

18th Supplemental Offering Document
Of
NBP Financial Sector Income Fund (NFSIF)

SOD Reference	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)	Only Required in Case of Launch/Re-Launch of the Plans		
				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)
1	02-Jul-2012	Change in Front End Load	01-Jun-2012	NOT APPLICABLE		
2	01-Nov-2012	Change in Front End Load	02-Oct-2012			
3	29-Aug-2013	Change in Front End Load	30-Jul-2013			
4	02-Nov-2016	Change in Benchmark	03-Oct-2016			
5	23-Jan-2017	Change in Front End Load	23-Dec-2016			
6	09-Apr-2018	Change in Front End Load	08-Mar-2018			
7	28-Jun-2019	Change of Fund Name	29-May-2019			
8	21-Oct-2019	Increase in Swift Pay Limit	Intimation			
9	12-Nov-2019	Change in ownership of NBP Funds.	Intimation			
10	24-Jul-2020	Change in Front End Load	Intimation			
11	08-Dec-2020	Change in Investment Policy	05-Nov-2020			
12	25-Mar-2021	Dividend distribution to be align with Regulation 63 of NBFC Regulation	Intimation			
13	08-Apr-2022	Change in Front End Load	Intimation			
14	25-May-2022	Change in Front End Load	Intimation			
15	11-Jan-2025	Change in Management Fee	10-Dec-2024			
16	24-Jan-2025	Change in Benchmark under Direction 24 of 2024	Intimation			
17	01-Mar-2025	To comply with Clause 3.18.4 of Master Circular	Intimation			

Key Fact Statement of
(NBP Financial Sector Income Fund)
Type (Open end)
 (Income)
Managed by (NBP Fund Management Limited)
Risk Profile: Medium

Issuance Date: 23-June-2025 (Updated till 18 Supplemental Offering Document W.E.F 01-July-2025)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective of CIS	To provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits and short-term money market instruments.
Authorized investment avenues	1: Government Securities; 2: Cash at Bank 3: Term Deposits Receipts, COMs / COIs / LOPs / COIs / & other Money Market Instruments issued by Financial Institutions 4: Commercial Papers, short term sukuks etc. and any other money market securities; 5: Reverse Repo Against Government Securities 6: Debt securities including TFCs/ Sukuks 7: MTS, Spread transactions 8: Any other securities or instruments that may be permitted or approved under the SECP Rules, Regulations or any other directive from time to time
Launch date of CIS	28-October-2011
Minimum Investment Amount	Growth Units: Rs 10,000 Income Units: Rs 100,000
Duration (Perpetual/Fixed Maturity)	Perpetual
Performance Benchmark	75% six (6) months KIBOR + 25% six (6) months average of the highest rates on savings accounts of three (3) AA rated scheduled Banks as selected by MUFAP
IPO/Subscription Period	25-October-2011 to 28-October-2011
Subscription/Redemption Days and Timings	Monday to Friday – 09:00AM – 05:30PM
Types/ classes of units	(i) Class “A” Units being offered and issued during the Pre-IPO and Initial Period of Offer (IPO). (ii) Class “B” Units, which shall be offered and issued after the Initial Period of Offer.
Management Fee (% Per Annum)	Up to 1.50% per annum basis of the average daily net assets

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Individual with takaful coverage: Amount up to Rs.5 million: 3% Amount over and above Rs.5 million: 1% Individual under Health Takaful Plan:

		Amount up to Rs. 4 million: 3%, Amount over and above Rs.4 million: 1% Others: 1%
	Digital Platform of AMC/ Third party	0%
2. Redemption Charge	Type of charge	Percentage
	Back end Load	NIL
	Contingent Load	NIL

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) 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.

3. KEY STAKEHOLDERS

1. Asset Management Company (NBP Fund Management Limited – 7th Floor, Clifton Diamond Building Block No. 4, Scheme No. 5, Clifton, Karachi.
2. Trustee (Central Depository Company of Pakistan Limited - CDC House, 99 B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi); and

Effective from 01-July-2025 following amendments have been made in the Offering Document of NBP Financial Sector Income Fund

1. Sub Clause 6.3.1 Other costs and expenses to be charged to and borne by the Trust under Main Clause 6 "FEE & CHARGES "of the Offering Document of NBP Financial Sector Income Fund is amended and read as follows

The following other expenses may be payable out of the Fund Property

- (i) Listing fee payable to the stock exchange, including renewals.
- (ii) Charges and levies of stock exchange, national clearing company and settlement company and central depository company of Pakistan
- (iii) Rating fee of Collective Investment Scheme payable to approved rating agency
- (iv) Auditors' Fees and out of pocket expenses billed by them
- (v) Fees payable to the Commission.
- (vi) Brokerage and transaction Costs related to investing and disinvesting of the assets of each Investment Plan under the Collective Investment Scheme;
- (vii) Expenses incurred by the Trustee in effecting the registration of all registerable assets in the name of the trustee.
- (viii) Legal and related costs incurred in protecting the interests of the Unit Holders of collective investment scheme.
- (ix) Bank charges, financing and financial costs;
- (x) Taxes, fees, duties and other charges applicable to each Investment Plan under the Collective Investment Scheme on its income or its properties, including taxes, fees, duties and other charges levied by a foreign jurisdiction on investments made overseas;
- (xi) any other expense or charge as may be allowed by the Commission

2. Insertion of New Sub Clause 6 .4 Total Expenses Ratio under Main Clause 6 "FEE & CHARGES "of the Offering Document of NBP Financial Sector Income Fund

TOTAL EXPENSE RATIO

Total Expense Ratio shall be made as per the following format

Management Fee	Regulatory Fee	Trustee Fee and Custody Charges	Levies and Taxes	Transaction Expenses (Broker,Bank,PSX, CDC,NCCPL etc.)	Third Party Expenses (Auditor,Rating Agency,Legal Advisor)	Other Expenses	Total TER with levies	Total TER without levies
a%	b%	c%	d%	e%	f%	g%	(a+b+c+d+e+f+g)%	(a+b+c+e+f+g)%

3. Annexure B of the Offering Document of NBP Financial Sector Income Fund is amended and read as follows

Current Level of Management Fee

Up to 1.50% per annum basis of the average daily net assets