

**TWELFTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
ALHAMRA WADA FUND
AN OPEN-END SHARIAH COMPLIANT FIXED RATE/RETURN
SCHEME**

<u>Fund Risk Profile</u>	<u>Low-Medium (Principal at Low-Medium Risk)</u>
<u>Plans Risk Profile</u>	
Alhamra Wada Plan XVII (ALH WP XVII)	Moderate (Principal at Moderate Risk)
Alhamra Wada Plan XVIII (ALH WP XVIII)	Moderate (Principal at Moderate Risk)
Alhamra Wada Plan XIX (ALH WP XIX)	Medium (Principal at Medium Risk)
Alhamra Wada Plan XX (ALH WP XX)	Medium (Principal at Medium Risk)

**MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED**

Dated: 10th January, 2025

SOD Reference/ Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)
First	July 30, 2022	Addition of Plan I and II	SCD/AMCW/ALHWF/2022/15 dated July 21, 2022
Second	August 31, 2022	Addition of Plan III till VII	SCD/AMCW/ALHWF/2022/47 dated August 22, 2022.
Third	December 17, 2022	Addition of Plan VIII	SCD/AMCW/ALHWF/2022/149 dated December 08, 2022.
Fourth	January 14, 2023	Addition of Plan IX	SCD/AMCW/ALHWF/2022/177 dated January 03, 2023.
Fifth	April 13, 2023	Authorized Investment Plan VII	SCD/AMCW/ALHWF/2022/280 dated April 13, 2023.
Sixth	June 08, 2023	Addition of Plan X, XI, XII	SCD/AMCW/ALHWF/2022/327 dated May 30, 2023
Seventh	June 21,2023	Amendment in Plan “ALH WP VIII”	SCD/AMCW/ALHWF/379/2023 dated June 21, 2023.
Eight	January 25, 2024	Amendment in risk profile and benchmark.	SCD/AMCW/ALHWF/2022 /397 dated January 25, 2024.
Ninth	April 05, 2024	Change in ALH WP IX structure	SCD/AMCW/ALHWF/2022 /452 dated April 05, 2024.
Tenth	June 20, 2024	Addition of Plans XIII, XIV, XV, XVI	SCD/AMCW/ALHWF/2022 /526 dated June 03, 2024.
Eleventh	September 20, 2024	Addition of Plans XVII,XVIII, XIX, XX	SCD/AMCW/MCB- ALHWF/2022/56 dated August 23, 2024.

Launch/tentative launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/R e-opening/Matured (in case of Plan)
Plan I		Matured
June 29, 2022	July 31, 2022	
Plan II		Matured
August 05, 2022	August 31, 2022	
Plan III		Matured
September 05, 2022	September 30, 2022	
Plan IV		Matured
September 16, 2022	November 30, 2022	
Plan V		Matured
December 08, 2022	December 31, 2022	
Plan VI		Matured
January 09, 2023	January 31, 2023	
Plan VII		Matured
April 18, 2023	April 18, 2024	
Plan VIII		Matured
July 11, 2023	July 12, 2024	
Plan X		Matured
August 21, 2023	August 7, 2024	
Plan XI		Matured
October 18, 2023	October, 09, 2024	
Plan XII		Matured
March 26, 2024	June 26, 2024	
Plan XIII, XIV, XV, XVI		Approved not yet launched
Plan IX		Not Matured
April 24, 2024	April 25, 2025	
Plan XVII, XVIII, XIX, XX		Approved not yet launched

This Twelfth Supplemental dated 10th January, 2025 to the Offering Document of Alhamra Wada Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on June 10, 2022.

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

Alhamra Wada Fund (the Fund/ the Scheme/ the Trust/ the Unit Trust/ ALHWF) 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 Sindh Act, 2020 by a Trust Deed dated May 06, 2022, entered into and between MCB Investment Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee of the Scheme.

Sub clauses 2.4 to the Offering Document have been amended and to read in their entirety as follows:

1 Amendment in Sub clause 2.4 in benchmark table to the Offering Document:

Existing Text:

The Benchmark of each Investment Plan is as follows:

Benchmark of the Investment Plan(s)

Investment Plan(s)	* Benchmark
Alhamra Wada Plan IX (ALH WP IX)	Three (3) months average deposit rates of three (3)AA rated Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP.
Alhamra Wada Plan XIII (ALH WP XIII)	Up to twenty months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XIV (ALH WP XIV)	Up to twenty three months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XV (ALH WP XV)	Up to twenty seven months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XVI (ALH WP XVI)	Up to thirty nine months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XVII (ALH WP XVII)	Up to twenty months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XVIII (ALH WP XVIII)	Up to twenty three months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XIX (ALH WP XIX)	Up to twenty seven months PKISRV rate based on the duration of the Portfolio.
Alhamra Wada Plan XX (ALH WP XX)	Up to thirty nine months PKISRV rate based on the duration of the Portfolio.

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

The Benchmark of each Investment Plan is as follows:

Benchmark of the Investment Plan(s)

Investment Plan(s)	* Benchmark
Alhamra Wada Plan IX (ALH WP IX)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XIII (ALH WP XIII)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XIV (ALH WP XIV)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XV (ALH WP XV)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XVI (ALH WP XVI)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XVII (ALH WP XVII)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XVIII (ALH WP XVIII)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XIX (ALH WP XIX)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.
Alhamra Wada Plan XX (ALH WP XX)	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.