



Alhamra Islamic Asset Allocation Fund

March 31, 2024

NAV - PKR 99.2206



General Information	
Fund Type	An Open End Scheme
Category	Shariah Compliant Islamic Asset Allocation Scheme
Asset Manager Rating	AM1 (AM One) by PACRA (06-Oct-23)
Stability Rating	Not Applicable
Risk Profile	High (Principal at high risk)
Launch Date	2-May-2006
Fund Manager	Syed Abid Ali
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. BDO Ebrahim & Co. Chartered Accountants
Management Fee	Up to 4.0% per annum of the average annual Net Assets of the scheme calculated on daily basis, with in allowed expense ratio (Actual rate of Management Fee:3.04%)
Front end Load *	Type A Units: Individual 2.95%
	Corporate Nil
	Type B Units: Nil
	Type C Units (Bachat Units) : Nil
	Type A Units — Nil
Back end Load*	Type B Units
	3.0% for first year after investment
	2.0% for second year after investment
	1.0% for third year after investment
	NIL for redemptions after completion of 3 years from investment
	Type C-Bachat Units
	Back end load for two years option:
	3% if redeemed before completion of one year (12 Months) from the date of initial investment.
	2% if redeemed after completion of one year (12 Months) but before two years (24 Months) from the date of initial investment.
	0% if redemption after completion of two years (24 Months) from the date of initial investment.
Min. Subscription	Back end load for three years option:
	3% if redeemed before completion of one and a half year(18 Months) from the date of initial investment.
	2% if redeemed after completion of one and a half year (18 Months) but before three years (36 Months) from the date of initial investment.
	0% if redemption after completion of three years (36 Months)from the date of initial investment.
	Forward
	Monday - Friday
	Mon-Thu (3:00 PM) Fri (4:00 PM)
	Mon-Thu (1:00 PM) Fri (12:00 PM)
	*Subject to government levies

Fund Facts / Technical Information		ALHAA
NAV per Unit (PKR)		99.2206
Net Assets (PKR M)		1,381
Sharpe Ratio		0.01
Beta		0.75
Correlation***		90.73%
Standard Deviation		0.83
MTD Total expense ratio with government levy (Annualized)		4.61%
MTD Total expense ratio without government levy (Annualized)		4.10%
YTD Total expense ratio with government levy** (Annualized)		4.79%
YTD Total expense ratio without government levy (Annualized)		4.23%
*prospective earnings		0.56%

** This includes 0.56% representing government levy Sindh Worker's Welfare Fund and SECP fee.

***as against benchmark

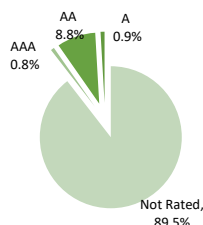
Selling and Marketing Expenses Charged to the Fund (PKR)		MTD	YTD
		640,188	2,728,797

Performance Information (%)	ALHAA	Benchmark
Year to Date Return	55.33%	56.33%
Month to Date Return	2.36%	3.13%
180 Days Return	43.92%	40.85%
365 Days Return	59.31%	59.56%
Since inception	470.71%	701.67%

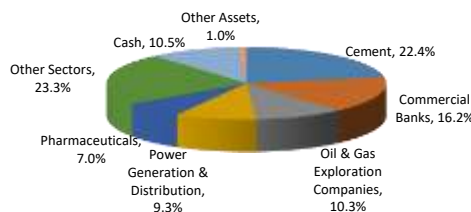
Returns are computed on the basis of NAV to NAV with dividends reinvested

	2019	2020	2021	2022	2023
Benchmark (%)	-19.93	0.68	35.56	-9.53	3.09
ALHAA (%)	-8.89	-0.76	24.41	-17.22	1.43

Asset Quality (%age of Total Assets)



Sector Allocation (%age of Total Assets)



MUFAP's Recommended Format.

DISPUTE RESOLUTION/ COMPLAINTS HANDLING:

Investors may lodge their complaints to our Investor Services Department through any of the following options where our dedicated staff is available 24/7 to provide assistance: Call at (+92-21) 11 11 (SAFE (47283)), Email at info@mcdfunds.com, Whatsapp us at +923004362224, Chat with us through our website www.mcbfunds.com or Submit through our Website <https://www.mcbfunds.com/helpdesk/>. In case your complaint has not been properly redressed by us, you may lodge your complaint with SECP at the link <https://sdms.secp.gov.pk/>. However, please note that SECP will entertain only those complaints which were at first directly requested to be redressed by the Company and the Company has failed to redress the same. Further, the complaints that are not relevant to SECP's regulatory domain/competence shall not be entertained by the SECP.

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