

CONSOLIDATED SUPPLEMENTAL OFFERING DOCUMENT

FOR KEY FACT STATEMENT (KFS)

S. No	Fund Name	Current Supplement No	New Supplement No
1	Alhamra Islamic Income Fund	15th	16th
2	Alhamra Daily Dividend Fund	10th	11th
3	Alhamra Government Securities Fund	2nd	3rd
4	Alhamra Cash Management Optimizer	4th	5th
5	Alhamra Islamic Asset Allocation Fund	13th	14th
6	Alhamra Wada Fund	13th	14th
7	Alhamra Islamic Stock Fund	14th	15th
8	Alhamra Opportunity Fund (Dividend Strategy Plan)	2nd	3rd
10	Alhamra Islamic Money Market Fund	19th	20th
11	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:



Key Fact Statement

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)



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.

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	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 and Type B
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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

MCB Investment Management Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi
 UAN: (+92-21) 111 468 378 (INVEST)
 URL: www.mcbfunds.com, Email: info@mcbfunds.com





Key Fact Statement

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)



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.

KEY ATTRIBUTES

Investment objectives of CIS	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 CIS	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	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 2.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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:

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(b) Dr. Muhammad Zubari Usmani

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Key Fact Statement

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)



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.

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	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.

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	Distribution Channel	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.

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:

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

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Key Fact Statement 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)



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.

KEY ATTRIBUTES

Investment objectives of CIS	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 CIS	March 26, 2025
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	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	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.

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	Distribution Channel	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 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.

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
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Key Fact Statement 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)



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.

KEY ATTRIBUTES

Investment objectives of CIS	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 CIS	March 27, 2025
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	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	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.

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	Distribution Channel	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 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.

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:

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Key Fact Statement

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)



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.

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	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 and Type C
Management Fee (% Per Annum)	Upto 4.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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:

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

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Key Fact Statement

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)



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.

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	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 and Type C
Management Fee (% Per Annum)	upto 4.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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:

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

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Key Fact Statement

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)



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.

KEY ATTRIBUTES

Investment objectives of CIS	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 CIS	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	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 B
Management Fee (% Per Annum)	Upto 4.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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:

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Key Fact Statement

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)



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.

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	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 Unit
Management Fee (% Per Annum)	The Management Company shall charge a fee upto 1.75% per annum of average daily Net Assets

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	Distribution Channel	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

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KEY STAKEHOLDERS

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Key Fact Statement

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)

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.

KEY ATTRIBUTES

Investment objectives of CIS	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 CIS	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	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 B
Management Fee (% Per Annum)	10% of accrued bank profit to be calculated on a daily basis.

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	Distribution Channel	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.

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

MCB Investment Management Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi
 UAN: (+92-21) 111 468 378 (INVEST)
 URL: www.mcbfunds.com, Email: info@mcbfunds.com





Key Fact Statement

Alhamra Islamic Income Fund

Type: Open end | **Category:** Shariah Compliant Income Scheme
 Managed by MCB Investment Management Limited
Risk Profile: Medium (Principal at Medium risk)
Issuance Date: June 20, 2011 (updated till Seventeenth SOD)



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.

KEY ATTRIBUTES

Investment objectives of CIS	To generate risk adjusted returns by investing in short, medium and long-term Shariah Compliant Fixed Income instruments.
Authorized Investment avenues	Shariah Compliant Government Securities; TFCs, Sukuks; Cash in Bank Accounts TDRs, CODs, COMs, COIs and Commercial Paper
Launch date of CIS	June 20, 2011
Minimum Investment Amount	Growth & Bachat Units: PKR 500/- Income Units: PKR 100,000/-
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: June 20, 2011
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	Class "A" , Class "B" & Class "C"
Management Fee (% Per Annum)	Upto 2.0% per annum of average daily Net Assets.

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	Distribution Channel	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.

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