

5th SUPPLEMENTAL OFFERING DOCUMENT

OF

NBP MUSTAHKAM FUND

Category of Plan	Risk Profile	Risk of Principal Erosion
Fixed Rate / Return	Very Low	Principal at Very low risk

**Fifth Supplemental Offering Document
of
NBP Mustahkam Fund (NMF)**

**MANAGED BY
NBP FUND MANAGEMENT LIMITED**

[An Asset Management Company Registered under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003]

The NBP Mustahkam Fund (the Fund/the Scheme/the Trust/the Unit Trust/NMF) has been established through a Trust Deed (the Deed) dated **23rd August 2022** under the Sindh Trust Act, 2020 as amended vide Sindh Trusts (Amendment) Act, 2021 entered into and between NBP Fund Management Limited, the Management Company, and Central Depository Company of Pakistan Limited, the Trustee and is authorized under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 (the “Rules”) and Non-Banking Finance Companies and Notified Entities Regulations, 2008 (“Regulations”).

1. Names & Benchmark of Upcoming Plan:

The Management Company shall launch additional plan namely

- *NBP Fixed Term Munafa Plan – VI (NFTMP-VI)*

The Benchmark of the plan shall be comparable with the investment avenue of the similar term with the maturity of the plan. The benchmark of the plan is described below:

Plan Name	NBP Fixed Term Munafa Plan – VI
Indicative Maturity	Up to 1 year
Benchmark	Up to 1 year PKRV rates

2. Duration

Duration of NBP Fixed Term Munafa Plan – VI shall be up to 1 year, however actual duration of the Plan shall be announced at the time of announcement of Public Offering. The Management Company may rollover the maturity of the plan, if it is in the interest of Unit Holders, with the approval of SECP and prior intimation to Unit Holders

3. Initial Offer and Initial Period

Initial Offer of NBP Fixed Term Munafa Plan -VI is made during the Initial Period which will be **1** Business Day(s) and begins at the start of the banking hours on **13th December 2023** and shall end at the close of the banking hours on **13th December 2023**.

During initial period, the Units shall be issued at the Initial Price of Rs.10 per Unit and no redemption shall be allowed during Initial period.

NBP Fixed Term Munafa Plan - VI (NFTMP – VI) shall be closed for new subscriptions after the close of the Initial period however Management Company may reopen the subscription of units with the consent of the trustee under intimation to the Commission.

4. Investment Policy of the Fund

The allocation plans under NBP Mustahkam Fund shall primarily invest in government securities, cash in bank accounts, money market placements, deposits and TDRs, as per their respective authorized investible avenues, and as approved by SECP. The allocation plans under this Fund shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

The Fund shall offer allocation plan namely “NBP Fixed Term Munafa Plan – VI (NFTMP – VI)” with maturity up to 1 year.

5. Investment Objective of “NBP Fixed Term Munafa Plan – VI (NFTMP – VI)”

The Investment Objective of NFTMP-VI is to provide investors with potentially higher returns, for fixed tenure by investing primarily in Fixed Income instruments for a specific duration.

6. Investment Policy of “NBP Fixed Term Munafa Plan – VI (NFTMP – VI)”

NFTMP-VI shall invest in authorized investible avenues as mentioned in the authorized investments table. The Allocation Plan shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

The NFTMP-VI shall make investments in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield promised rate/return.

7. Authorized Investments of the Plan:

Authorized Investments	Entity / Instruments Rating	Maximum Exposure	Minimum Exposure
A. Government Securities / Government Guaranteed Securities.	N/A	100%	0%
B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%
C. Placements with Banks & DFI's*	AA	100%	0%

**The maturity of the Placements shall not exceed that of the plan*

8. Initial Maturity Provision:

Initial Maturity: Management Company may launch NFTMP-VI with initial maturity date which shall be announced at the time of launch of allocation plan.

However, the Allocation Plan may be rolled over and Management Company may announce a subsequent Initial Maturity for certain period where the management company feels appropriate in the interest of unit holders. During the extended period, Unit Holders shall have the option to either remain invested in the allocation plan or exit the allocation plan. However, exit before Initial maturity/ subsequent maturities shall be subject to applicable Contingent Load. At the time of

rollover, the Management Company may announce a new Subscription period through notices to existing Unitholders and by placing notice on Management Company website. The Management Company shall distribute the profits, available for distribution, at initial maturity/subsequent maturity to the Unit Holders. During subsequent subscription period, the Management Company shall issue units at Par value and the unit holder may exit during subsequent subscription period without Contingent Load At Maturity the amount may be transferred to Money Market Schemes managed by NBP Fund Management Limited.

The rollover of allocation plan/ change in initial maturity requires approval of the Commission.

9. Bank Accounts:

The names of the Bank accounts shall be as provided below or shall be those as directed by the Trustee, from time to time:

NFTMP-VI	<p>Bank Accounts: CDC Trustee NBP Mustahkam Fund - NBP Fixed Term Munafa Plan – VI or CDC Trustee NBP Funds</p> <p>For Purchase of Units:</p> <ul style="list-style-type: none"> • Demand draft or Pay order in favor of NFTMP-VI: CDC Trustee NBP Mustahkam Fund - NBP Fixed Term Munafa Plan – VI • Online transfer to Bank Account(s) of NFTMP-VI : CDC Trustee NBP Mustahkam Fund - NBP Fixed Term Munafa Plan – VI • Cheque (account payee only marked in favor of) NFTMP-VI : CDC Trustee NBP Mustahkam Fund - NBP Fixed Term Munafa Plan – VI
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10. Management Fee and Contingent Load

The Management Fee & Contingent Load Shall remain the same as per the provisions of the Offering Document of NMF. All other terms and conditions as provided for in the Offering Document of NMF shall remain same.

11. Intimation of Maturity of Plan

NBP Fund Management Limited will convey the maturity of the plan prior to its launch to potential investors and Trustee.