MCB-ARIF HABIB
Savings and Investments Limited

AM1
Highest Asset Manager Rating by PACRA

Fulfil your short to medium term
Financial Goals The Islamic Way

Alhamra Islamic Income Fund

An open-ended Shariah Compliant Islamic Income Scheme
Risk Profile: Medium (Principal at Medium risk)

ALHAMRA الحمرا
BACHAT **SHARIAT** KE MUTABIQ

(+9221) 11 11 ISAVE (47283) | 0300-4362224 | www.mcbah.com, www.alhamrafunds.com

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.

iSAVE
Savings Asaan. Life Asaan.

Download on the App Store
ANDROID APP ON Google play

About Alhamra Islamic Income Fund (ALHIIF):

- Alhamra Islamic Income Fund (ALHIIF) is an open-ended Shari'ah Compliant Islamic Income Scheme which invests your savings in income securities such as Sukuks, Shari'ah Compliant Government securities, Shariah Compliant Bank placements to generate quality halal returns
- ALHIIF maintains sufficient liquidity therefore it is ideal for investors who have medium risk appetite and are investing for short term to midterm investment needs

Shari'ah Supervisory Board

- Justice (Retd.) Muhammad Taqi Usmani
  Chairman Shari'ah Supervisory Board
- Dr. Muhammad Zubair Usmani
  Shari'ah Advisor
- Dr. Ejaz Ahmed Samadani
  Shari'ah Advisor
- Shari'ah Certificate is available on our website www.alhamrafunds & www.mcbah.com

Fund Performance

Returns	Since Inception
ALHIIF (CAGR)	7.80%*
Benchmark (%) (CAGR)	5.62%*
Average Annual Return (Geometric Mean)	7.52%*

* as of September 30, 2020

Stability Rating of ALHIIF is AA-(f) by PACRA

Benefits of Investing in ALHIIF:

- Investment in this scheme also entitles you to avail tax credit* and additionally enjoy attractive returns.
- Managed by experienced fund managers
- Competitive returns on investment
- Online service of Portfolio Management
- Strict compliance with guidelines issued by the Shari'ah Supervisory Board Chaired by Justice (Retd.) Mufti Muhammad Taqi Usmani

* subject to the condition mentioned in section 62 of the Income Tax Ordinance, 2001

Annualized Returns	2016	2017	2018	2019	2020	MTD*
Benchmark (%)	4.42	3.31	2.44	3.70	6.35	3.86
ALHIIF (%)	5.05	6.49	4.96	8.24	11.63	6.80

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

Disclaimer:
All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity, tax implications and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in mutual fund. The mutual fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and the Financial Statements of the mutual fund particularly the details of non-compliant investments, provision against SWWF liability and Risk Factors.