

**12<sup>th</sup> Supplement**  
**to the**  
**OFFERING DOCUMENT**  
**of**  
**ABL ISLAMIC CASH FUND**

**(An Open End Shari'ah Compliant Islamic Money Market Scheme)**  
**(Wakalatul Istithmar based fund)**

**Duly vetted by Shari'ah Advisor namely Mufti Irshad for and on**  
**behalf of Al Hilal Sharia Advisers Reg. 0076243**

**Managed by**  
**ABL ASSET MANAGEMENT COMPANY LIMITED**

**Dated: January 28, 2025**

SOD Reference / Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP approval is mandatory)	Launch / Re- Launch of Plans		
				Launch / Tentative Launch Date	Maturity Date	Current Status
1	18-Feb-20	Added: Introduction to the Scheme, Declaration of Dividend, payment of dividend, Reinvestment of Dividend and change of Management fee	18-Feb-20	N/A	N/A	N/A
2	11-Nov-20	Added : principles of BaiMu'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.	N/A	N/A	N/A	N/A
3	18-Jan-21	Change of pricing mechanism from Forward to Backward, determination of redemption price and change in cut off time	17-Dec-20	N/A	N/A	N/A
4	24-Jan-21	Reduction in management fee of ABL Islamic Cash Fund	N/A	N/A	N/A	N/A
5	25-Jun-21	Change in Determination of Distributable Income- - The amount available for distribution shall be the sum total of:  (b) Whole or part of the realized and/or unrealized appreciation of Investment Assets, at the option of the Management Company.	N/A	N/A	N/A	N/A
6	29-Oct-22	<b>Addition in Authorized</b>	28-May-22	N/A	N/A	N/A

		<b>investments:</b> Shariah Compliant short term sukuku issued by Federal Govt., Provincial Govt., Local Govt., Govt. Agencies, Autonomous Bodies, public sector entities, and private sector entities / Islamic Commercial Papers				
<b>7</b>	12-May-23	Change in Management fee of ABL Islamic Cash Fund	13-Apr-22	N/A	N/A	N/A
<b>8</b>	20-Oct-23	Change in Management fee of ABL Islamic Cash Fund	N/A	N/A	N/A	N/A
<b>9</b>		Change in Investment Policy Note of ABL Islamic Cash Fund		N/A	N/A	N/A
<b>10</b>	09-Nov-24	Change in Investment Policy Note of ABL Islamic Cash Fund	08-Oct-24	N/A	N/A	N/A
<b>11</b>	29-Aug-24	Change in Clause 1.11 Introduction to scheme and clause 5.1 Declaration of Dividend	29-July-24	N/A	N/A	N/A

## **ABL Islamic Cash Fund – 12<sup>th</sup> Supplementary Offering Document**

**12<sup>th</sup> Supplement Dated January 28, 2025 to the Offering Document of ABL Islamic Cash Fund (ABL-ICF).**

**Managed by ABL Asset Management Company Limited an Asset Management Company licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003.**

Established in Pakistan under the Trust Act 1882 (11 of 1882) by a Trust Deed dated March 22, 2023 between ABL Asset Management Company Limited, the Management Company and Central Depository Company of Pakistan Limited, the Trustee and registered under Regulation 44 of the Non-Banking Finance Companies and Notified Entities Regulation, 2008.

### **1. Amendment in third paragraph of sub clause 2.1.1 to the Offering Document**

#### **Existing Text:**

##### **Benchmark**

Three months average deposit rates of three (3) AA rated Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP.

#### **Amended Text:**

##### **Amended third paragraph of sub clause to be read as:**

##### **Benchmark**

90% three (3) months PKISRV rates + 10% three (3) 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.