

**THIRTEENTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB PAKISTAN FIXED RETURN FUND**

Risk Profile

<u>Fund Risk Profile</u>	<u>Moderate to medium (Principal at Moderate to medium Risk)</u>
<u>Plans Risk Profile</u>	
<u>MCB Pakistan Fixed Return Plan 22 (MCB PFRP 22)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB Pakistan Fixed Return Plan 23 (MCB PFRP 23)</u>	<u>Moderate (Principal at Moderate Risk)</u>
<u>MCB Pakistan Fixed Return Plan 24 (MCB PFRP 24)</u>	<u>Medium (Principal at Medium Risk)</u>
<u>MCB Pakistan Fixed Return (5year) Plan VIII</u>	<u>Medium (Principal at Medium Risk)</u>

**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	July 30, 2022	Addition of Plan II and III	SCD/AMCW/MCBPFRF/20 22/17 dated July 22, 2022.
Second	August 31, 2022	Addition of Plan IV to VII	SCD/AMCW/MCBPFRF/20 22/48 dated August 22, 2022.
Third	December 17, 2022	Addition of Plan VIII	SCD/AMCW/MCBPFRF/20 22/150 dated December 08, 2022.
Fourth	December 17, 2022	Addition of Plan IX to XII	SCD/AMCW/MCBPFRF/20 22/151 dated December 08, 2022.
Fifth	January 14, 2023	Addition of Plan XIII	SCD/AMCW/MCBPFRF/20 22/177 dated January 03, 2023.
Sixth	February 16, 2023	Amendment in Plan X regarding Fixed Return	SCD/AMCW/MCBPFRF/20 22/219 dated February 08, 2023.
Seventh	March 10, 2023	Amendment in Plan X regarding duration and Benchmark	SCD/AMCW/MCBPFRF/20 22/243 dated March 10, 2023.
Eight	June 07, 2023	Amendment in Plan VIII & XIII regarding simultaneous Investment/ Redemption at the time of Dividend Distribution	SCD/AMCW/MCBPFRF/20 22/300 dated April 28, 2023.
Ninth	June 08, 2023	Addition of Plan XIV	SCD/AMCW/MCBPFRF/20 22/326 dated May 30, 2023.
Tenth	August 07, 2023.	Addition of Four Plans (XV, XVI, XVII, XVIII)	SCD/AMCW/MCBPFRF/20 22/31 dated August 02, 2023.

Eleventh	December 29, 2023.	Addition of Three Plans (XIX, XX, XXI)	SCD/AMCW/MCBPFRF/373/2023 dated December 29, 2023.
Twelfth	August 07, 2024	Addition of Three Plans (22, 23 & 24)	SCD/AMCW/MCBPFRF/2023/14 dated July 29, 2024.

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		Matured
June 29, 2022	July 31, 2022	
Plan II		Matured
October 11, 2022	April 06, 2023	
Plan III		Matured
August 05, 2022	October 21, 2022	
Plan IV		Matured
September 27, 2022	December 15, 2022	
Plan V		Matured
March 02, 2023	June 20, 2023	
Plan VI		Matured
March 13, 2023	June 20, 2023	
Plan VII		Matured
October 25, 2022	October 19, 2023	
Plan IX		Matured
March 30, 2023	June 20, 2023	
Plan X		Matured
June 23, 2023	January 03, 2024	
Plan XI		Matured
April 12, 2023	June 22, 2023	
Plan XII		Matured
June 23, 2023	September 22, 2023	
Plan XIII		Matured
June 23, 2023	June 27, 2024	
Plan XIV		Matured
August 15, 2023	November 02, 2023	
Plan XV		Matured
September 27, 2023	December 15, 2023	
Plan XVI		Matured
October 26, 2023	October 17, 2024	
Plan XVII		Matured
November 14, 2023	October 31, 2024	
Plan XVIII		Matured
December 26, 2023	December 12, 2024	
Plan XIX		Matured
February 14, 2024	January 09, 2025	
Plan XX		Matured

March 07, 2024	May 30, 2024	
Plan XXI		Matured
April 25, 2024	June 27, 2024	
Plan VIII		Approved Not Launched
Plan 22		Not Matured
November 27, 2024	May 15, 2025	
Plan 23		
December 27, 2024	December 11, 2025	Not Matured
Plan 24		Approved Not Launched

This Thirteenth Supplemental dated 10th January, 2025 to the Offering Document of MCB Pakistan Fixed Return Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on June 10, 2022.

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

MCB Pakistan Fixed Return Fund (the Fund/ the Scheme/ the Trust/ the Unit Trust/ MCB PFRF) 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 Sindh Act, 2020 by a Trust Deed dated May 06, 2022, entered into and between MCB Investment Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee of the Scheme.

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 to the Offering Document:

Existing Text:

The Benchmark of each Investment Plan is as follows:

Benchmark of the Investment Plan(s)

MCB Pakistan Fixed Return Plan 22 (MCB PFRP 22)	Up to eighteen months average PKRV rates based on the duration of the Portfolio.
MCB Pakistan Fixed Return Plan 23 (MCB PFRP 23)	Up to twenty months average PKRV rates based on the duration of the Portfolio.
MCB Pakistan Fixed Return Plan 24 (MCB PFRP 24)	Up to twenty-five months average PKRV rates based on the duration of the Portfolio.
MCB Pakistan Fixed Return (5 year) Plan VIII (MCB PFRP VIII)	Up to five years 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)

MCB Pakistan Fixed Return Plan 22 (MCB PFRP 22)	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB Pakistan Fixed Return Plan 23 (MCB PFRP 23)	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB Pakistan Fixed Return Plan 24 (MCB PFRP 24)	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.
MCB Pakistan Fixed Return (5 year) Plan VIII (MCB PFRP VIII)	PKRV/PIB Rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan.