

**SIXTEENTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB CASH MANAGEMENT OPTIMIZER (MCB-CMOP)

MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED**

Dated: 10th January, 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)
First	Sept 04, 2012	Mainly Amendment in sub-clause 6.7.1 (e) and Current level of Front Load in Annexure B	Approval through email dated August 23, 2012.
Second	April 14, 2014	Mainly Amendment in Current level of Front Load in Annexure B	SCD/AMCW/MCBAHSIL/MCBCMOP /922/2014 dated March 17, 2014.
Third	June 03, 2015	Mainly Amendment in sub-clause 7.8	SCD/AMCW/MCBAHSIL/MCBCMOP/378/2015 dated June 03, 2015.
Fourth	December 17, 2022	Replacement Offering Document	SCD/AMCW/MCBAHSIL/MCBCMOP/471/2017 dated March 16, 2017.
Fifth	August 01, 2018	Mainly Amendment in Annexure B with regard to Management Fees	SCD/AMCW/MCBAHSIL/MCBCMOP/38/2018 dated July 24, 2018.
Sixth	August 08, 2019	Mainly Amendment in Sub clause 6.4 and Annexure 'A' & 'B'	CDC/T&C-S II/DH/0234/2019/dated July 25, 2019.
Seventh	April 07, 2020	Mainly Amendment in Risk Profile and Note in Annexure 'C'	CDC Consent through email dated March 30, 2020.
Eight	April 29, 2020.	Addition of note in sub clause 4.6.5 "Minimum Amount of Investment"	CDC Consent through email dated April 20, 2020.
Ninth	Sept 10, 2020.	Mainly Amendment in Sub clause 2.1.1.2 "Authorized Investment	SCD/AMCW/MCBAHSIL/MCBCMOP/12/2020 dated August 03, 2020.

Tenth	December 21, 2020.	Change in Risk Profile on the Front Page of the Offering Document	CDC Consent through email dated December 15, 2020.
Eleventh	August 04, 2021	Mainly Amendment in Annexure 'B' with regard to Management Fee	CDC/T&C-S II/DH/0390/2020 dated July 19, 2021.
Twelfth	Feb 05, 2023	Mainly Amendment in Authorized Investment Table in sub clause 2.1.1.2	SCD/AMCW/PCMF/2017/171 dated December 27, 2022.
Thirteenth	January 01, 2024	Amendment in sub clause 2.3 (i)	CDC/T&C-S II/DH/0518/2023 dated December 19, 2023.
Fourteenth	July 27, 2024	Amendment in authorised investment table	SCD/AMCW/MCBCM OF/2017/553 Dated June 14, 2024
Fifteenth	September 02, 2024	Change in management Fee	SCD/AMCW/MCBMOF/2017/17 Dated July 30, 2024

This Sixteenth Supplemental dated 10th January, 2025 to the Offering Document of MCB Cash Management Optimizer (MCB-CMOP) issued on 18th September, 2009.

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

MCB Cash Management Optimizer (the Fund/the Scheme/the Trust/the Unit Trust/MCB-CMOP) has been established in Pakistan as an Open-ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (II of 1882) by a Trust Deed dated July 10, 2009, entered into and between MCB Asset Management Company Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee. MCB Asset Management Company Limited has been amalgamated with and into Arif Habib Investments Limited with effect from June 27, 2011. After this date, MCB Investment Management Limited is acting as the Management Company of MCB-CMOP. Further; under a newly introduced Sindh Act, 2020; the Trust Deed (s) registered under Trust Act 1882 are now also being registered under Sindh Act, 2020.

Sub clause 2.1.1.1 to the Offering Document has been amended and to read in their entirety as follows:

1 Amendment in Sub clause 2.1.1.1 to the Offering Document:

Existing Text:

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Benchmark

70% three (3) months PKRV rates plus 30% three (3) months average deposit rates of three (3) AA rated scheduled Banks as selected by MUFAP.

Amended Text:

Amended Clause to be read as:

Benchmark

90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP.