

**TWELFTH SUPPLEMENTAL  
TO THE  
OFFERING DOCUMENT OF  
ALHAMRA DAILY DIVIDEND FUND  
(ALHDDF)**

OPEN-ENDED SHARIAH COMPLIANT INCOME SCHEME  
(Daily Dividend received by the Unit Holder(s) shall be REINVESTED)  
(Wakalatul Istithmar Based Fund)

**RISK PROFILE: LOW (PRINCIPAL AT LOW RISK)**

(Vetted by Shariah Supervisory Board under Chairmanship of Mufti Muhammad Taqi  
Usmani)

**MANAGED BY  
MCB INVESTMENT MANAGEMENT LIMITED**

**Dated: 4-June-2026  
Effective Dated: 12-June-2026**

## Annexure I

### 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: Low (Principal at Low Risk)**

#### 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 & Modarabas. Shariah Compliant Money Market Placements, Gop Ijara Sukuks and Short Term Sukuks.
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 &amp; 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)	Up to 1.50% 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. Redempti on 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 Shari9ah Supervisory Board for the funds and underlying plans comprised of the following Shari9ah Advisors:

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

(b) Dr. Muhammad Zubari Usmani

(c) Dr. Ejaz Ahmed Samadani

Contact: 03363382302

<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>	November 12, 2018	Deletion of sub clause 7.4.6	SCD/AMCW/MCBAHSIL/ADDF /151/2018 dated October 30, 2018.
<b>Second</b>	August 8, 2019	Amendment in sub clause 6.4, Trustee Fee and management fee	CDC/T&C-S II/DH/0233/2019 Dated 25 July, 2019
<b>Third</b>	April 07, 2020	Addition of risk profile and note in Annexure C	Trustee approval via email Dated March 30, 2020
<b>Fourth</b>	April 29, 2020.	Addition of note in sub clause 4.5.5	Trustee approval via email Dated April 20, 2020
<b>Fifth</b>	August 17, 2020	Addition of note in sub clause 5.1, 7.4.6 and annexure B	SCD/AMCW/MCBAHSIL/10/2020 dated July 30, 2020
<b>Sixth</b>	November 26, 2020	Amendment in note of subclause 2.1.1.2	SCD/AMCW/MCBAHSIL/111/2020 dated November 13, 2020.
<b>Seventh</b>	January 07, 2022	Amendment in annexure B with regards to management Fee	CDC/T&C-S II/DH/0619/2021 Dated: December 23, 2021
<b>Eight</b>	April 22, 2022	Amendments in subclause 4.5.2, 11.73 and annexure C	CDC/T&C-S II/DH/0141/2022 Dated: April 14 <sup>th</sup> , 2022
<b>Ninth</b>	September 02, 2024	Change in Management Fee	SCD/AMCW/ALHDDF/2018/18 Dated: July 30, 2024
<b>Tenth</b>	January 22, 2025	Benchmark Change	CDC Consent: CDC/T&C-S II/DH/0008/2025 dated January 10, 2025
<b>Eleventh</b>	June 20, 2025	KFS Implementation	CDC Consent dated June 20, 2025

This Twelfth Supplemental dated June 4, 2026 to the Offering Document of Alhamra Daily Dividend Fund which was approved on March 13, 2018.

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

Alhamra Daily Dividend Fund (the Fund/the Scheme/the Trust/the Unit Trust/ALHDDF) has been established in Pakistan as an Open-ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (11 of 1882) by a Trust Deed dated August 07, 2017, entered into and between MCB Investment Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited (CDC), as the Trustee of the Scheme. 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.

**1. Sub clause 2.1.1.2 (Authorized Investments) under the main clause 2 of the Offering Document have been amended and to read in their entirety as follows:**

**Authorized Investment Table**

	<b>Asset Class</b>	<b>Entity Rating</b>	<b>Instrument Rating</b>	<b>Exposure Limit (% of NAV)</b>
1.	Cash in Bank deposits (excluding TDRs) with licensed Islamic Banks and licensed Islamic Banking windows of conventional Banks including GOP Ijara Sukuk not exceeding ninety (90) days maturity.	A  (N/A for GOP Ijara Sukuk)	N/A	25%* - 100%
2.	GoP Ijara Sukuk & government backed securities	N/A	N/A	0%-100%
3.	Shariah Compliant Short Term Sukuks having Maturity less than or equal to 6 months	N/A	A2	0% - 75%
4.	Shariah Compliant Money Market Placements	N/A	N/A	0% - 75%
5.				

\* The Scheme shall invest at least twenty-five per cent (25%) of the Net Assets in cash and near cash instruments which include cash in bank account (excluding TDRs) and Shariah Compliant Government Securities not exceeding ninety (90) days to maturity. This minimum cash and near cash requirements shall be maintained all times.

Weighted Average Duration of the portfolio of securities shall not exceed six (6) months.

Investments shall be made as per the authorized investment limits given above and may include the following mode of Shariah Transaction such as; Shariah Compliant Placements, principles of Bai'-Mu'ajjal, Bai'-Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time.

**2. Following sub-clause 2.3.h (Investment Restriction) under the main clause 2 of the Offering Document has been amended and to read in their entirety as follows:**

(h) The Scheme shall invest at least twenty-five per cent (25%) of the Net Assets in cash and near cash instruments which include cash in bank account (excluding TDRs) and Shariah Compliant Government Securities not exceeding ninety (90) days to maturity. This minimum cash and near cash requirements shall maintained all times.

**3. Following sub-clauses 2.3.k,l,m,n & 2.3.i. (Investment Restriction) under the main clause 2 of the Offering Document have been deleted from the Offering Document as follows:**

(k) Rating of any Modaraba with which funds of the Scheme are placed shall not be lower than A- (A Minus)

(l) Weighted Average Time to Maturity of Net Assets of the Scheme shall not exceed four years and Weighted Average Time to Maturity for Government Securities shall not exceed 7.5 years.

(m) There shall be no restriction regarding time to maturity of any single asset and duration of a single security in the portfolio of the Scheme.

(n) The Scheme shall not place funds (including TDR, PLS saving deposits, COD, COM, COI, Money market placements and other clean placements of funds) more than 25 % of net assets with all micro finance banks/DFIs and Modarabas.