THIRTEENTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT
OF
PAKISTAN INCOME FUND (PIF)

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	May 02, 2013.	Amendment of sub-clause 4.5.1 and Annexure 'B'	SCD/AMCW/PIF/492/2013 dated April 23, 2013.
Second	April 14, 2014.	Amendment of sub-clause 4.5.1 and Annexure 'B'	SCD/AMCW/MCBAHSIL/PIF/906/2014 dated March 12, 2014.
Third	July 3, 2015	Amendment in Sub-clause 14.5	SCD/AMCW/ MCBAHSIL/PIF/374/2015 dated June, 03, 2015
Fourth	September 15, 2016.	Amendment in Sub-clause 6.2.6 and Annexure B	SCD/AMCW/ MCBAHSIL/PIF/146/2016 dated August, 29, 2016
Fifth	February 02, 2017	Replacement offering document	SCD/AMCW/ MCBAHSIL/PIF/395/2017 dated Jan, 24, 2017
Sixth	May 01, 2018.	Amendment in Annexure B	SCD/AMCW/ MCBAHSIL/PIF/359/2018 dated Apr, 25, 2018
Seventh	July 26, 2019.	Sub clause 6.4 and Annexure 'A' &'B'	CDC/T&C-S II/DH/0239/2019 dated July 25, 2019.
Eight	March 25, 2020	Risk Profile and Note in Annexure 'C'	CDC Consent through email dated Mar 20, 2020.
Ninth	April 29, 2020.	Addition of note in sub clause 4.5.5 "Minimum Amount of Investment"	CDC Consent through email dated April 20, 2020

Tenth	May 22, 2022	Amendment in Annexure 'B' with regard to sales load text	CDC Consent through email dated May 07, 2020
Eleventh	January 07, 2022	Amendment in Annexure 'B' with regard to management fee	CDC/T&C-S II/DH/0607/2021 dated Dec 20, 2021.
Twelfth	September 02, 2024	Amendment in Annexure 'B' with regard to management fee	SCD/AMCW/PIF/2006/20 dated July 30, 2024

This Thirteenth Supplemental Offering Document dated 10th January, 2025 to the Offering Document of Pakistan Income Fund (PIF) was issued on February 28, 2002.

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

Pakistan Income Fund (the Fund/the Scheme/the Trust/the Unit Trust/PIF) 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 October 23, 2001, entered into and between MCB Investment Management Limited, as the Management Company and the Central Depository Company of Pakistan, as the Trustee of the Scheme.

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

The benchmark of PIF is 6 months KIBOR rates

Amended Text:

Amended Clause to be read as:

Benchmark

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