

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

OF

## NBP MUSTAHKAM FUND - II

<b>Plan Name under NBP Mustahkam Fund – II</b>	<b>Category of Plan</b>	<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
NBP Fixed Term Munafa Plan – XIIB	Fixed Rate / Return		Depending on Plan's Maturity as below
NBP Fixed Term Munafa Plan – XIII B			
NBP Fixed Term Munafa Plan – XIV B			

<b>Maturity up to</b>	<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
Up to 1 Year	Moderate / Principal at Moderate risk	
Up to 2 Years		
Up to 3 Year	Medium / Principal at Medium risk	
Up to 4 Years		
Up to 5 Years		

SOD Reference/Number	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)
Main Offering Document	28-Mar-2024	N/A	20-Mar-2024	NFTMP-XI (25-Apr-2024) NFTMP-XII (25-Apr-2024) NFTMP-XIII (Expired)	NFTMP-XI (17-Oct-2024) NFTMP-XII (17-Apr-2025) NFTMP-XIII (Expired)	NFTMP-XI (Matured) NFTMP-XII (Matured) NFTMP-XIII (Expired)
1	10-May-2024	To obtain approval to launch Remaining 7 Plans of NMF-II (NFTMP-XIV, XV, XVI, XVII, XVIII, XIX, XX)	02-May-2024	NFTMP – XIV (23-May-2024) NFTMP-XV (22-July-2024) NFTMP-XVI (22-July-2024) NFTMP-XVII (08-Aug-2024) NFTMP-XVIII (14-Oct-2024) NFTMP-XIX (17-Oct-2024) NFTMP-XX (23-October-2024)	NFTMP – XIV (2-May-2025) NFTMP-XV (9-Jan-2025) NFTMP-XVI (26-June-2025) NFTMP-XVII (29-May-2025) NFTMP-XVIII (09-Jan-2025) NFTMP-XIX (4-July-2026) NFTMP-XX (17-April-2025)	NFTMP – XIV (Matured) NFTMP-XV(Matured) NFTMP-XVI(Matured) NFTMP-XVII (Matured) NFTMP-XVIII(Matured) NFTMP-XIX(Launched) NFTMP-XX (Matured)
2	N/A	To obtain approval to Launch NFTMP-XIII	25-Oct-2024	NFTMP-XIII(Expired)	NFTMP-XIII(Expired)	NFTMP-XIII (Expired)
3	14-Dec-24	To obtain approval to Launch NFTMP-XIA	06-Dec-2024	NFTMP-XIA (11-June-2025)	NFTMP-XIA (04-Sep-2025)	NFTMP-XIA (Matured)
4	24-Apr-25	To obtain approval to Launch NFTMP-XIA,NFTMP-XIII,NFTMP-XVIII	17-Apr-2025	NFTMP-XVA (25-June-25) NFTMP-XVIII (Expired) NFTMP-XIA(11-June-2025) NFTMP-XIII (Expired)	NFTMP-XVA (11-Dec-25) NFTMP-XVIII (Expired) NFTMP-XIA (4-Sep-25) NFTMP-XIII (Expired)	NFTMP-XVA (Launched) NFTMP-XVIII (Expired) NFTMP-XIA(Matured) NFTMP-XIII (Expired)
5	06-Feb-25	Change in Benchmark under Direction 24 of 2024	N/A	N/A	N/A	N/A

6	01-July-25	To incorporate recent changes in NBFC Regulations,2008	Intimation	N/A	N/A	N/A
7	19-Sep-25	To obtain approval to Launch NFTMP-XIII and, NFTMP-XVIII	12-Sep-2025	NFTMP-XIII (06-Oct-2025) NFTMP-XVIII (21-Oct-2025)	NFTMP-XIII (01-Oct-2026) NFTMP-XVIII (06-Feb-2026)	NFTMP-XIII (Matured) NFTMP-XVIII (Matured)
8	28-Oct-25	To obtain approval to Launch NFTMP-XIIA and, NFTMP-XIVA	20-Oct-2025	NFTMP-XIIA (03-Dec-2025) NFTMP-XIVA (6-Nov-2025)	NFTMP-XIIA (04-May-2026) NFTMP-XIVA (11-Feb-2026))	NFTMP-XIIA (Launched) NFTMP-XIVA (Matured)
9	24-November-2025	To obtain approval to Launch NFTMP-XVIA and, NFTMP-XVIIA	17-November-2025	NFTMP-XVIA(27-Nov-2025) NFTMP-XVIIA(10-Dec-2025)	NFTMP-XVIA(To be launched) NFTMP-XVIIA(To be launched)	NFTMP-XVIA(Matured) NFTMP-XVIIA(Matured)
10	21-Nov-2025	To obtain approval to Launch XIB, XIII A, XIX A and XX A	21-Nov-2025	NFTMP- XIB (02-Mar-2026) NFTMP- XIII A (23-Feb-2026) NFTMP- XIX A (04-Feb-2026) NFTMP- XX A (03-Mar-2026)	NFTMP- XIB (06-May-2026) NFTMP- XIII A (14-May-2026) NFTMP- XIX A (06-May-2026) NFTMP- XX A (18-Feb-2027)	NFTMP- XIB (Launched) NFTMP- XIII A (Launched) NFTMP- XIX A (Launched) NFTMP- XX A (Launched)

**Key Fact Statement of**  
*(NBP Fixed Term Munafa Plan – XIIB)*  
**Type (Open end)**  
*(Conventional Fixed Rate/Return Scheme)*  
**Managed by (NBP Fund Management Limited)**  
**Risk Profile: Depending on Plan Maturity as below**

- *Maturity up to 1 year - Moderate*
- *Maturity up to 2 years- Moderate*
- *Maturity up to 3 years- Medium*
- *Maturity up to 4 years- Medium*
- *Maturity up to 5 years- Medium*

**Issuance Date: IOP Date-once announced (updated as of 11<sup>th</sup> SOD of NBP Mustahkam Fund - II)**

**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.

**2. KEY ATTRIBUTES**

Investment objective of Investment Plans	To provide promised fixed return to the Unit Holders who hold their investment within Plan till Maturity by investing in Authorized Investable Avenues primarily in Fixed Income Instruments.
Authorized investment avenues	<ul style="list-style-type: none"> <li>➤ Government Securities / Government Guaranteed Securities.</li> <li>➤ Cash at Bank (excluding TDRs) with Banks</li> <li>➤ Placements with Banks &amp; DFI's*</li> </ul> <i>*The maturity of the Placements shall not exceed that of the plan.</i>
Launch date of Investment Plan	To be announced at Launch of Plan
Minimum Investment Amount	To be announced at Launch of Plan
Duration	Fixed Maturities - Dates to be disclosed when Plan is launched
Performance Benchmark	PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan – Expected Return to be disclosed when launch of Plan is announced
IOP/Subscription Period	To be announced at Launch of Plan / Subscription Period: up to 60 days from close of IOP
Subscription/Redemption Days and Timings	Monday to Friday 9:00am to 10:30 am

Types/ classes of units	<ol style="list-style-type: none"> <li>Class “A” (Pre-IOP Units) shall be issued to the Pre-IOP Investors at the discretion of the Management Company.</li> <li>Class “B” Units shall be issued to investors during the Initial Period and Subscription period with Contingent Load, at the discretion of the Management Company.</li> </ol>
Management Fee (% Per Annum)	<p>Up to 1.0% of net assets, calculated on a daily basis.</p> <p><i>The Management will disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets. All expenses including Management Fee shall be within the Total Expense Ratio as defined by the SECP from time to time.</i></p>

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

<b>1. Front End Load (FEL)</b>	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC/ Third party	Not Applicable
<b>2. Redemption Charge</b>	<b>Type of charge</b>	<b>Percentage</b>
	Back end Load	Not Applicable
	Contingent Load	Contingent load shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company.

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective Investment Plans 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

- Asset Management Company (NBP Fund Management Limited – 7<sup>th</sup> Floor, Clifton Diamond Building Block No. 4, Scheme No. 5, Clifton, Karachi. UAN 021-111-11-632
- Trustee (Central Depository Company of Pakistan Limited - CDC House, 99 B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi); UAN 021-111-111-500

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**Key Fact Statement of**  
*(NBP Fixed Term Munafa Plan – XIIIIB)*  
**Type (Open end)**  
*(Conventional Fixed Rate/Return Scheme)*  
**Managed by (NBP Fund Management Limited)**  
**Risk Profile: Depending on Plan Maturity as below**

- |   |
|---|
| <ul style="list-style-type: none"> <li>• <i>Maturity up to 1 year - Moderate</i></li> <li>• <i>Maturity up to 2 years- Moderate</i></li> <li>• <i>Maturity up to 3 years- Medium</i></li> <li>• <i>Maturity up to 4 years- Medium</i></li> <li>• <i>Maturity up to 5 years- Medium</i></li> </ul> |
|---|

**Issuance Date: IOP Date-once announced (updated as of 11<sup>th</sup> SOD of NBP Mustahkam Fund - II)**

**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.

**2. KEY ATTRIBUTES**

Investment objective of Investment Plans	To provide promised fixed return to the Unit Holders who hold their investment within Plan till Maturity by investing in Authorized Investable Avenues primarily in Fixed Income Instruments.
Authorized investment avenues	<ul style="list-style-type: none"> <li>➤ Government Securities / Government Guaranteed Securities.</li> <li>➤ Cash at Bank (excluding TDRs) with Banks</li> <li>➤ Placements with Banks &amp; DFI's*</li> </ul> <p><i>*The maturity of the Placements shall not exceed that of the plan.</i></p>
Launch date of Investment Plan	To be announced at Launch of Plan
Minimum Investment Amount	To be announced at Launch of Plan
Duration	Fixed Maturities - Dates to be disclosed when Plan is launched
Performance Benchmark	PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan – Expected Return to be disclosed when launch of Plan is announced
IOP/Subscription Period	To be announced at Launch of Plan / Subscription Period: up to 60 days from close of IOP
Subscription/Redemption Days and Timings	Monday to Friday 9:00am to 10:30 am

Types/ classes of units	<ol style="list-style-type: none"> <li>Class “A” (Pre-IOP Units) shall be issued to the Pre-IOP Investors at the discretion of the Management Company.</li> <li>Class “B” Units shall be issued to investors during the Initial Period and Subscription period with Contingent Load, at the discretion of the Management Company.</li> </ol>
Management Fee (% Per Annum)	<p>Up to 1.0% of net assets, calculated on a daily basis.</p> <p><i>The Management will disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets. All expenses including Management Fee shall be within the Total Expense Ratio as defined by the SECP from time to time.</i></p>

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC/ Third party	Not Applicable
2. Redemption Charge	<b>Type of charge</b>	<b>Percentage</b>
	Back end Load	Not Applicable
	Contingent Load	Contingent load shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company.

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective Investment Plans 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

- Asset Management Company (NBP Fund Management Limited – 7<sup>th</sup> Floor, Clifton Diamond Building Block No. 4, Scheme No. 5, Clifton, Karachi. UAN 021-111-111-632
- Trustee (Central Depository Company of Pakistan Limited - CDC House, 99 B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi); UAN 021-111-111-500

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**Key Fact Statement of**  
*(NBP Fixed Term Munafa Plan – XIVB)*  
**Type (Open end)**  
*(Conventional Fixed Rate/Return Scheme)*  
**Managed by (NBP Fund Management Limited)**  
**Risk Profile: Depending on Plan Maturity as below**

- |   |
|---|
| <ul style="list-style-type: none"> <li>• <i>Maturity up to 1 year - Moderate</i></li> <li>• <i>Maturity up to 2 years- Moderate</i></li> <li>• <i>Maturity up to 3 years- Medium</i></li> <li>• <i>Maturity up to 4 years- Medium</i></li> <li>• <i>Maturity up to 5 years- Medium</i></li> </ul> |
|---|

**Issuance Date: IOP Date-once announced (updated as of 11<sup>th</sup> SOD of NBP Mustahkam Fund - II)**

**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.

**2. KEY ATTRIBUTES**

Investment objective of Investment Plans	To provide promised fixed return to the Unit Holders who hold their investment within Plan till Maturity by investing in Authorized Investable Avenues primarily in Fixed Income Instruments.
Authorized investment avenues	<ul style="list-style-type: none"> <li>➤ Government Securities / Government Guaranteed Securities.</li> <li>➤ Cash at Bank (excluding TDRs) with Banks</li> <li>➤ Placements with Banks &amp; DFI's*</li> </ul> <p><i>*The maturity of the Placements shall not exceed that of the plan.</i></p>
Launch date of Investment Plan	To be announced at Launch of Plan
Minimum Investment Amount	To be announced at Launch of Plan
Duration	Fixed Maturities - Dates to be disclosed when Plan is launched
Performance Benchmark	PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan – Expected Return to be disclosed when launch of Plan is announced
IOP/Subscription Period	To be announced at Launch of Plan / Subscription Period: up to 60 days from close of IOP
Subscription/Redemption Days and Timings	Monday to Friday 9:00am to 10:30 am

Types/ classes of units	<ol style="list-style-type: none"> <li>Class “A” (Pre-IOP Units) shall be issued to the Pre-IOP Investors at the discretion of the Management Company.</li> <li>Class “B” Units shall be issued to investors during the Initial Period and Subscription period with Contingent Load, at the discretion of the Management Company.</li> </ol>
Management Fee (% Per Annum)	<p>Up to 1.0% of net assets, calculated on a daily basis.</p> <p><i>The Management will disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets. All expenses including Management Fee shall be within the Total Expense Ratio as defined by the SECP from time to time.</i></p>

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC/ Third party	Not Applicable
2. Redemption Charge	<b>Type of charge</b>	<b>Percentage</b>
	Back end Load	Not Applicable
	Contingent Load	Contingent load shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company.

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective Investment Plans 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

- Asset Management Company (NBP Fund Management Limited – 7<sup>th</sup> Floor, Clifton Diamond Building Block No. 4, Scheme No. 5, Clifton, Karachi. UAN 021-111-111-632
- Trustee (Central Depository Company of Pakistan Limited - CDC House, 99 B, Block B, SMCHS, Main Shahra-e-Faisal, Karachi); UAN 021-111-111-500

Ref No of Consolidated OD	Revised Clause
1.4	<p><b>The following shall be added in Clause 1.4 – Duration</b></p> <ul style="list-style-type: none"> <li>• Duration of NBP Fixed Term Munafa Plan – XIIB shall be up to 5 years, however actual duration of the Plan shall be announced at the time of announcement of Public Offering under intimation to the trustee and the Commission.</li> <li>• Duration of NBP Fixed Term Munafa Plan – XIIIB shall be up to 5 years, however actual duration of the Plan shall be announced at the time of announcement of Public Offering under intimation to the trustee and the Commission.</li> <li>• Duration of NBP Fixed Term Munafa Plan – XIVB shall be up to 5 years, however actual duration of the Plan shall be announced at the time of announcement of Public Offering under intimation to the trustee and the Commission.</li> </ul>
1.6	<p><b>The following shall be added in Clause 1.6 – Initial Offer and Initial Period</b></p> <p>Initial Offer of NBP Fixed Term Munafa Plan- XIIB, NBP Fixed Term Munafa Plan-XIIIB and NBP Fixed Term Munafa Plan-XIVB is made during the Initial Period which will be _____ Business Day(s) and begins at the start of the banking hours on _____ and shall end at the close of the banking hours on _____.</p> <p>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.</p>
2.1.1	<p><b>The following clauses shall be added In clause 2.1.1 - Investment Policy of the Fund</b></p> <p>After the launch of initial three investment plans as described above, the Management Company has decided to launch further Investment plans under the Funds as follows:</p> <ul style="list-style-type: none"> <li>• The Fund shall offer Investment plan namely “NBP Fixed Term Munafa Plan – XIIB (NFTMP – XIIB)” with maturity up to 5 years.</li> <li>• The Fund shall offer Investment plan namely “NBP Fixed Term Munafa Plan – XIIIB (NFTMP – XIIIB)” with maturity up to 5 years.</li> <li>• The Fund shall offer Investment plan namely “NBP Fixed Term Munafa Plan – XIVB (NFTMP – XIVB)” with maturity up to 5 years.</li> </ul>

2.2	<p><b>The following clauses shall be added In Clause 2.2 - Investment Objective of Investment Plans</b></p> <p>NBP Fixed Term Munafa Plan – XIIB (NFTMP – XIIB), NBP Fixed Term Munafa Plan – XIIIIB (NFTMP – XIIIIB) and NBP Fixed Term Munafa Plan – XIVB (NFTMP – XIVB) are Investment Plans under NBP Mustahkam - II (NMF-II) with an objective to provide promised fixed return to the Unit Holders who hold their investment within Plan till Maturity by investing in Authorized Investable Avenues primarily in Fixed Income Instruments.</p>																				
2.4	<p><b>The following clauses shall be added In clause 2.4 – Benchmark of Investment Plans</b></p> <ul style="list-style-type: none"> <li>• The benchmark of NFTMP- XIIB shall be PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan</li> <li>• The benchmark of NFTMP- XIIIIB shall be PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan</li> <li>• The benchmark of NFTMP- XIVB shall be PKRV/PIB Rates corresponding to the maturity of the plan on the last date of IOP of the Plan</li> </ul>																				
2.5.1	<p><b>The following clauses shall be added In clause 2.5 – Authorized Investments of Investment Plans</b></p> <ul style="list-style-type: none"> <li>• <b>For NBP Fixed Term Munafa Plan – XIIB</b></li> </ul> <table border="1" data-bbox="488 740 1532 1209"> <thead> <tr> <th><i>Authorized Investments</i></th> <th><i>Entity / Instruments Rating</i></th> <th><i>Maximum Exposure</i></th> <th><i>Minimum Exposure</i></th> <th><i>Maximum Maturity</i></th> </tr> </thead> <tbody> <tr> <td>A. Government Securities / Government Guaranteed Securities.</td> <td>N/A</td> <td>100%</td> <td>0%</td> <td>10 years</td> </tr> <tr> <td>B. Cash at Bank (excluding TDRs) with Banks</td> <td>AA</td> <td>100%</td> <td>0%</td> <td>N/A</td> </tr> <tr> <td>C. Placements with Banks &amp; DFI's*</td> <td>AA</td> <td>100%</td> <td>0%</td> <td>5 years</td> </tr> </tbody> </table> <p><i>*The maturity of the Placements shall not exceed that of the plan.</i></p> <p><b>Note:</b> Weighted average time to maturity of the 90% net assets shall not exceed 4 years or the term of the Plan whichever is earlier and this condition shall not apply to securities issued by Federal Government.</p> <p>(i) NFTMP – XIIB shall make investments in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.</p>	<i>Authorized Investments</i>	<i>Entity / Instruments Rating</i>	<i>Maximum Exposure</i>	<i>Minimum Exposure</i>	<i>Maximum Maturity</i>	A. Government Securities / Government Guaranteed Securities.	N/A	100%	0%	10 years	B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%	N/A	C. Placements with Banks & DFI's*	AA	100%	0%	5 years
<i>Authorized Investments</i>	<i>Entity / Instruments Rating</i>	<i>Maximum Exposure</i>	<i>Minimum Exposure</i>	<i>Maximum Maturity</i>																	
A. Government Securities / Government Guaranteed Securities.	N/A	100%	0%	10 years																	
B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%	N/A																	
C. Placements with Banks & DFI's*	AA	100%	0%	5 years																	

(ii) The Management Company shall publish separate Fund Manager Report for each Fixed Rate/Return Plan.

- **For NBP Fixed Term Munafa Plan – XIII B**

<b>Authorized Investments</b>	<b>Entity / Instruments Rating</b>	<b>Maximum Exposure</b>	<b>Minimum Exposure</b>	<b>Maximum Maturity</b>
A. Government Securities / Government Guaranteed Securities.	N/A	100%	0%	10 years
B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%	N/A
C. Placements with Banks & DFI's*	AA	100%	0%	5 years

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

**Note:** Weighted average time to maturity of the 90% net assets shall not exceed 4 years or the term of the Plan whichever is earlier and this condition shall not apply to securities issued by Federal Government.

(i) NFTMP – XIII B shall make investments in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.

(ii) The Management Company shall publish separate Fund Manager Report for each Fixed Rate/Return Plan.

- **For NBP Fixed Term Munafa Plan – XIV B**

<b>Authorized Investments</b>	<b>Entity / Instruments Rating</b>	<b>Maximum Exposure</b>	<b>Minimum Exposure</b>	<b>Maximum Maturity</b>
A. Government Securities / Government Guaranteed Securities.	N/A	100%	0%	10 years

	<table border="1"> <tr> <td data-bbox="495 201 786 312">B. Cash at Bank (excluding TDRs) with Banks</td> <td data-bbox="786 201 1077 312">AA</td> <td data-bbox="1077 201 1234 312">100%</td> <td data-bbox="1234 201 1379 312">0%</td> <td data-bbox="1379 201 1532 312">N/A</td> </tr> <tr> <td data-bbox="495 312 786 392">C. Placements with Banks &amp; DFI's*</td> <td data-bbox="786 312 1077 392">AA</td> <td data-bbox="1077 312 1234 392">100%</td> <td data-bbox="1234 312 1379 392">0%</td> <td data-bbox="1379 312 1532 392">5 years</td> </tr> </table>	B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%	N/A	C. Placements with Banks & DFI's*	AA	100%	0%	5 years	<p><i>*The maturity of the Placements shall not exceed that of the plan.</i></p> <p><b>Note:</b> Weighted average time to maturity of the 90% net assets shall not exceed 4 years or the term of the Plan whichever is earlier and this condition shall not apply to securities issued by Federal Government.</p> <p>(i) NFTMP – XIVB shall make investments in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return.</p> <p>(ii) The Management Company shall publish separate Fund Manager Report for each Fixed Rate/Return Plan.</p>
B. Cash at Bank (excluding TDRs) with Banks	AA	100%	0%	N/A								
C. Placements with Banks & DFI's*	AA	100%	0%	5 years								
3.12.1	<p><b>The following text shall be added in clause 3.12.1 (a) – Bank Accounts</b></p> <p>The Trustee, at the request of the Management Company, shall open Bank Account(s) with scheduled banks titled</p> <ul style="list-style-type: none"> <li>• <b>CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIB</b></li> <li>• <b>CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIIIB</b></li> <li>• <b>CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIVB</b></li> </ul> <p>for the Unit Trust at designated Bank(s) inside or outside Pakistan, subject to the relevant laws, Trust Deed, Rules and Regulations, for collection, investment, redemption or any other use of the Trust’s Funds.</p>											
4.4.4	<p><b>The following addition shall be made in clause 4.4.4(b) – Purchase of Units</b></p> <ul style="list-style-type: none"> <li>• Demand draft or Pay order in favor of NFTMP-XIIB ,NFTMP-XIIIIB, and NFTMP -XIVB: <b>CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIB, CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIIIB and CDC Trustee NBP Mustahkam Fund - II - NBP Fixed Term Munafa Plan – XIVB</b></li> <li>• Online transfer to Bank Account(s) NFTMP-XIIB ,NFTMP-XIIIIB, and NFTMP -XIVB: <b>CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIB, CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIIIB and CDC Trustee NBP Mustahkam Fund - II - NBP Fixed Term Munafa Plan – XIVB</b></li> </ul>											

Cheque (account payee only marked in favor of) NFTMP-XIIB ,NFTMP-XIIIB, and NFTMP -XIVB: **CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIB, CDC Trustee NBP Mustahkam Fund – II - NBP Fixed Term Munafa Plan – XIIIB and CDC Trustee NBP Mustahkam Fund - II - NBP Fixed Term Munafa Plan – XIVB**

Annexure B

**Contingent Load (NFTMP-XIIB/XIIIB/XIVB)**

Contingent load shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company

**CURRENT LEVEL OF MANAGEMENT FEE (NFTMP- XIIB/XIIIB/XIVB)**

- Up to 1.0% of net assets calculated on a daily basis.

*The Management will disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets  
All expenses including Management Fee shall be within the Total Expense Ratio as defined by the SECP from time to time.*

**BUSINESS HOURS AND CURRENT CUT OFF TIME (NFTMP- XIIB/XIIIB/XIVB)**

<b>Business Hours</b>	<b>Cut off Time</b>
Monday to Friday 9:00am to 05:30pm	Monday to Friday 9:00am to 10:30 am

***The Cut-Off Time may vary from time to time as may be determined by the Management Company, under intimation to the trustee and SECP and the same shall be communicated to the Unit Holders through website of NBP Fund Management, before such unit transactions shall be effectuated.***