

# NBP ISLAMIC FIXED TERM MUNAFA PLAN-IV

Under NBP Islamic Mustahkam Fund

NIFTMP-IV

Mehfooz Sarmaya  
Bharpur Halal Munafa



**10.9%** <sup>\*</sup> **per annum**

**EXPECTED RETURN UP TO  
04 MONTHS MATURITY\***

## General Information

Approved Plan Name:	NBP Islamic Fixed Term Munafa Plan-IV (Under NBP Islamic Mustahkam Fund)
Plan Category / Type:	Open End Shariah Compliant Fixed Rate / Return
Investment Objective of the plan:	The objective of the plan is to provide investors with potentially higher returns, for fixed tenure by investing primarily in Shariah Compliant Fixed Income instruments for a specific duration.
Benchmark:	Four Months PKISRV Rates on the last date of IOP of the Plan corresponding to the maturity of the plan



## Plan Details

IPO	April 08 <sup>th</sup> , 2025
Minimum Investment Amount:	PKR. 1,000,000 & above
Risk Profile/ Risk of Principal Erosion:	Moderate / Principal at moderate risk
Pricing Mechanism:	Forward Pricing

Subscription Period After IPO	01 Day (April 9 <sup>th</sup> 2025)
Maturity:	UP TO 4 Months
Minimum Redemption Amount:	Lower of PKR 1,000,000 or full investment balance
Dealing Days & Cut Off Time:	During Subscription period: Monday to Friday 9:00 AM to 5:30 PM. During life of plan: Monday to Friday 9:00 AM to 10:30 AM
Leverage:	Nil
Lock-in Period	Nil

## Fees & Charges

Management Fee	Up to 2% of the average daily net asset value
Front End-Load	0%

Contingent Load**	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company.
-------------------	--

## Investment Strategy

		Maximum Exposure	Minimum Exposure
Authorized Investments:	Shariah Compliant GOP Issued/Guaranteed Securities.	100%	0%
	Cash at Bank (excluding TDRs) with licensed Islamic Banks or Islamic Branches/ Windows of Conventional Banks, Shariah Compliant Government Securities including GoP Ijarah Sukuk not exceeding 90 days maturity. (AA rated)	100%	0%
	Shariah Compliant placements, including but not limited to Bank Deposits with licensed Islamic Banks and/or Islamic Branches/ windows of Conventional Banks & DFI's. (AA rated) The maturity of the Placements shall not exceed that of the plan.	100%	0%

## Service Providers

Auditor:	A.F. Ferguson and Co, Chartered Accountants
Listing:	Pakistan Stock Exchange (PSX)
Regulator:	Securities & Exchange Commission of Pakistan (SECP)
Trustee & Custodian	Central Depository Company of Pakistan (CDC)

\*The expected return mentioned above will be applicable from the launch date of the plan to the maturity date. The actual return to be offered by the plan during this period will be determined at the time of launch of plan, which may vary from the expected return based on capital market conditions. The launch of the Plan is subject to the successful deployment of money (either full or partial) in the auction / secondary market of the underlying security, in line with the expected return communicated to the potential investors and depending on viability of the plan in the best interest of the unit holders.

\*\*Early redemption is subject to contingent load which shall commensurate with net loss incurred due to early redemption prior to initial/subsequent maturities and taxes as described in the Offering Documents of the fund

**TO INVEST**



**0800-20002**

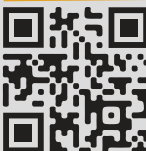


**WWW.NBPFUNDS.COM**



**INFO@NBPFUNDS.COM**

Scan Now



WHATSAPP  
SELF SERVICE

All our operations have been approved by our Shari'ah Advisor Mufti Ehsan Waqar Ahmad whose registration reference number is SECP/IFD/SA/004. Category: Open end Shariah Compliant Fixed rate/ return Scheme; Risk profile /Risk of Principal Erosion: Moderate/Principal at Moderate risk. Management Fee: Up to 8% of the gross earnings of the Scheme (within TER limit of 2%), calculated on a daily basis, subject to minimum of 0.15% of the average daily net assets of the scheme. (Note: Performance is net of management fee and all other expenses based on dividend reinvestment and gross of withholding taxes where applicable). The plan is managed under NBP Islamic Mustahkam Fund. Minimum Investment Amount is Rs. 500,000 & above; Minimum Redemption amount is lower of Rs. 500,000 or full investment value. Risk Disclaimer: All Investments in Mutual Fund are subject to market risks. The investors are advised in their own interest to carefully read the contents of the Offering Document, in particular the Investment Policies mentioned in clause 2, authorized investments mentioned in clause 2.6, Risk Factors mentioned in clause 2.9, taxation policies mentioned in clause 7 and warnings in clause 9 before making any investment decision. The use of the name and logo of National Bank of Pakistan does not mean that it is responsible for the liabilities/ obligations of the Company (NBP Fund Management Limited) or any investment scheme managed by it. Return is on a net basis; any tax deduction will be the responsibility of the unit holders. Returns may include proceeds in the form of gross cash dividend during the Life of Plan and amount paid on redemption of units at maturity. In case of initiation of any legal proceeding or any case is filed against the CIS impacting any investment Plan(s), may also affect the unit holder of other investment Plan(s) under the same CIS.