THIRTEENTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB DCF INCOME FUND (MCB DCFIF)
AN OPEN-END INCOME SCHEME RISK PROFILE:
MEDIUM (PRINCIPAL AT MEDIUM RISK)

MANAGED BY

MCB INVESTMENT MANAGEMENT LIMITED

Dated: June 20, 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	September 01, 2024	Change in Management Fee	SCD/AMCW/ MCBAHSIL/DCFIF/2016/15 dated July, 29, 2024
Twelfth	January 22, 2025	Change in benchmark as per SECP Direction No. 24 of 2024.	CDC/T&C-S II/DH/0008/2025 Dated: January 10, 2025.

This Thirteenth Supplemental Offering Document effective dated July 23, 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 Investment Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee of MCB DCFIF.

Subclause 2.1.1.2 to the Offering Document has been amended and to be read in their entirety as follows:

1 Amendment in Sub clause 2.1.1.2 to the Offering Document shall be read as follows:

2.1.1.2 Authorized Investments

a) Authorized Investments avenues of MCB DCFIF include the following:

Asset Classes	Minimum Entity Rating	Minimum Instrument Rating*	Maximum Exposure Limit (% of total net assets)
Government Securities	N/A	N/A	100%
Term Finance Certificates (TFCs) and Corporate Sukuks	Investment Grade	Investment Grade	75%
Non-traded securities with maturity up to and exceeding six(6) months including but not limited to Bank Deposits and placement of funds under money market instruments including COD, COI, COM, Reverse Repo Transactions and TDR with Commercial Banks, NBFCs, Mudarabahs and Financial Institutions.	Investment Grade	N/A	15%
Commercial Paper	Investment Grade	Investment Grade	15%
Margin Trading and Spread transactions	N/A	N/A	40%
Cash and near cash instruments which include Cash in Bank Accounts (excluding TDRs), Treasury Bills and	Investment Grade	N/A	100% [Minimum 25% shall be

Asset Classes	Minimum Entity Rating	Minimum Instrument Rating*	Maximum Exposure Limit (% of total net assets)
GoP Ijara Sukuk not exceeding 90 days maturity.			maintained at all times.

*In case instrument rating is unavailable, the entity rating shall be applicable.

Authorized Investments in overseas markets to the extent of 30% of the Net Assets of the Scheme subject to a cap of US$15 million or such cap as may be defined in the R4egulations from time to time. Overseas investments will be subject to prior approvals of SECP and SBP.

MCB DCFIF will enter into spread transactions aimed at earning a spread in the price of securities resulting from the timing difference between ready and future settlements.