 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.
IPO/Subscription Period	IPO Period: May 23, 2023
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Upto 1.5%
	Digital Platform of AMC / Third party	Upto 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Alhamra Wada Plan XVII

Type: Open end

Category: Shariah Compliant Fixed Rate/Return Plan

Managed by MCB Investment Management Limited

Risk Profile: Moderate (Principal at Moderate risk)

Issuance Date: 20-6-25 (updated till Fourteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of Alhamra Wada Plan XVII is to provide Promised return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities
Authorized Investment avenues	Shariah Compliant Government Securities, Shariah Compliant Term Deposit Receipts, Shariah Compliant placement, Certificate of Musharaka, Certificate of Deposit and Cash In Bank Accounts.
Launch date of Investment Plan	March 26, 2025
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: March 26, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Alhamra Wada Plan XVIII
Type: Open end
Category: Shariah Compliant Fixed Rate/Return Plan
Managed by MCB Investment Management Limited
Risk Profile: Moderate (Principal at Moderate risk)

Issuance Date: 20-6-25 (updated till Fourteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of Alhamra Wada Plan XVIII is to provide Promised return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities
Authorized Investment avenues	Shariah Compliant Government Securities, Shariah Compliant Term Deposit Receipts, Shariah Compliant placement, Certificate of Musharaka, Certificate of Deposit and Cash In Bank Accounts.
Launch date of Investment Plan	March 27, 2025
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: March 27, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Alhamra Islamic Asset Allocation Fund
Type: Open end
Category: Shariah Compliant Asset Allocation Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Fourteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the fund is to provide medium to long term capital appreciation through investing in Shariah compliant investments in Pakistan and Internationally
Authorized Investment avenues	Listed equities; Foreign investments; Government securities; Sukuks; Financial institution certificates; Islamic financing arrangements Deposits in Islamic banks/windows; REITs; Shariah-compliant ETFs.
Launch date of CIS	May 2, 2006
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KMI 30 Index, 75% Six (6) months PKISRV rates + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP and 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 on the basis of actual proportion held by the CIS.
IPO/Subscription Period	IPO Period: May 2, 2006
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).

Types/ classes of units	Type A, Type B and Type C
Management Fee (% Per Annum)	Upto 4.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 3%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Upto 3%
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
 Key Fact Sheet of
Alhamra Islamic Stock Fund
Type: Open end
Category: Shariah Compliant Equity Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Fifteenth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of the Fund is to provide investors long term capital appreciation from its investment in Shariah Compliant Equity Securities.
Authorized Investment avenues	Listed equities; Cash instruments; Foreign investments; REIT units; Exchange Traded Funds; and other SECP-approved Shariah-compliant instruments.
Launch date of CIS	July 1, 2015
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KMI- 30 Index
IPO/Subscription Period	IPO Period: July 1, 2015
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A, Type B and Type C
Management Fee (% Per Annum)	upto 4.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Upto 3%
	Digital Platform of AMC / Third party	Upto 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Upto 3%
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-33823

Annexure I
Key Fact Sheet of
Alhamra Opportunity Fund - Dividend Strategy Plan
Type: Open end
Category: Shariah Compliant Equity Scheme
Managed by MCB Investment Management Limited
Risk Profile: High (Principal at High risk)

Issuance Date: 20-6-25 (updated till Third SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The objective of the Fund is to provide actively managed exposure to dividend paying shariah Compliant listed equities and aims to generate dividend income over the medium to long term
Authorized Investment avenues	Dividend-paying listed equities Cash instruments and Foreign investments.
Launch date of Investment Plan	February 27, 2024
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	KMI- 30 Index
IPO/Subscription Period	IPO Period: February 27, 2024
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type B
Management Fee (% Per Annum)	Upto 4.0% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 3%
	Digital Platform of AMC / Third party		Upto 1.5%

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited

Contact: (92-21) 111-111-500

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

(a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)

(b) Dr. Muhammad Zubari Usmani

(c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
Key Fact Sheet of
Pakistan Cash Management Fund
Type: Open end
Category: Money Market Scheme
Managed by MCB Investment Management Limited
Risk Profile: Low (Principal at low risk)

Issuance Date: March 8th, 2008

Issuance Date: 20-6-25 (updated till Twenty-one SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The objective of PCF is to provide Unit Holders competitive returns from a low risk portfolio of short duration assets while maintaining high liquidity
Authorized Investment avenues	Term Deposits, Money Market Placements, Commercial Paper, Short Term Sukuk, Certificates of deposits/Investments/Musharaka/Modaraba, Reverse Repo, Cash & near cash, GOP Ijara Sukuk, Treasury Bills, and Foreign Investments
Launch date of CIS	March 8th, 2008
Minimum Investment Amount	PKR 500
Duration (Perpetual)	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	IPO Period: March 8th, 2008
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	The Management Company shall charge a fee upto 1.75% per annum of average daily Net Assets

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	<table border="1"><thead><tr><th>Distribution Channel</th><th>Percentage</th></tr></thead><tbody><tr><td>Direct Investment through AMC</td><td>0% to 1.0%</td></tr><tr><td>Digital Platform of AMC / Third party</td><td>0% to 1.0%</td></tr></tbody></table>	Distribution Channel	Percentage	Direct Investment through AMC	0% to 1.0%	Digital Platform of AMC / Third party	0% to 1.0%
	Distribution Channel	Percentage					
	Direct Investment through AMC	0% to 1.0%					
Digital Platform of AMC / Third party	0% to 1.0%						
2. Redemption Charge	<table border="1"><thead><tr><th>Type of Charge</th><th>Percentage</th></tr></thead><tbody><tr><td>Back end Load</td><td>Nil</td></tr><tr><td>Contingent Load</td><td>Nil</td></tr></tbody></table>	Type of Charge	Percentage	Back end Load	Nil	Contingent Load	Nil
Type of Charge	Percentage						
Back end Load	Nil						
Contingent Load	Nil						

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

5. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Digital Custodian Company Limited
Contact: 021 32419770

Annexure I
Key Fact Sheet of
Alhamra Islamic Money Market Fund
Type: Open end
Category: Shariah Compliant Money Market Scheme
Managed by MCB Investment Management Limited
Risk Profile: Low (Principal at low risk)

Issuance Date: November 16, 2015

Issuance Date: 20-6-25 (updated till Twenty-one SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The Objective of the Fund is to provide a reasonable rate of return with a maximum possible capital preservation by investing primarily in liquid Shariah Compliant money market securities.
Authorized Investment avenues	Shariah compliant Money Market Placements, Islamic Commercial Paper, Short Term Sukuk, Islamic Certificates, Islamic TDRs, , Cash & near cash, GOP Ijara Sukuk, Treasury Bills & Government Securities,
Launch date of CIS	November 16, 2015
Minimum Investment Amount	PKR 500
Duration (Perpetual)	Perpetual
Performance 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.
IPO/Subscription Period	IPO Period: November 16, 2015
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Growth Unit
Management Fee (% Per Annum)	The Management Company shall charge a fee upto 1.75% per annum of average daily Net Assets

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		0% to 1.0%
	Digital Platform of AMC / Third party		0% to 1.0%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Digital Custodian Company Limited

Contact: 021 32419770

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

(a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)

(b) Dr. Muhammad Zubari Usmani

(c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

Annexure I
 Key Fact Sheet of
Alhamra Smart Portfolio
(An Allocation Plan of Alhamra Islamic Active Allocation Fund)
Type: Open end
Category: Shariah Compliant fund of funds
Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)

Issuance Date: June 10, 2021

Issuance Date: 20-6-25 (updated till Twentieth SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of Alhamra Smart Portfolio (ALHSP) is to provide opportunity to the Unit Holders to earn potentially high return by taking stock market exposure while minimizing risk to capital.
Authorized Investment avenues	Alhamra Islamic Stock Fund, Alhamra Islamic Income Fund and Cash and near Cash Instruments
Launch date of Investment Plan	June 10, 2021
Minimum Investment Amount	PKR 500
Duration (Perpetual)	Perpetual
Performance Benchmark	KMI-30 Index and 75% six (6) months PKISRV + 25% Six (6) month 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.
IPO/Subscription Period	IPO Period: June 10, 2021
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type B
Management Fee (% Per Annum)	10% of accrued bank profit to be calculated on a daily basis.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Upto 3%
	Digital Platform of AMC / Third party		Upto 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

5. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Digital Custodian Company Limited

Contact : 021 32419770

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

(a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)

(b) Dr. Muhammad Zubari Usmani

(c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302