Key Fact Statement
Alhamra Islamic Income Fund

Type: Open end | **Category:** Shari'ah 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 Shari'ah Compliant Fixed Income instruments.
Authorized Investment avenues	Sukuks; Cash in Shari'ah Compliant Bank Accounts TDRs, CODs (Certificate of Deposits), COMs (Certificate of Musharaka), COIs (Certificate of Investment) and Commercial Paper. * ***All the mentioned instruments are Shari'ah Compliant.**
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.

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. Shari'ah 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