SIXTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
MCB DCF FIXED RETURN FUND
Risk Profile

Fund Name	**Risk Profile of the CIS**
MCB DCF Fixed Return Fund	Moderate to Medium
Plan Name	**Risk Profile of Plan**
MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)	Moderate (Principal at Moderate Risk)
MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)	Moderate (Principal at Moderate Risk)

MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED
Effective Date: 07 May 2026
Dated: 29 April 2026

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
25th April, 2024	31st October, 2024	
Plan II		Matured
23rd May, 2024	31st October 2024	
Plan III		Matured
24th June, 2024	11 July, 2024	
Plan IV		Matured
3rd July, 2024	26th December, 2024	
Plan V		Matured
12th July, 2024	26th December, 2024	
Plan VI		Matured
16th January, 2025	6th March, 2025	
Plan VII		Matured
12th March, 2025	29th May, 2025	
Plan VIII		Matured
13th March, 2025	8th January, 2026	
Plan IX		Matured
8th April, 2025	10th July, 2025	
Plan X		Matured
2nd May, 2025	16th October, 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	September 20, 2024.	Addition of Plans	SCD/AMCW/MCB-DCFFRF/2023/53 Dated: August 23, 2024
Second	January 22, 2025	Change in benchmark as per SECP Direction No. 24 of 2024.	CDC/T&C-S II/DH/0008/2025
Third	July 1, 2025	Key Fact Implementation Statement	CDC/T&C-S II/DH/0691/2025 Dated: June 20, 2025
Fourth	October 20, 2025	Addition of Plans	CDC/T&C-S II/DH/0927/2025 Dated: September 18, 2025
Fifth	November 27, 2025	Amend the Minimum Fund Size & issuance of units	CDC/T&C-S II/DH/0959/2025 Dated: October 17, 2025

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XI

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front EndLoad (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XII

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER
Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing in term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XIII

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XIV

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XV

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XVI

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type "A"

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XVII

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XVIII

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XIX

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type “A”

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Central Depository Company of Pakistan Limited
Contact: (92-21) 111-111-500

Annexure I

Key Fact Sheet of

MCB DCF Fixed Return Fund Plan XX

Type: Open end

Category: Fixed Rate/Return Scheme

Managed by MCB Investment Management Limited

Risk Profile: **Moderate (Principal at Moderate risk)**

Issuance Date: 29 April 2026 (Updated as of 6th SOD)

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Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	To provide Fixed Return to the Unit Holders at maturity by investing term deposits and money market placements.
Authorized Investment avenues	Government Securities, Term Deposit Receipts , Money Market Placement and Cash in Bank
Launch date of Investment Plan	Tentative: XXXXX (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Initial & Subsequent: PKR 500/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have fixed maturity coinciding with the tenure of the plan. The date of maturity is disclosed to the unitholder at the close of IPO. Date of Maturity: XXX
Performance Benchmark	PKRV Rate from the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan.
IPO/Subscription Period	Pre-IPO Period:__________/ IPO:
IPO/Redemption Days and Timing	Days & Cut off Timing IPO (as stated above) 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Only Type "A"

Management Fee (% Per Annum)	The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
Back end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes
Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
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b. Trustee:

Central Depository Company of Pakistan Limited Contact: (92-21) 111-111-500

This Sixth Supplemental dated, 2026 to the Offering Document of MCB DCF Fixed Return Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on, 2026

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 (the Fund/ the Scheme/ the Trust/ the Unit Trust/ MCB DCFFRF) 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") andregistered 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 1.6, 1.7 (a), 2(b), 2.1, 2.2, 2.3, 2.4, 2.13.1, 3.13.1(a), 3.15, 4.4.4 (c), 4.7 (i), 10.7 and Annexure B (A and B) to the Offering Document have been amended/ added and to read in their entirety as follows:

1 Additions of Plan "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX" in Sub clause 1.6 to the Offering Document:

Amended text to be read as:

1.6 Initial Offer and Initial Period

XI. **MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XI** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XI** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XII. **MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XII** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XII** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. The Management Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XIII. **MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XIII** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XIII** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. The Management Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XIV. **MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XIV** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XIV** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XV. **MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XV** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XV** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XVI. **MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XI** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XVI** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XVII. **MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XVII** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XVII** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XVIII. MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)

The Management Company is launching **MCB DCF Fixed Return Fund Plan XVIII** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XVIII** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XIX. MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)

The Management Company is launching **MCB DCF Fixed Return Fund Plan XI** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XIX** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

XX. **MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)**

The Management Company is launching **MCB DCF Fixed Return Fund Plan XX** having maturity date up to Twenty-Four months (24 months) from the date of closure of IPO. The potential investors are invited to participate in this Plan through Pre IPO and IPO.

The Pre-IPO subscription in the plan being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPOperiod shall remain locked-in till the date of IPO of the Plan subject to a specific disclosure toPre-IPO investors regarding the lock-in period.

Initially, offering is made during the Pre-IPO and IPO period which will be ______ business days i.e. _____ days Pre-IPO and ____ day IPO for **MCB DCF Fixed Return Fund Plan XX** begins at the start of the banking hours on _____ day of _____, 202__ and shall end at the close of the banking hours on ____ day of ____, 202__.

During the above period, Units will be issued at Initial Price of Rs. 100 per Unit. TheManagement Company will intimate the Pre-IPO and IPO date to the Investors through Offering Document/Term Sheet disseminated on its official website www.mcbfunds.com.

2 Additions of Plan "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX" in Sub clause 1.7 to the Offering Document:

1.7 Transaction in Units after Initial Offering Period

Amended text to be read as:

XI. <u>MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XII. <u>MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XIII. <u>MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XIV. <u>MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XV. <u>MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XVI. <u>MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The

Units will be available for redemption on each Dealing Day.

XVII. <u>MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XVIII. <u>MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XIX. <u>MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

XX. <u>MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)</u>

(a) After the close of the IPO, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. The Units will be available for redemption on each Dealing Day.

3 Addition of point "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX" in Sub clause 2 (b) to the Offering Document:

Added text to be read as:

2. INVESTMENT OBJECTIVES, INVESTMENT POLICY, RESTRICTIONS, RISK DISCLOSURE AND DISCLAIMER

(b) Investment Objectives of Investment Plan(s)

XI. <u>MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixed Return Fund Plan XI(MCB DCFFRP XI</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XII. <u>MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XI(MCB DCFFRP XII</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XIII. <u>MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XIII(MCB DCFFRP XIII</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XIV. <u>MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XIV(MCB DCFFRP XIV</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XV. <u>MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XV(MCB DCFFRP XV</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XVI. <u>MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XVI)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XI(MCB DCFFRP XVI</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XVII. <u>MCB DCF Fixed Return Fund Plan XVII (M CB DCFFRP XVII)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XVII(MCB DCFFRP XVII</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XVIII. <u>MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XVIII(MCB DCFFRP XVIII</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XIX. <u>MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XIX(MCB DCFFRP XIX</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

XX. <u>MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XIX)</u>

The Management Company is hereby launching **"<u>MCB DCF Fixe d Return Fund Plan XI(MCB DCFFRP XX</u>"** which will provide fixed return to the Unit Holders by investing in Term deposits and money market placements in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

4 Addition of Sub clause 2.1.11, 2.1.12, 2.1.13, 2.1.14, 2.1.15, 2.1.16, 2.1.17, 2.1.18, 2.1.19 & 2.1.20 to the Offering Document:

2.1 Investment Policy of the Investment Plan:

Added text to be read as;

2.1.11 <u>MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)</u>

MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.12 <u>MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)</u>

MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.13 <u>MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)</u>

MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.14 <u>MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)</u>

MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.15 <u>MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)</u>

MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.16 <u>MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)</u>

MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.17 MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)

MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.18 MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)

MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.19 MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)

MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

2.1.20 MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)

MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX) in line with its Investment Objectives, will invest in the authorized investment avenues as mentioned in clause 2.3.

3 Additions of Plan "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX" through Sub clauses 2.2.11, 2.2.12, 2.2.13, 2.2.14, 2.2.15, 2.2.16, 2.2.17, 2.2.18, 2.2.19 & 2.2.20 to the Offering Document:

2.2 Features of the Investment Plan(s):

2.2.11 MCB DCF Fixed Return Fund Plan XI (M CB DCFFRP XI)

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).

Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction ofcontingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XI	At the time of maturity of MCB DCF Fixed Return Fund Plan XI, the units available may be converted to the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.12 <u>MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)</u>

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction ofcontingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XII	At the time of maturity of **MCB DCF Fixed Fund Plan XII**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.13 <u>MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)</u>

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction ofcontingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XIII	At the time of maturity of **MCB DCF Fixed Fund Plan XIII**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.14 MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableatthe close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shall not be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction ofContingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XIV	At the time of maturity of **MCB DCF Fixed Fund Plan XIV**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.15 <u>MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)</u>

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of Contingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XV	At the time of maturity of **MCB DCF Fixed Fund Plan XV**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.16 MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of Contingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XVI	At the time of maturity of **MCB DCF Fixed Fund Plan XVI**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.17 **<u>MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)</u>**

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of Contingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XVII	At the time of maturity of **MCB DCF Fixed Fund Plan XVII**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.18 <u>MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)</u>

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of Contingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XVIII	At the time of maturity of **MCB DCF Fixed Fund Plan XVIII**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.19 MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type "A" Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of Contingent Load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure 'B'
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XIX	At the time of maturity of **MCB DCF Fixed Fund Plan XIX**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

2.2.20 **<u>MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)</u>**

Term/ Duration of the Investment Plan	The duration of the Plan will start from the close of IPO and will be up to Twenty-Four (24) months.
Conversion-in is allowed for Pre-IPO, IPO period Investor(s)	Conversion-in from any Collective Investment Scheme(s) under the Management of MCB Investment Management Limited is allowed during the Pre-IPOand IPO period.
Subscription Period	Initial Offer is specified in clause 1.6 of this offering Document and disclosed via Term Sheet at the time of launching of this Plan. Only Type “A” Units shall be issued to the Unit Holder during Pre-IPO & IPO. Redemption will be allowed Post IPO period with contingent load (as mentioned in Annexure B).
Fixed Return	The Management Company on behalf of the investors shall invest in Term deposits and money market placements in such amanner that the original amount of investment isprotected at maturity whilst having the potential toyield positive fixed rate/return. The Fixed return shall be net off all charges, fees and expenses but gross of any applicable taxes. The Fixed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan. Fixed Return will be applicable on the Units availableat the close of IPO period. In case, the Unit Holder(s) redeems its investmentpartial or in full before maturity, the fixed return shallnot be applicable. Further Redemption shall be made at applicable NAV, which may earn lower or higherreturn compared to the Fixed Return or may result inloss of principle investment after deduction of contingent load.
Buy/ Sell Transaction Fee	Nil
Contingent Load	As mentioned in Annexure ‘B’
Net Asset Value	Unknown/ Forward pricing method
Conversion-out is allowed from the Plan	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under theManagement of MCB Investment ManagementLimited throughout the tenure of the Plan subject to

	Contingent load in accordance with sub clause 4.8.10 of the Offering Document.
Conversion of Units at the time of Maturity of MCB DCF Fixed Return Fund Plan XX	At the time of maturity of **MCB DCF Fixed Fund Plan XX**, the units available may be converted the Units of other Collective Investment Scheme under Management of MCB Investment Management Limited as directed by the Unit Holder(s)

4 Addition of Sub clause 2.3.11, 2.3.12, 2.3.13, 2.3.14, 2.3.15, 2.3.16, 2.3.17, 2.3.18, 2.3.19 & 2.3.20 to the Offering Document:

2.3 Authorized Investments of the Investment Plan(s)

Added text to be read as;

2.3.11 MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

The Investment Plan shall invest only as specified in Clause 2.3.11 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.12 MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.12 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.13 MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan

XIII(MCB DCFFRP XIII) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed thematurity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceedmaturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.13 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.14 MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%

Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.14 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.15 MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%

Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.
- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.15 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.16 MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XVI)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XVI(MCB DCFFRP XVI) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.16 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.17 MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XVII(MCB DCFFRP XVII) include the following:

Authorized Investments	**Rating**	**Minimum Asset Allocation (%age of total Net Assets)**	**Maximum Asset Allocation (%age of total Net Assets)**
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.17 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.18 MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XVIII(MCB DCFFRP XVIII) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed thematurity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceedmaturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.18 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.19 MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)

** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed the maturity of the plan.
- Weighted average time to maturity of the 90% net assets of the plan shall not exceed maturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.19 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

2.3.20 MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)

Authorized investment avenues of MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX) include the following:

Authorized Investments	Rating	Minimum Asset Allocation (%age of total Net Assets)	Maximum Asset Allocation (%age of total Net Assets)
** Government Securities	N/A	0%	100%
Term Deposit Receipts not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%

Money Market Placements not exceeding 24 months. However, actual term of placement shall be comparable to the duration of the Plan	AA or above	0%	100%
Cash in Bank	AA or above	0%	100%

- **The maximum residual maturity of the government securities shall not exceed thematurity of the plan.

- Weighted average time to maturity of the 90% net assets of the plan shall not exceedmaturity of the plan and this condition shall not apply to securities issued by the Federal Government.

  The Investment Plan shall invest only as specified in Clause 2.3.20 above.

- Fixed Rate/ Return Scheme shall have the same exposure limits in terms of Regulation 55 and Schedule XIX of the NBFC & NE Regulations, 2008 as are applied to the Capital Protected or Guaranteed Scheme.

5 Addition of Sub clause 2.13.1 under the clause 2.13 to the Offering Document:

2.13.1 Risk Disclosure of Investment Plan(s)

The unit-holders of the respective Investment Plan(s) are disclosed that in case of initiation of any legal proceeding or any case is filed against the CIS impacting any Investment Plan(s), may also affect the unit holders of other Investment Plan(s) under the same CIS.

6 Addition of plan ‘‘XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX’’ in Sub clause 2.4 to the Offering Document:

Added text to be read as:

2.4 Benchmarks of the Investment Plan(s)
The Benchmark of each Investment Plan is as follows:

MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the

	maturity of plan.
MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.
MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)	PKRV Rates on the last date of IPO of the plan with maturity period corresponding to the maturity of plan.

*Benchmark for each plan shall be aligned with the maturity of the plan and shall be communicated to the trustee and Commission before IPO for each Plan along with date of maturity of the plan.

7 The following clause 3.15 has been amended to the Offering Document as read as follows:

The minimum size of a single investment plan shall be fifty million rupees at all times during the life of the plan.

8 Addition of Plans "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX'' in Sub clause 3.13.1 (a) to the Offering Document:

3.13 Bankers

Added Plans to be read as:

3.13.1 Bank Accounts

(a) The Trustee, at the request of the Management Company, shall open Bank Account(s)

"CDC-Trustee MCB DCF Fixed Return Plan XI",
"CDC-Trustee MCB DCF Fixed Return Plan XII",
"CDC-Trustee MCB DCF Fixed Return Plan XIII",
"CDC-Trustee MCB DCF Fixed Return Plan XIV",
"CDC-Trustee MCB DCF Fixed Return Plan XV",
"CDC-Trustee MCB DCF Fixed Return Plan XVI"
"CDC-Trustee MCB DCF Fixed Return Plan XVII",
"CDC-Trustee MCB DCF Fixed Return Plan XVIII",
"CDC-Trustee MCB DCF Fixed Return Plan XIX",
"CDC-Trustee MCB DCF Fixed Return Plan XX" at designated Bank(s,

9 **Addition of bank account title for plans "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX'' in Sub clause 4.4.4 (c) to the Offering Document:**

4.4.4 Purchase of Units

Added text to be read as:

4.4.4 (c)

- **In case of** MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI) CDC-TrusteeMCB DCF Fixed Return Fund Plan XI
- **In case of** MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII) CDC-TrusteeMCB DCF Fixed Return Fund Plan XII
- **In case of** MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII) CDC-Trustee MCB DCF Fixed Return Fund Plan XIII
- **In case of** MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV) CDC-Trustee MCB DCF Fixed Return Fund Plan XIV
- **In case of** MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV) CDC-Trustee MCB DCF Fixed Return Fund Plan XV
- **In case of** MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI) CDC-Trustee MCB DCF Fixed Return Fund Plan XVI
- **In case of** MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII) CDC-Trustee MCB DCF Fixed Return Fund Plan XVII
- **In case of** MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII) CDC-Trustee MCB DCF Fixed Return Fund Plan XVIII
- **In case of** MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX) CDC-Trustee MCB DCF Fixed Return Fund Plan XIX
- **In case of** MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX) CDC-Trustee MCB DCF Fixed Return Fund Plan XX

10 Addition of Point "i" in Sub clause 4.7.1 to the OfferingDocument:

4.7 Determination of Redemption (Repurchase) Price

Added text to be read as:

i) DCF Fixed Return Fund Plan XI (MCB DCFRP XI)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown**/ Forward** pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

j) DCF Fixed Return Fund Plan XII (MCB DCFRP XII)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ **Forward** pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

k) DCF Fixed Return Fund Plan XIII (MCB DCFRP XIII)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ **Forward** pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

l) DCF Fixed Return Fund Plan XIV (MCB DCFRP XIV)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

m) DCF Fixed Return Fund Plan XV (MCB DCFRP XV)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for

Transaction Costs; and

(d) Such sum shall be calculated up to four decimal places.

n) DCF Fixed Return Fund Plan XVI (MCB DCFRP XVI)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

o) DCF Fixed Return Fund Plan XVII (MCB DCFRP XVII)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(e) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(f) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(g) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(h) Such sum shall be calculated up to four decimal places.

p) DCF Fixed Return Fund Plan XVIII (MCB DCFRP XVIII)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(i) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(j) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(k) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(l) Such sum shall be calculated up to four decimal places.

q) DCF Fixed Return Fund Plan XIX (MCB DCFRP XIX)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

r) DCF Fixed Return Fund Plan XX (MCB DCFRP XX)

The Redemption (Repurchase) Price shall be equal to the Net Asset Value as of the close of Business Day (unknown/ Forward pricing) less:

(a) Any applicable Transaction Fee (if any) as per the details in this Offering Document;and;
(b) Such amount as the Management Company may consider an appropriate provision for Duties and Charges and other levies etc.;
(c) Such amount as the Management Company may consider an appropriate provision for Transaction Costs; and
(d) Such sum shall be calculated up to four decimal places.

11 Addition of Plans "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX'' in Sub clause 10.7 to the Offering Document:

10.7 Distribution of proceeds on Revocation

after plan X, Plans ''XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX'' have been added in sub-clause 10.7

12 Addition of Plans "XI, XII, XII, XIII, XIV, XV, XVI, XVII, XVIII, XIX & XX'' in part "A" and "B" of Annexure 'B' to the Offering Document:

Added and amended text to be read as:

ANNEXURE 'B'

A. <u>Current Level of Contingent Load:</u>

- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XI which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XII which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XIII which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XIV which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XV which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XVI which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XVII which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XVIII which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.
- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XIX which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.

- Contingent Load will be charged to MCB DCF Fixed Return Fund Plan XX which shall commensurate with net loss incurred due to early redemption during the tenure of the Plan.

B. <u>Current level of Management Fee:</u>

(k) MCB DCF Fixed Return Fund Plan XI (MCB DCFFRP XI)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(l) MCB DCF Fixed Return Fund Plan XII (MCB DCFFRP XII)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(m) MCB DCF Fixed Return Fund Plan XIII (MCB DCFFRP XIII)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(n) MCB DCF Fixed Return Fund Plan XIV (MCB DCFFRP XIV)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(o) MCB DCF Fixed Return Fund Plan XV (MCB DCFFRP XV)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(p) MCB DCF Fixed Return Fund Plan XVI (MCB DCFFRP XVI)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(q) MCB DCF Fixed Return Fund Plan XVII (MCB DCFFRP XVII)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(r) MCB DCF Fixed Return Fund Plan XVIII (MCB DCFFRP XVIII)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(s) MCB DCF Fixed Return Fund Plan XIX (MCB DCFFRP XIX)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements

(t) MCB DCF Fixed Return Fund Plan XX (MCB DCFFRP XX)

The Management Company shall charge a fee at the rate up to 1.00% per annum of average daily Net Assets.

The actual rate of management fee on the basis of average annual net assets shall be disclosed in the FMR and in the Financial Statements