

# SHARIAH COMPLIANT BALANCED FUND

June 30, 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 2367 million
NAV	PKR 234.7297
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)	0.4%
Calendar Year to Date (Absolute)	3.6%
1 Year	14.1%
3 Year (Absolute)	17.2%
5 Years (Absolute)	20.8%
Since Inception (Absolute)	134.7%
Since Inception (Annualized)	7.0%

All returns above are net of Investment management Charge

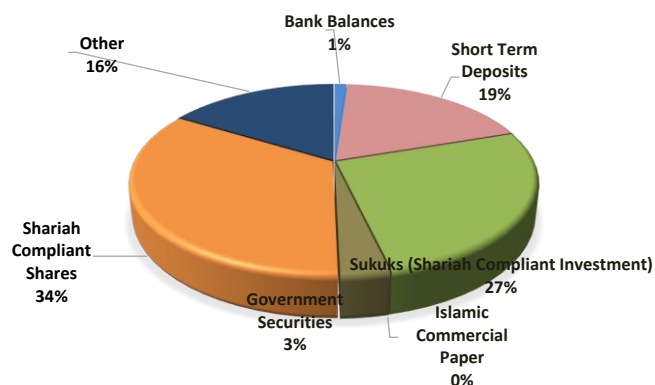
## FUND MANAGER'S COMMENTS

During the month of June 2021 Balanced Fund's unit price Increased by 0.9942 (0.43%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-21	May-21
Bank Balances	1.1%	11.1%
Short Term Deposits	18.7%	19.0%
Sukuks (Shariah Compliant Investment)	26.5%	26.9%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	3.3%	3.7%
Shariah Compliant Shares	34.1%	34.1%
Other	16.3%	5.3%



### 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

June 30, 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 984 million
NAV	PKR 251.4837
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

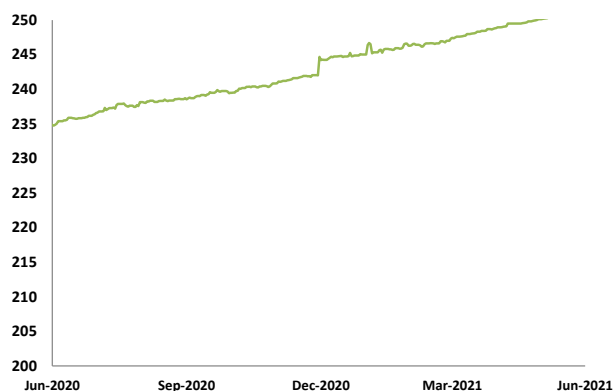
## FUND RETURNS

Period	Rate of Return
Month to Date (Annualized)	6.6%
Calendar Year to Date (Annualized)	6.0%
1 Year	7.1%
3 Year (Annualized)	7.4%
5 Years (Annualized)	6.3%
Since Inception (Absolute)	151.5%
Since Inception (Annualized)	7.6%

All returns above are net of Investment management Charge

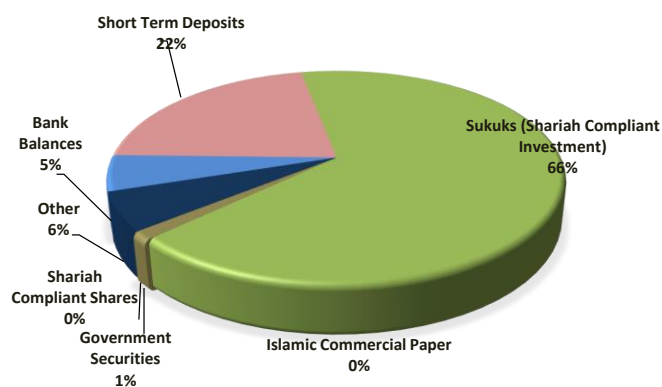
## FUND MANAGER'S COMMENTS

During the month of June 2021 Income Fund's unit price Increased by 1.3415 (0.54%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-21	May-21
Bank Balances	5.4%	2.5%
Short Term Deposits	21.6%	21.8%
Sukuks (Shariah Compliant Investment)	65.9%	69.1%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	1.3%	1.5%
Shariah Compliant Shares	0.0%	0.6%
Other	5.8%	4.5%



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# SHARIAH COMPLIANT AGGRESSIVE FUND

June 30, 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 1194 million
NAV	PKR 192.2224
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)	0.8%
Calendar Year to Date (Absolute)	7.2%
1 Year	29.9%
3 Year (Absolute)	5.0%
5 Years (Absolute)	2.8%
Since Inception (Absolute)	92.2%
Since Inception (Annualized)	6.6%

All returns above are net of Investment management Charge

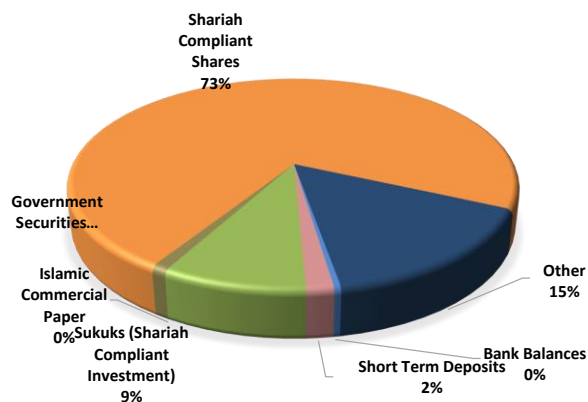
## FUND MANAGER'S COMMENTS

During the month of June 2021 Aggressive Fund's unit price Increased by 1.4431 (0.76%), net of investment management fee.



## ASSET ALLOCATION

Assets	Jun-21	May-21
Bank Balances	0.4%	6.1%
Short Term Deposits	1.7%	1.7%
Sukuks (Shariah Compliant Investment)	8.8%	8.9%
Islamic Commercial Paper	0.0%	0.0%
Government Securities	1.0%	1.1%
Shariah Compliant Shares	72.7%	74.8%
Other	15.5%	7.4%



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# TOP TEN HOLDINGS

June 30, 2021

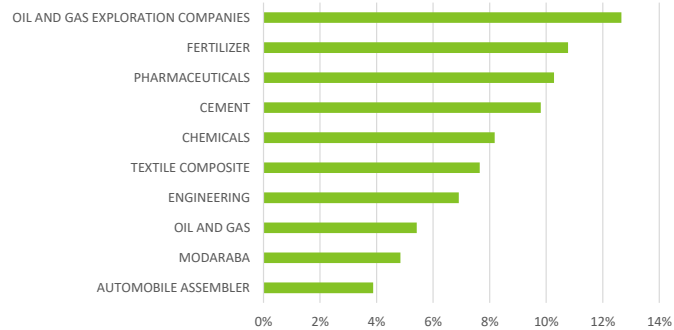


## BALANCED FUND

### TOP TEN HOLDINGS

ENGRO CORPORATION LIMITED
INTERNATIONAL STEEL LIMITED
SHELL PAKISTAN LIMITED
B.R.R.GUARDIAN MODARABA
PAKISTAN OXYGEN LIMITED
LUCKY CEMENT LIMITED
ENGRO FERTILIZER LIMITED
NISHAT MILLS LIMITED
OIL & GAS DEVELOPMENT CO.
HONDA ATLAS CARS PAKISTAN LTD

### SECTOR ALLOCATION



## AGGRESSIVE FUND

### TOP TEN HOLDINGS

ENGRO CORPORATION LIMITED
SHELL PAKISTAN LIMITED
PAKISTAN PETROLEUM LIMITED
LUCKY CEMENT LIMITED
OIL & GAS DEVELOPMENT CO.
INTERNATIONAL STEEL LIMITED
SAZGAR ENGINEERING WORKS LIMITED
MARI PETROLEUM LTD
B.R.R.GUARDIAN MODARABA
GLAXOSMITHKLINE CONSUMER HEALTHCARE

### SECTOR ALLOCATION

