

NBP Fund Management Limited

NBP ISLAMIC PRINCIPAL PROTECTION PLAN-IV

NIPPP-IV Under NBP Islamic Principal Protection Fund - I

Halal Munafa - Mehfooz Sarmaya

Type: Open End | Category: Shariah Compliant Capital Protected Scheme
 Managed By: NBP Fund Management Limited
 Risk Profile: Medium
 Issuance Date: 11th February, 2026

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	To provide investors a potentially high return through dynamic asset allocation between Shariah compliant listed equities, and Shariah compliant money market investment avenues, while providing principal preservation.		
Authorized Investment Avenues		Maximum Exposure	Minimum Exposure
	1. Equity Component: Shariah compliant equities listed at the Pakistan Stock Exchange.	50%	0%
	2. Money Market Component: Shariah Compliant Government Securities with remaining maturity up to 90 days and Placement of riba free deposits with AA- and above rated Islamic banks or Islamic financial institutions or with Islamic branches/windows of other banks or financial Institutions, excluding Term Deposits.	100%	50%
Launch Date	February 23rd, 2026		
Minimum Investment Amount	PKR. 100,000/-		
Duration - Fixed Maturity	Up to 28 Months		
Performance Benchmark	Combination of performance benchmarks for Shariah Compliant Equity Index and PKISRV rates for the period corresponding to the maturity of Plan, on the basis of actual proportion held by the Plan		
Pre-IOP Period	February 18th, 2026 - February 20th, 2026		
IOP Date	February 23rd, 2026		
Subscription Period including IOP	February 23rd, 2026 - February 27th, 2026 (5 Days)		
Subscription Period after IOP	4 Days		
Subscription / Redemption Days & Timings	Monday to Friday 9:00 am to 05:30 pm		
Types / Classes of Units	1. Class "A" (Pre-IOP Units) shall be issued to the Pre-IOP Investors. 2. Class "B" Units shall be issued to investors during the Initial Period.		
Management Fee (% Per Annum)	Weighted Average approach based on respective allocation of Net Assets of Investment Plans		
Pricing Mechanism	Forward Pricing		
Minimum Redemption Amount	Lower of PKR 100,000 or full investment balance		
Leverage	Nil		
Lock-in Period	Yes		
Auditor	Yousuf Adil, Chartered Accountants		
Regulator	Securities & Exchange Commission of Pakistan		
Listing	Pakistan Stock Exchange		



Brief Information on the Product Charges

	Distribution Channel	Percentage
Front End Load (FEL)	Direct Investment through AMC / Third party and Digital Platform of AMC	Up to 3%
	Type of charge	Percentage
	Back end Load	Nil
Redemption Charge	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 Shahra-e-Faisal, Karachi. Toll Free: 0800-23275
Shariah Advisor	Mufti Ehsan Waqar Ahmad House No B-187/1, Gulshan-e-Iqbal, Block 4A, Karachi, 75300

TO INVEST **0800-20002** **WWW.NBPFUNDS.COM** **INFO@NBPFUNDS.COM**

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 Capital Protected Scheme; Risk profile /Risk of Principal Erosion: Medium/Principal at medium risk. The plan is managed under NBP Islamic Principal Protection Fund - I. The amount / investments received during the Pre-IOP period shall remain locked-in till the date of IOP. During the Pre IOP Period, investments will be invested in Islamic Money Market Category fund. Minimum Investment Amount is Rs. 100,000/- . FEL on digital transaction will be charged up to the maximum limit allowed in the Offering Document. Risk Disclaimer: All Investments in mutual funds 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 3, authorized investments mentioned in clause 3.6, Risk Factors mentioned in clause 3.10, taxation policies mentioned in clause 8 and warnings in clause 10 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. 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. Principal Protection will be available only till the completion of the maturity period from commencement of life of the plan.

