

SHARIAH COMPLIANT BALANCED FUND

July 31, 2021



FUND OBJECTIVE

The objective of the fund is to provide balance mix of income returns and capital growth over medium to long term. The fund invests in high quality Shariah Compliant instruments - with consistent returns; high growth equities; and securities.

FUND INFORMATION

Description	Information
Net Assets	PKR 2375 million
NAV	PKR 235.8633
Category	Balanced
Risk Profile	Moderate
Date of Inception	01-Dec-2008
Thrawat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	0.5%
Calendar Year to Date (Absolute)	4.1%
1 Year	10.3%
3 Year (Absolute)	16.9%
5 Years (Absolute)	20.3%
Since Inception (Absolute)	135.9%
Since Inception (Annualized)	7.0%

All returns above are net of Investment management Charge

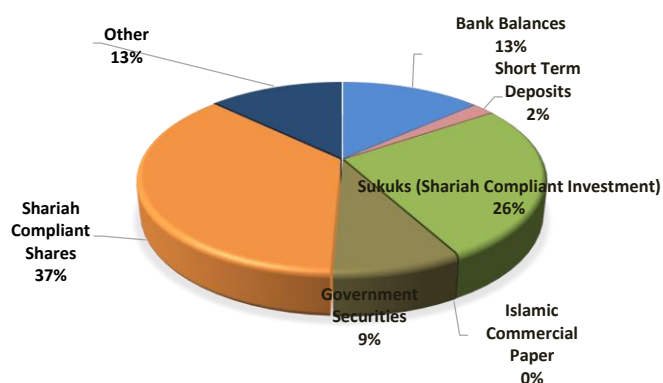
FUND MANAGER'S COMMENTS

During the month of July 2021 Balanced Fund's unit price Increased by 1.1336 (0.48%), net of investment management fee.



ASSET ALLOCATION

Assets	Jul-21	Jun-21
Bank Balances	13.4%	1.1%
Short Term Deposits	2.1%	18.7%
Sukuks (Shariah Compliant Investment)	26.5%	26.5%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	8.7%	3.3%
Shariah Compliant Shares	36.5%	34.1%
Other	12.9%	16.3%



DISCLAIMER

Investment risk is borne by the participant and actual maturity or surrender values may be higher or lower than the projected figures depending on the performance of the underlying investments in the Participant Investment Fund. Past performance of the fund is indicative and is not necessarily a guide or guarantee to future performance.

SHARIAH COMPLIANT INCOME FUND

July 31, 2021



FUND OBJECTIVE

The primary objective of the fund is to provide moderate level of income with some potential for capital growth over the medium to long term by investing in high quality Shariah Compliant instruments with consistent returns.

FUND INFORMATION

Description	Information
Net Assets	PKR 999 million
NAV	PKR 252.7183
Category	Income
Risk Profile	Low to moderate
Date of Inception	01-Dec-2008
Thrwat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

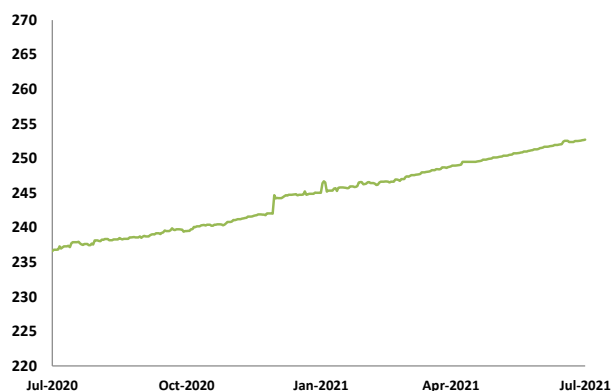
FUND RETURNS

Period	Rate of Return
Month to Date (Annualized)	6.1%
Calendar Year to Date (Annualized)	6.0%
1 Year	6.8%
3 Year (Annualized)	7.5%
5 Years (Annualized)	6.3%
Since Inception (Absolute)	152.7%
Since Inception (Annualized)	7.6%

All returns above are net of Investment management Charge

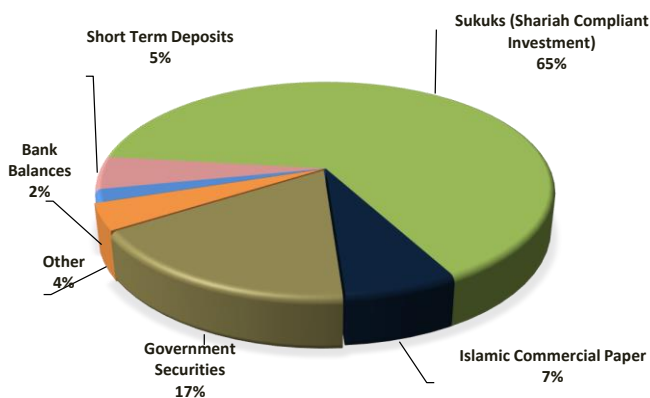
FUND MANAGER'S COMMENTS

During the month of July 2021 Income Fund's unit price Increased by 1.2346 (0.49%), net of investment management fee.



ASSET ALLOCATION

Assets	Jul-21	Jun-21
Bank Balances	1.9%	5.4%
Short Term Deposits	5.0%	21.6%
Sukuks (Shariah Compliant Investment)	65.2%	65.9%
Islamic Commercial Paper	6.8%	0.0%
Government Securities	17.2%	1.3%
Other	4.0%	5.8%



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SHARIAH COMPLIANT AGGRESSIVE FUND

July 31, 2021



FUND OBJECTIVE

The primary objective of the fund is to provide moderate to high level of returns through capital growth over the medium to long term by investing in high quality listed Shariah compliant equity instruments expected to yield high returns.

FUND INFORMATION

Description	Information
Net Assets	PKR 1201 million
NAV	PKR 192.6286
Category	Aggressive
Risk Profile	Moderate to High
Date of Inception	29-Apr-2011
Thrwat Fee (Management Fee)	1.5% p.a.
Bid Offer Share (Front end Load)	5%
Pricing Mechanism	Forward Pricing
Pricing Frequency	Daily (Monday-Friday)
Cut Off Timing	3:00 PM

FUND RETURNS

Period	Rate of Return
Month to Date (Absolute)	0.2%
Calendar Year to Date (Absolute)	7.4%
1 Year	17.8%
3 Year (Absolute)	3.8%
5 Years (Absolute)	0.5%
Since Inception (Absolute)	92.6%
Since Inception (Annualized)	6.6%

All returns above are net of Investment management Charge

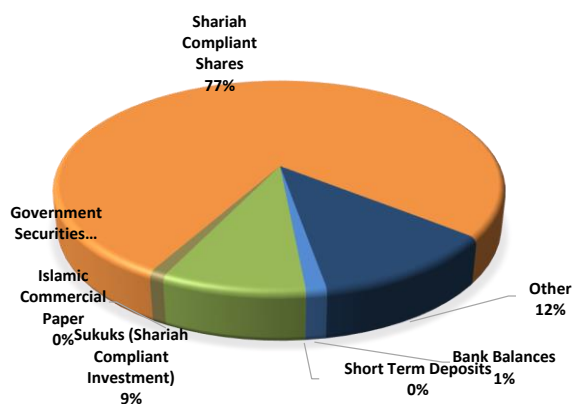
FUND MANAGER'S COMMENTS

During the month of July 2021 Aggressive Fund's unit price Increased by 0.4062 (0.21%), net of investment management fee.



ASSET ALLOCATION

Assets	Jul-21	Jun-21
Bank Balances	1.2%	0.4%
Short Term Deposits	0.0%	1.7%
Sukuks (Shariah Compliant Investment)	8.7%	8.8%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	0.9%	1.0%
Shariah Compliant Shares	77.5%	72.7%
Other	11.5%	15.5%



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