

**SECOND SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB INVESTMENT SAVINGS FUND
AN OPEN-END AGGRESSIVE FIXED INCOME SCHEME**

Risk Profile

<u>Fund Risk Profile</u>	<u>Medium (Principal at Medium Risk)</u>
<u>Plans Risk Profile</u>	
<u>MCB Investment Savings Plan 1 (MCB ISP 1)</u>	Medium (Principal at Medium Risk)

**MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED**

Dated: 10th January, 2025

This Second Supplemental dated 10th January, 2025 to the Offering Document of MCB Investment Savings Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on April 08, 2024.

Managed by MCB Investment Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).

MCB Investment Savings Fund (the Fund/the Scheme/the Trust/the Unit Trust/ MCBISF) has been established through the Trust Deed (the Deed) dated 25 day of January, 2024 under the Sindh Act, 2020 entered into and between MCB Investment Management Limited, the Management Company, and Central Depository Company of Pakistan Limited, the Trustee.

Sub clause 2.4 of MCB Investment Saving Plan 1 to the Offering Document have been amended and to read in their entirety as follows:

1 Amendment in Sub clause 2.4 to the Offering Document:

Existing Text:

Benchmark of the Investment Plan(s)

Investment Plan(s)	Benchmark
MCB Investment Savings Plan 1 (MCBISP 1)	One (1) Year KIBOR rates

Amended Text:

Amended Clause to be read as:

Benchmark of the Investment Plan(s)

Investment Plan(s)	Benchmark
MCB Investment Savings Plan 1 (MCBISP 1)	90% twelve (12) months KIBOR + 10% twelve (12) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP.