

# 11<sup>th</sup> SUPPLEMENTAL OFFERING DOCUMENT

OF

## NBP INCOME OPPORTUNITY FUND (FORMERLY: NAFA INCOME OPPORTUNITY FUND)

| Para No.                      | Existing Clause  | New / Amended Clause  |   |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|-------------------------------|--|---|---|---|---|---|----------------|----------------|----|--|-------------------------------|---|----------|---|----------|----------------|--|----|--|-------------------------------|--|----------|--|----------|--|--|----------------|--|----|
| Annexure 'B'                  | <p style="text-align: center;"><b><u>ANNEXURE B</u></b></p> <p style="text-align: center;"><b><u>CURRENT LEVEL OF FRONT-END AND BACK-END LOADS</u></b></p> <p style="text-align: center;"><b><u>INVESTORS WITHOUT LIFE INSURANCE</u></b></p> <p style="text-align: center;"><b><u>% of NAV</u></b></p> <table><tr><td rowspan="2">Front End Load ( Other )</td><td>Amount up to Rs.16 million, Front end load is</td><td>0% to 1%</td></tr><tr><td>Amount more than Rs.16 million, Front end load is</td><td>0%</td></tr><tr><td colspan="2">Back End Load:</td><td>0%</td></tr></table> | Front End Load ( Other )  | Amount up to Rs.16 million, Front end load is     | 0% to 1%                                      | Amount more than Rs.16 million, Front end load is | 0%  | Back End Load: |                | 0% | <p style="text-align: center;"><b><u>ANNEXURE B</u></b></p> <p style="text-align: center;"><b><u>CURRENT LEVEL OF FRONT-END AND BACK-END LOADS</u></b></p> <p style="text-align: center;"><b><u>INVESTORS WITHOUT TAKAFUL COVERAGE</u></b></p> <p style="text-align: center;"><b><u>% of NAV</u></b></p> <table><tr><td rowspan="2">Front End Load</td><td>Amount up to Rs.25 million, Front end load is</td><td>0% to 1%</td></tr><tr><td>Amount more than Rs.25 million, Front end load is</td><td>0%</td></tr><tr><td colspan="2">Back End Load:</td><td>0%</td></tr></table> | Front End Load                | Amount up to Rs.25 million, Front end load is | 0% to 1% | Amount more than Rs.25 million, Front end load is     | 0%       | Back End Load: |  | 0% |  |                               |  |          |  |          |  |  |                |  |    |
|                               | Front End Load ( Other )   |   | Amount up to Rs.16 million, Front end load is     | 0% to 1%                                      |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  | Amount more than Rs.16 million, Front end load is   | 0%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               | Back End Load:   |   | 0%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               | Front End Load   | Amount up to Rs.25 million, Front end load is   | 0% to 1%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  | Amount more than Rs.25 million, Front end load is   | 0%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               | Back End Load:   |   | 0%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               | Annexure 'B'   | <table><tr><td rowspan="2">Front End Load (Individual)</td><td>Amount up to Rs.26 million, Front end load is</td><td>0 to 1%</td></tr><tr><td>Amount more than Rs.26 million, Front end load is</td><td>0%</td></tr><tr><td colspan="2">Back End Load:</td><td>0%</td></tr></table> <p style="text-align: center;"><b><u>CURRENT LEVEL OF FRONT-END AND BACK-END LOADS</u></b></p> <p style="text-align: center;"><b><u>INVESTORS WITH LIFE INSURANCE</u></b></p> <p style="text-align: center;"><b><u>% of NAV</u></b></p> <table><tr><td rowspan="2">Front End Load ( Individual )</td><td>Amount up to Rs.5 million, Front end load is</td><td>0% to 3%</td></tr><tr><td>Amount over and above Rs.5 million, Front end load is</td><td>0% to 1%</td></tr><tr><td colspan="2">Back End Load:</td><td>0%</td></tr></table> | Front End Load (Individual)                       | Amount up to Rs.26 million, Front end load is | 0 to 1%   | Amount more than Rs.26 million, Front end load is | 0%             | Back End Load: |    | 0%   | Front End Load ( Individual ) | Amount up to Rs.5 million, Front end load is  | 0% to 3% | Amount over and above Rs.5 million, Front end load is | 0% to 1% | Back End Load: |  | 0% | <p style="text-align: center;"><b><u>CURRENT LEVEL OF FRONT-END AND BACK-END LOADS</u></b></p> <p style="text-align: center;"><b><u>INVESTORS WITH TAKAFUL COVERAGE</u></b></p> <p style="text-align: center;"><b><u>% of NAV</u></b></p> <table><tr><td rowspan="3">Front End Load ( Individual )</td><td>Amount up to Rs.5 million, Front end load is</td><td>0% to 3%</td></tr><tr><td>Amount over and above Rs.5 million and up to Rs.25 million , Front end load is</td><td>0% to 1%</td></tr><tr><td colspan="2">Amount exceeding Rs.25 million, load will be charged on Rs.5 million up to 0 to 3%</td></tr><tr><td colspan="2">Back End Load:</td><td>0%</td></tr></table> | Front End Load ( Individual ) | Amount up to Rs.5 million, Front end load is | 0% to 3% | Amount over and above Rs.5 million and up to Rs.25 million , Front end load is | 0% to 1% | Amount exceeding Rs.25 million, load will be charged on Rs.5 million up to 0 to 3% |  | Back End Load: |  | 0% |
|                               |  | Front End Load (Individual)   |   | Amount up to Rs.26 million, Front end load is | 0 to 1%   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  |   | Amount more than Rs.26 million, Front end load is | 0%  |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
| Back End Load:                |  | 0%  |   |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
| Front End Load ( Individual ) |  | Amount up to Rs.5 million, Front end load is  | 0% to 3%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  | Amount over and above Rs.5 million, Front end load is   | 0% to 1%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
| Back End Load:                |  | 0%  |   |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
| Front End Load ( Individual ) |  | Amount up to Rs.5 million, Front end load is  | 0% to 3%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  | Amount over and above Rs.5 million and up to Rs.25 million , Front end load is  | 0% to 1%  |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
|                               |  | Amount exceeding Rs.25 million, load will be charged on Rs.5 million up to 0 to 3%  |   |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |
| Back End Load:                |  | 0%  |   |   |   |   |                |                |    |  |                               |   |          |   |          |                |  |    |  |                               |  |          |  |          |  |  |                |  |    |

|   |  |  |
|---|--|--|
|   | <p><b>Insurance Coverage Premium</b></p> <p>The Management Company has arranged a Life and Accidental Death Takaful coverage for the investors up to the amount as communicated to them and as amended from time to time. The cost of premium is to be borne by the investor. Such premium cost is to be deducted from the unit holder's investment on a monthly basis and deposited with the insurance company by the Management Company as per the terms and conditions of insurance coverage defined in the insurance policy document signed between the insurance company and Management Company. Acquiring Takaful Coverage is an option to the investor that he may or may not exercise.</p> | <p><b>Takaful Coverage Contribution</b></p> <p>The Management Company has arranged a Life and Accidental Death Takaful coverage for the investors up to the amount as communicated to them and as amended from time to time. The cost of contribution is to be borne by the investor. Such contribution is to be deducted from the unit holder's investment on a monthly basis and deposited with the Takaful company by the Management Company as per the terms and conditions of takaful coverage defined in the takaful policy document signed between the takaful company and Management Company. Acquiring Takaful Coverage is an option to the investor that he may or may not exercise.</p> |
| <p><b><u>Note :</u></b></p> <p>Where transactions are done <b><u>online or through website</u></b>, the AMC may charge sales load up to <b><u>1.5%</u></b> ( <i>As permitted by Circular No. 27 of 2017 dated November 08, 2017</i> )</p> |  |  |
| <p><b><u>Rationale</u></b></p> <p>Management has decided to align its load structure for all funds based on the category of Fund, within allowed regulatory limit.</p>  |  |  |