



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN
SPECIALIZED COMPANIES DIVISION
FUND MANAGEMENT DEPARTMENT

No. SCD/AMCW/LIFIF/2026/ 272

March 17, 2026

The Chief Executive Officer,
Lucky Investments Limited,
Ground Floor, Finance and Trade Center (FTC),
Main Shahrah-e-Faisal, Karachi.

Umar / Amir

Subject: Approval for 6th Supplemental Offering Document of Lucky Islamic Fixed Term Fund

Dear Sir,

Please refer to email dated March 13, 2026 from your office i.e. M/s Lucky Investments Limited (the 'Management Company' or the "LIL") subsequent to earlier correspondence on the subject noted above.

2. In this context, I am directed to convey approval of the Securities and Exchange Commission of Pakistan (SECP) for the sixth (6th) Supplemental Offering Document of Lucky Islamic Fixed Term Fund (the "Fund") enclosed with letter dated March 03, 2026 in terms of Regulation 44(8) read with Regulation 54(1) of Non-Banking Finance Companies and Notified Entities Regulations 2008 (the 'Regulations') on the following conditions:

- I. The approval granted for sixth (6th) supplemental offering document of the fund is valid for implementation within a period of one hundred and twenty (120) days from the date of issuance of approval letter within which the Investment Plan namely Lucky Islamic Fixed Term Fund Plan – XVI, Lucky Islamic Fixed Term Fund Plan – XVII and Lucky Islamic Fixed Term Fund Plan XVIII and Lucky Islamic Fixed Term Fund Plan XIX will be offered for subscription provided that there is no change in the approved documents or the approval has not been extended. In case of failure to offer for subscription within the aforesaid timeline, the supplemental offering document shall be resubmitted for review and approval;
- II. The LIL will not invest assets of the investment plans abroad unless it has obtained prior written approval of State Bank of Pakistan (SBP) and the Commission in this regard; where such investment shall be in line with the overall framework of authorized investment as prescribed for this category of collective investment scheme;
- III. Contents of Supplemental Offering Document will not be altered/amended/deleted without prior written approval of the Commission except for adding reference of date(s) and No. of letter(s) approving the Document; wherever relevant;
- IV. Approval of the Supplemental Offering Document will, in no way, absolve the LIL of its obligations about contents of, or statements made in the Document;
- V. The LIL shall include approval of Board of Directors along with date in the Supplemental Offering Document;
- VI. The LIL will give at least a week to the prospective investors of Investment Plans for studying the Supplemental Offering Document;
- VII. LIL shall ensure compliance with the prevailing requirements of law including NBFC Regulations and its constitutive document; and
- VIII. The LIL shall place the updated and consolidated constitutive document (with notes referring to the supplemental constitutive document highlighting the change made in the original document/ clauses), along with the original and supplemental constitutive documents separately on its website. The updated constitutive documents shall be placed immediately or after completion of the duration

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SECP

of the notice period, as the case may be. Furthermore, the updated constitutive documents shall clearly specify the last date of updation i.e. "XYZ fund updated up to DD/MM/YY.

3. This office is available for any further clarity as may be required on the subject.

Sincerely,

Raja Ateeq Ahmed

Deputy Director

Cc: The Chief Executive Officer,
Central Depository Company of Pakistan Limited,
CDC House, 99-B, Block 'B', S.M.C.H.S,
Main Shahrah-e-Faisal, Karachi.