

NBP ISLAMIC FIXED TERM MUNAFA PLAN- IIA

Mehfooz Sarmaya Bharpur Halal Munafa

Type: Open End | Category: Open End Shariah Compliant Fixed Rate / Return Scheme

Managed By: NBP Fund Management Limited

Risk Profile: Moderate

Issuance Date: 16th Jan, 2026

Under **NIFTMP- IIA**
NBP Islamic Mustahkam Fund

Disclaimer Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

Key Attributes

Investment objective	The objective of the plan is to provide investors with expected higher return, for fixed tenure by investing in primarily Shariah Compliant Fixed Income instruments for a specific duration.		
Authorized Investment Avenues	A. Shariah Compliant GOP Issued/Guaranteed Securities.	Maximum Exposure	Minimum Exposure
	B. 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%
	C. Shariah Compliant placements, including but not limited to Bank Deposits with licensed Islamic Banks and/or Islamic Branches/ windows of Conventional Banks & DFIs. (AA rated)**	100%	0%
Launch date	20th Jan, 2026		
Minimum Investment Amount	PKR. 1,000,000 & Above		
Duration - Fixed Maturity	Up to 3 Months		
Performance Benchmark	PKISRV Rates on the last date of IOP of the Plan corresponding to the maturity of the plan		
Expected Return	9.70% per annum*		
IOP Date	20th Jan, 2026		
Subscription Period including IOP	20th Jan, 2026 - 23rd Jan, 2026 (4 Days)		
Subscription Period after IOP	3 Days		
Subscription / Redemption Days & Timings	Monday to Friday 9:00 am to 10:30 am		
Types / classes of units	1. Class "A" (Pre-IOP Units) shall be issued to the Pre-IOP Investors at the discretion of the Management Company. 2. Class "B" Units shall be issued to investors during the Initial Period and Subscription period, at the discretion of the Management Company.		
Management Fee (% Per Annum)	Up to 1.0% of net assets, calculated on a daily basis.		
Pricing Mechanism	Forward Pricing		
Minimum Redemption Amount	Lower of PKR 1,000,000 or full investment balance		
Leverage	Nil		
Lock-in Period	Nil		
Auditor	Yousuf Adil Chartered Accountants		
Regulator	Securities & Exchange Commission of Pakistan		
Listing	Pakistan Stock Exchange		

Brief Information on the Product Charges

Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC/ Third party	Nil
Redemption Charge	Type of charge	Percentage
	Back end Load	Nil
	Contingent Load: Contingent load shall commensurate with net loss (including but not limited to capital loss, taxation and etc) incurred due to Early Redemption, as determined by the Management Company.	
Total Expense Ratio (TER)	Investors are advised to consult the Fund Manager Report (FMR) of the respective Investment Plans 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 Stake Holders

Asset Management Company NBP Fund Management Limited 7th Floor, Clifton Diamond Building, Block No. 4, Scheme No. 5, Clifton, Karachi, Pakistan. Toll Free: 0800-20002
Trustee Central Depository Company of Pakistan CDC House, 99-B, Block B, S.M.C.H.S., Main Shakra-e-Faisal, Karachi. Toll Free: 0800-23275
Shariah Advisor Mufti Ehsan Waqar Ahmad House no B-187/1, Gulshan-e-Iqbal, Block 4A, Karachi.

Commitments to be provided by 19th Jan, 2026

*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.

**The maturity of the placements shall not exceed that of the plan.

TO INVEST



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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. (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. 1,000,000 & above; Minimum Redemption amount is lower of Rs. 1,000,000 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.

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