

**FIFTEENTH SUPPLEMENTAL  
TO THE  
OFFERING DOCUMENT  
OF**

**ALHAMRA ISLAMIC INCOME FUND**

**MANAGED BY  
MCB INVESTMENT MANAGEMENT LIMITED**

**Dated: 10th January, 2025**

<b>SOD Reference/ Number</b>	<b>Effective Date of SOD</b>	<b>Brief Detail of Objective of SOD</b>	<b>Approval date of SECP (in cases where SECP Approval is mandatory)</b>
<b>First</b>	April 14, 2014	Amendments in annexure B	SCD/AMCW/MCBAHSIL/MCBIIF/934/2014 Dated march 28, 2014
<b>Second</b>	July 03, 2015	Amendments in sub clause 7.1.10	SCD/AMCW/MCBAHSIL/MCB-IIF/388/2015 dated June 15, 2015
<b>Third</b>	July 21, 2016	Addition to sub clause 6.2.5 and amendments to sub clauses 7.1.6, 7.1.8, 12.2, 12.5	SCD/AMCW/MCBAHSIL/MCBPSMF/36/2016 dated July 14, 2016
<b>Fourth</b>	October 31, 2016	Replacement offering document	SCD/AMCW/MCBAHSIL/MCBIIF/221/2016 dated: October 7, 2016
<b>Fifth</b>	May 11, 2017	Amendments in sub clause 2.1.1.3, 3.14.1 (a), 4.4.4 (b)	SCD/AMCW/MCBAHSIL/MCBIIF/526/2017 dated April 13, 2017
<b>Sixth</b>	26 <sup>th</sup> July, 2019	Amendments in sub clauses 6.4, trustee fee and annexure B	CDC/T&C-S II/DH/0235/2019
<b>Seventh</b>	April 07, 2020	Addition of risk profile and note in Annexure C	Approved via email by CDC dated March 30, 2020
<b>Eight</b>	April 29, 2020.	Addition of note in sub clause 4.4.5	Approved via email by CDC dated April 20, 2020
<b>Ninth</b>	May 22, 2020	Amendment in annexure B with regards to Sales Load	CDC Consent through email dated May 07, 2020
<b>Tenth</b>	26 <sup>th</sup> November, 2020	Addition of note in sub clause 2.1.1.2	SCD/AMCW/MCBAHSIL/MCBIIF/107/2020 dated November 11, 2020
<b>Eleventh</b>	26 <sup>th</sup> February, 2021	Amendment in annexure B with regards to Sales load	. CDC/T&C-S II/DH/0064/2021
<b>Twelfth</b>	07 January, 2022	Amendment in annexure B with regards to management fee	CDC/T&C-S II/DH/0610/2021

<b>Thirteenth</b>	21 <sup>st</sup> June, 2022	Amendment in sub clause 4.1.1 (c)	CDC/T&C-S II/DH/0221/2022
<b>fourteenth</b>	September 01, 2024	Amendment with regard to Management Fee	SCD/AMCW/MCBAHSIL/2020/23 dated July 30, 2024

This Fifteenth Supplemental dated 10th January, 2025 to the Offering Document of Alhamra Islamic Income Fund (ALHIIF) issued on June 10, 2011.

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

Alhamra Islamic Income Fund (ALHIIF) (Formerly: MCB Islamic Income Fund - MCBIIIF) (the Fund/the Scheme/the Trust/the Unit Trust/ALHIIF) has been established in Pakistan as an Open-ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (II of 1882) by a Trust Deed dated March 07, 2011, entered into and between MCB Asset Management Company Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee. MCB Asset Management Company Limited has been amalgamated with and into Arif Habib Investments Limited (subsequently renamed as MCB-Arif Habib Savings and Investments Limited) with effect from June 27, 2011. After this date, MCB Investment Management Limited is acting as the Management Company of ALHIIF. The Management Company changed the name of MCB Islamic Income Fund to Alhamra Islamic Income Fund vide Second Supplemental Trust Deed dated 28<sup>th</sup> February, 2017. Further, under a newly introduced Sindh Act, 2020; the Trust Deed(s), registered under Trust Act 1882 are now also being registered under Sindh Act 2020.

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

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

**Existing Text:**

**Benchmark**

Six (6) months average deposits rates of three (3) A rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP.

**Amended Text:**

***Amended Clause to be read as:***

**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.