

**SECOND SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB DCF FIXED RETURN FUND III
AN OPEN-END FIXED RATE/RETURN SCHEME**

Risk Profile: Moderate-Medium (Principal at Moderate-Medium Risk)

<u>Fund Risk Profile</u>	<u>Moderate-Medium (Principal at Moderate-Medium Risk)</u>
<u>Plans Risk Profile</u>	
<u>MCB DCF Fixed Return Fund III - Plan 1 (MCB DCFRIII-P1)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 2 (MCB DCFRIII-P2)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 3 (MCB DCFRIII-P3)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 4 (MCB DCFRIII-P4)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 5 (MCB DCFRIII-P5)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 6 (MCB DCFRIII-P6)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 7 (MCB DCFRIII-P7)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 8 (MCB DCFRIII-P8)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 9 (MCB DCFRIII-P9)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB DCF Fixed Return Fund III - Plan 10 (MCB DCFRIII-P10)</u>	<u>Medium (Principal at Medium Risk)</u>

**MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED**

Dated: 10th January, 2025

Launch/tentative launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/Re- opening/Matured (in case of Plan)
Plan I		Not Matured
11th July, 2024	10th July, 2025	
Plan II		Not Matured
16 th August, 2024	10th July, 2025	
Plan III		Not Matured
5 th September, 2024	2 nd May, 2025	
Plan IV		Not Matured
10 th October, 2024	20 th September, 2026	
Plan V		Not Matured
17th October 2024	6th March, 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	November 30, 2024	Addition of Plans	SCD/AMCW/MCBDCF- FRF-III/2023/139 Dated November 18, 2024

This Second Supplemental dated 10th January, 2025 to the Offering Document of MCB Pakistan DCF Fixed Return Fund III approved by the Securities and Exchange Commission of Pakistan (SECP) on January 31, 2024.

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

MCB DCF Fixed Return Fund III (the Fund/the Scheme/the Trust/the Unit Trust/MCB-DCFFRFIII) has been established through the Trust Deed (the Deed) dated 11th day of September, 2023 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 clauses 2.4 to the Offering Document have been amended and to read in their entirety as follows:

1 Amendment in Sub clause 2.4 in benchmark table to the Offering Document:

Existing Text:

The Benchmark of each Investment Plan is as follows:

Benchmark of the Investment Plan(s)

Investment Plan(s)	Benchmark*
MCB DCF Fixed Return III - Plan 1	Up to eighteen months average PKRV rates based on the duration of the Portfolio.
MCB DCF Fixed Return III - Plan 2	Up to twenty-four months average PKRV rates based on the duration of the Portfolio.
MCB DCF Fixed Return III - Plan 3	Up to thirty months average PKRV rates based on the duration of the Portfolio.
MCB DCF Fixed Return III - Plan 4	Up to thirty-six months average PKRV rates based on the duration of the Portfolio.
MCB DCF Fixed Return III - Plan 5	Up to forty months average PKRV rates based on the duration of the Portfolio.
MCB DCF Fixed Return III - Plan 6	Up to eighteen months average PKRV rates based on the duration of the Portfolio

MCB DCF Fixed Return III - Plan 7	Up to twenty months average PKRV rates based on the duration of the Portfolio
MCB DCF Fixed Return III - Plan 8	Up to twenty-five months average PKRV rates based on the duration of the Portfolio
MCB DCF Fixed Return III - Plan 9	Up to twenty-seven months average PKRV rates based on the duration of the Portfolio
MCB DCF Fixed Return III - Plan 10	Up to thirty-six months average PKRV rates based on the duration of the Portfolio

Amended Text:

Amended Clause to be read as:

The Benchmark of each Investment Plan is as follows:

Benchmark of the Investment Plan(s)

Investment Plan(s)	Benchmark*
MCB DCF Fixed Return III - Plan 1	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 2	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 3	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 4	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 5	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 6	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 7	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.

MCB DCF Fixed Return III - Plan 8	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 9	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return III - Plan 10	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.