TWELFTH SUPPLEMENTAL

TO THE

OFFERING DOCUMENT OF

MCB DCF INCOME FUND (MCB DCFIF)

AN OPEN-ENDED INCOME SCHEME RISK PROFILE: MEDIUM (PRINCIPAL AT MEDIUM RISK)

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	April 14, 2014.	Amendment in Current Level of Front-end Load as specified in Annexure B to the Offering Document	SCD/AMCW/ MCBAHSIL/MCBCMOP dated March 12, 2014.
Second	July 03, 2015	Amendment in Sub-clause 5.8	SCD/AMCW/ MCBAHSIL/MCBDCFIF/376/2015 dated June 03, 2015.
Third	July 22, 2016	Sub-clause 4.2.1, 4.2.2, 4.2.11 and Annexure 'B'	SCD/AMCW/ MCBAHSIL/MCBDCFIF/04/2016 dated July 13, 2016.
Fourth	December 09, 2016	Replacement Offering Document in Standardized format	SCD/AMCW/MCBAHSIL/DCFIF/314/2016
Fifth	July 26, 2019.	Amendment in Sub clause 6.4 and Annexure 'A' &'B	CDC/T&C-S II/DH/0212/2019/dated July 16, 2019.
Sixth	April 07,2020	Addition in Risk Profile and Note in Annexure 'C'	Trustee consent via email dated March, 30, 2020
Seventh	April 29, 2020	Addition of note in sub clause 4.6.5 regarding online investment.	Trustee consent via email dated April 20, 2020
Eight	May 22, 2020	Annexure 'B' with regard to **sales load note**	Trustee consent via email dated May 07, 2020
Ninth	Jan 28, 2021.	Amendment in Annexure 'B' with regard to reducing of back end load of **Bachat Units**	CDC/T&C-S II/DH/0011/2021 dated Jan 15, 2021.
Tenth	June 04, 2021	Amendment in Sub Clauses 4.3.1 ,4.3.2, 4.3.2 (ii) (a), (c), & (d) "Income Units", 4.3.7, 4.3.8, 4.6.5 and Addition of sub clauses 4.3.2 (iv) "Unit 365- Growth" and 4.3.2 (v) "Unit 365-Income", 4.3.9 and Annexure 'B' with regard to sales load of Unit 365-Growth and Unit 365-Income and Note for Unit 365-Growth, Unit 365-Income and Bachat Units	SCD/AMCW/ MCBAHSIL/239/2021 dated May, 19, 2021
Eleventh		Change in Management Fee	SCD/AMCW/ MCBAHSIL/DCFIF/2016/15 dated July, 29, 2024

This Twelfth Supplemental Offering Document dated 10th January, 2025 to the Offering Document of MCB DCF Income Fund issued on February 22, 2007.

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

MCB DCF Income Fund (the Fund/the Scheme/the Trust/the Unit Trust/MCB DCFIF) 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 November 09, 2006, 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 Arif Habib Savings and Investments Limited is acting as the Management Company of MCB DCFIF.

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

1 Amendment in Sub clause 2.1.1.1 to the Offering Document:

Existing Text:

.

Benchmark

The benchmark of MCB DCFIF is Six (6) months KIBOR rates.

Amended Text:

Amended Clause to be read as:

Benchmark

75% Six (6) months KIBOR + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP.