



Bachat ka Dusra Naam

Bachat Nama

Fund Manager's Report (August - 2015)



MCB-Arif Habib Savings and Investments Limited





Macro-Environment Review and Outlook

In consideration of lower commodity prices and fuel cost, Consumer Price Index stood at multi-year low level of 1.72 percent in August-2015, bringing the average CPI to 1.76 percent during the first two months of the current fiscal year. Lower oil prices will continue to contain inflationary pressures, but recent increase in gas prices could inch up inflationary pressures in the near-term.

As per latest available data, the country's current account deficit stood at \$159 million in July, 2015 as opposed to deficit of \$820 million during the corresponding month in the previous year. Improvement came on the back of lower import bill and GSF inflows, despite slowdown in exports and remittances remained close to the last year's level of around \$1664 million. Lower oil bill has eased down pressure on the import bill, while exports remained weak likely due to lower commodity prices, disruptive power supplies, weak competitiveness and a weak demand outlook in export destinations particularly Europe.

However, local currency showed volatility, with rupee depreciating by 2.28 percent during the month to Rs 104.1 against a dollar at the end of the month. The local currency took a knock on the back of relative weakening in emerging market and partially due to huge foreign selling in the emerging markets that erupted after China financial-crisis started spreading to other regional markets.

Improvements in macroeconomic indicators had led SBP to slash the policy rate by a cumulative 300 bps to 7 percent in FY15. However, the policy makers kept discount rate unchanged at 7 percent in the last monetary policy committee meeting held in July, but market is eyeing possibility of rate cut in the upcoming monetary policy meeting due at the end of September.

Equity Market Performance Review and Outlook

Battered by fragile global environment and volatile oil prices, the KSE-100 index fell by 2.8 percent during the August. Not to mention, index retreated after touching an all time high level of 36,471 points on 6th, August, 2015. The sluggish mood stemmed from heavy sell-off in the regional markets following steep currency devaluations across Asian markets.

The average turnover remained tepid at around 305 million shares, as opposed to the average volume of around 443.4 million shares during the previous month. Local investors stayed active in the market, while foreigners erred on the side of caution with total net outflow of around \$60 million.

Amid high volatility in the oil prices, Oil gas sector remained on the sidelines. While a combination of lower interest rates and foreign selling capped the performance of the banking sector. And growing apprehensions regarding further depreciation in the local currency kept investors away from the sectors which are dependent on imported inputs.

The market is expected to remain volatile given that global macro-economic environment is expected to remain fragile with market unclear about the timing of Fed interest rate hike. Moreover, glut in oil market in the face of slowdown in large economies across Far East Asia and Europe would continue to cast a shadow over global economic stability.

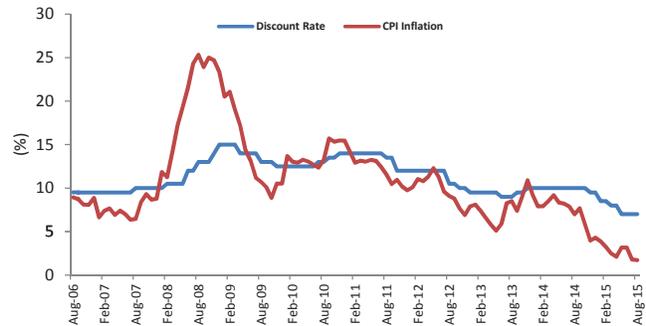
Money Market Performance Review and Outlook

Money Market remained highly volatile during August-2015. On Account of lower CPI and core inflation, the participation remained active in the longer tenure papers, causing strain on short-term liquidity. SBP intervened several times in the market and injected sizeable amount of liquidity through several OMO.

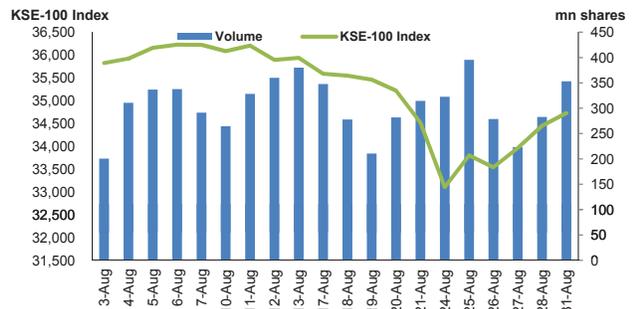
In the PIB auction held in August 2015, SBP accepted bids worth Rs 63.12 billion (face value) against participation of Rs 364.4 billion (face value). The auction target was Rs 50 billion where participation was majorly skewed towards the 3-Year and 5-Year tenure, attracting 60 percent and 33 percent, respectively, of the total participation, while 10-Year tenure managed to attract only 8 percent of total bids. SBP rejected all bids placed for 10-Year bond. The yields for 3-Year and 5-Year tenure came as 7.6004 percent and 8.5181 percent respectively, while for 10Y tenure yield stood at 9.4007 percent.

SBP accepted an amount of Rs 239.51 billion (face value) against participation of Rs 248.61 billion (face value) in the last T-bill auction held in July -15. The auction target was Rs 300 billion against maturity of Rs 263.13 billion. The participation was majorly skewed towards 12-month paper, attracting 82 percent of the total participation. The yield for 3- Month, 6-Month and 12-Month tenure stood at 6.9308 percent, 6.9513 percent and 6.9710 percent respectively.

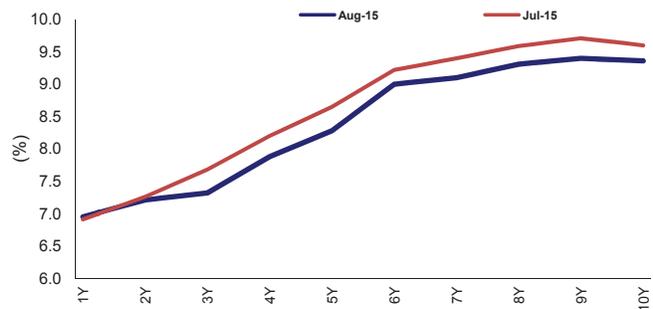
Discount Rate vs. CPI Inflation



KSE During August 2015



Yield Curve



MCB Islamic Income Fund

August 31, 2015

NAV - PKR 101.2456



General Information

Fund Type	An Open End Scheme	
Category	Shariah Compliant (Islamic) Income Scheme	
Asset Manager Rating	AM2+ (AM Two Plus) by PACRA (07-Apr-15)	
Stability Rating	AA-(f) by PACRA (19-Mar-15)	
Risk Profile	Low	
Launch Date	20-June-2011	
Fund Manager	Mohsin Pervaiz	
Trustee	Central Depository Company of Pakistan Limited	
Auditor	KPMG Taseer Hadi & Co., Chartered Accountants	
Management Fee	10% of Gross Earnings subject to minimum fee of 0.25% of average daily Net Assets	
Front end load*	Transaction less than or equal to Rs 15m	1.5%
	Transaction more than Rs15m	Nil
	For Corporate	Nil
Back end Load*	Class "B" Units:	0%
	Class "A" Units:	0%
	Class "B" Units:	1.5% on redemption in the 1st year from the date of investment. 1.0% on redemption in the 2nd year from the date of investment. 0.0% on redemption after completion of 2 years from the date of investment.
Min. Subscription	Growth Units	PKR 500
	Income Units	PKR 100,000
	Cash Dividend Units	PKR 500
Listing	Lahore Stock Exchange	
Benchmark	Average of the most recently published three-month profit rates of three Islamic Banks rated A and above.	
Pricing Mechanism	Forward	
Dealing Days	Monday - Friday	
Cut off Timing	Mon-Fri (9:00 AM to 4:30 PM)	
Leverage	Nil	

*Subject to government levies

Fund Facts / Technical Information

NAV per Unit (PKR)	101.2456
Net Assets (PKR M)	1,242
Weighted average time to maturity (days)	182
Sharpe Measure	0.16
Correlation	13.4%
Standard Deviation	0.04
Alpha	0.007%

Top Sukuk Holding (% of Total Assets)

Engro Fertilizers Limited (09-Jul-14)	9.2%
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Members of the Investment Committee

Yasir Qadri	Chief Executive Officer
Mohammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	VP - Investments
Manal Iqbal, CFA	Head of Research

MCBAH Shariah Advisory Board

Justice (Rtd.) Muhammad Taqi Usmani	Chairman
Dr. Muhammad Zubair Usmani	Member
Dr. Ejaz Ahmed Samdani	Member

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Investment Objective

To generate risk adjusted returns by investing in short, medium and long-term Shariah Compliant Fixed Income instruments.

Manager's Comment

During the month the fund generated an annualized return of 5.74% as against its benchmark return of 4.48%. The fund slightly decreased its exposure in GoP Ijara Sukuk from 47.3% last month to 46.6% at month end. Around 42.2% of the fund was kept as cash in bank deposits.

We believe that well-timed accumulation of GoP Ijara Sukuk should contribute towards healthy returns going forward, while the fund would remain cognizant of the changes in the macroeconomic environment in order to deploy assets efficiently in Shariah compliant instruments.

Provision against WWF liability

MCB-IIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 11.49 million, if the same were not made the NAV per unit of MCB-IIF would be higher by Rs. 0.9366 and YTD return would be higher by 0.93%. For details investors are advised to read Note 9 of the latest Financial Statements for the nine months ended March 31, 2015 of MCB-IIF.

Asset Allocation (%age of Total Assets)

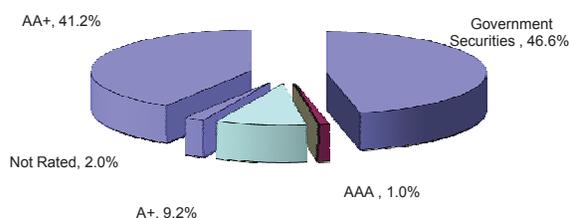
	Aug-15	Jul-15
Cash	42.2%	42.1%
GoP Ijara Sukuks	46.6%	47.3%
Others including receivables	2.0%	1.6%
Sukuk	9.2%	9.0%

Performance Information (%)

	MCB IIF	Benchmark
Year to Date Return (Annualized)	6.20	4.59
Month to Date Return (Annualized)	5.74	4.48
180 Days Return (Annualized)	6.62	5.45
365 Days Return (Annualized)	6.43	6.04
Since inception (CAGR)	8.45	6.31

Annualized	2011	2012	2013	2014	2015
Benchmark (%)	NA	6.60	6.30	6.09	6.29
MCB IIF(%)	NA	10.40	8.90	8.38	6.55

Asset Quality (%age of Total Assets)



MUFAP's Recommended Format.



General Information

Fund Type	An Open End Scheme
Category	Shariah Compliant Equity Scheme
Asset Manager Rating	AM2+ (AM Two Plus) by PACRA (07-Apr-15)
Stability Rating	Not Applicable
Risk Profile	Moderate to High
Launch Date	11-Sept-2004
Fund Manager	Mohsin Pervaiz
Trustee	Central Depository Company of Pakistan Limited
Auditor	Ernst&Young Ford Rhodes Sidat Hyder, Chartered Accountants
Management Fee	2.0% p.a.
Front end Load*	Transaction less than or equal to Rs.15m 2% Transaction more than Rs.15m Nil For Corporate Nil
Back-end load*	Nil
Min. Subscription	PKR 5,000
Listing	Karachi Stock Exchange
Benchmark	KMI-30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut off Timing	Mon-Fri (9:00 AM to 4:30PM)
Leverage	Nil

*Subject to government levies

Investment Objective

The objective of the Fund is to provide investors long term capital appreciation from its investment in Shariah Compliant Equity Securities.

Manager's Comment

During the month, the fund posted return of -2.43% whereas its benchmark KMI30 index posted a return of -1.23%. Equity exposure was increased as the fund moved its allocation towards Shariah compliant stocks.

Provision against WWF liability

MCB-PISF has maintained provisions against Workers' Welfare Funds' liability to the tune of Rs.15.77 million, if the same were not made the NAV per unit of MCB-PISF would be higher by Rs. 0.2108 and YTD return would be higher by 2.05%. For details investors are advised to read Note 6 of the latest Financial Statements for the nine months ended March 31, 2015 of MCB-PISF.

Fund Facts / Technical Information	MCB-PISF	KMI-30
NAV per Unit (PKR)	10.05	
Net Assets (PKR M)	752	
Price to Earning (x)*	9.8	11.6
Dividend Yield (%)	4.5	5.3
No. of Holdings	35	30
Weighted Avg. Market Cap. (PKR Bn)	73	117
Sharpe Measure	0.03	0.05
Beta	0.72	1.00
Correlation	89.31%	
Max draw up	427.2%	485.0%
Max draw down	-60.1%	-14.7%
Standard Deviation	1.11	1.01
Alpha	0.02%	
*prospective earnings		

Performance Information (%)	MCB-PISF Benchmark				
Year to Date Return	-2.14				0.98
Month to Date Return	-2.43				-1.23
180 Days Return	2.15				8.15
365 Days Return	16.89				24.39
Since inception	375.90				461.22
	2011	2012	2013	2014	2015
Benchmark (%)	28.5	10.40	52.20	41.16	16.01
MCB-PISF(%)	19.1	14.90	32.30	31.38	19.20

Members of the Investment Committee

Yasir Qadri	Chief Executive Officer
Mohammad Asim CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	VP - Investments
Manal Iqbal, CFA	Head of Research

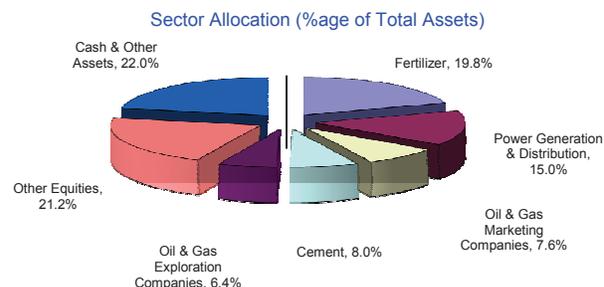
Asset Allocation (%age of Total Assets)	Aug-15	Jul-15
Stock / Equities	78.0%	73.2%
Cash	20.6%	26.2%
Others including receivables	1.4%	0.6%

Top 10 Equity Holdings (%age of Total Assets)

Hub Power Company Limited	5.9%
Fauji Fertilizer Company Limited	5.7%
Packages Limited	5.1%
Engro Fertilizers Limited	4.7%
K-Electric Limited	4.4%
Fauji Fertilizer Bin Qasim Limited	3.9%
Pakistan Petroleum Limited	3.7%
Engro Foods Limited	3.6%
Lucky Cement Limited	2.8%
Pakistan State Oil Company Limited	2.8%

MCBAH Shariah Advisory Board

Justice (Rtd.) Muhammad Taqi Usmani	Chairman
Dr. Muhammad Zubair Usmani	Member
Dr. Ejaz Ahmed Samdani	Member



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Pakistan International Element Islamic Asset Allocation Fund

August 31, 2015

NAV - PKR 59.99



General Information

Fund Type	An Open End Scheme		
Category	Shariah Compliant Islamic Asset Allocation Scheme		
Asset Manager Rating	AM2+ (AM Two Plus) by PACRA (07-Apr-15)		
Stability Rating	Not Applicable		
Risk Profile	Moderate to High		
Launch Date	2-May-2006		
Fund Manager	Manal Iqbal, CFA		
Trustee	Central Depository Company of Pakistan Limited		
Auditor	Ernst & young Ford Rhodes Sidat Hyder & Co., Chartered Accountants		
Management Fee	Type A & B: 2%	Type C & D: 1.33%	
Front end Load *	Type A: Transaction less than or equal to Rs 15m	2%	
	Transaction more than Rs 15m	Nil	
	For corporate	Nil	
	Type B, C & D: None		
Back end Load*	Type A: None		
	Type B, C & D: Yr 1:3%, Yr 2:2%, Yr 3:1%		
Min. Subscription	A & B	PKR 5,000	
	C & D	PKR 10,000,000	
Listing	Karachi Stock Exchange, Lahore Stock Exchange, Islamabad Stock Exchange.		
Benchmark	70% KMI-30 Index + 30% DJIM-World Index		
Pricing Mechanism	Forward		
Dealing Days	Monday - Friday		
Cut off Timing	Mon-Fri (9:00 AM to 4:30 PM)		
Leverage	Nil		

*Subject to government levies

Investment Objective

The objective of the fund is to provide medium to long term capital appreciation through investing in Shariah compliant investments in Pakistan and Internationally

Manager's Comment

The fund posted a return of -3.02% as against its benchmark return of -1.62% during the month. Exposure in equities was marginally increased to 69.9% as compared to 67.3% in the previous month.

Provision against WWF liability

PIEIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 9.73 million, if the same were not made the NAV per unit of PIEIF would be higher by Rs. 0.6729 and YTD return would be higher by 1.10%. For details investors are advised to read Note 9 of the latest Financial Statements for the nine months ended March 31, 2015 of PIEIF.

Fund Facts / Technical Information

	PIEIF	KMI-30
NAV per Unit (PKR)	59.99	
Net Assets (PKR M)	867	
Price to Earning (x)	10.57	11.57
Dividend Yield (%)	4.3%	5.3%
No. of Holdings - Equity	29	30*
Wt. Avg Mkt Cap (PKR Bn)	50.90	117.41
Sharpe Measure	0.04	0.05
Beta	0.65	1.00
Correlation	81.7%	
Max draw up	331.4%	615.0%
Max draw Down	-28.9%	-39.6%
Standard Deviation	0.77	0.97
Alpha	0.01%	

*prospective earnings

Performance Information (%)

	PIEIF	Benchmark
Year to Date Return	-1.54	0.39
Month to Date Return	-3.02	-1.62
180 Days Return	3.92	6.17
365 Days Return	36.77	19.68
Since inception	197.33	309.42

MCBAH Shariah Advisory Board

Justice (Rtd.) Muhammad Taqi Usmani	Chairman
Dr. Muhammad Zubair Usmani	Member
Dr. Ejaz Ahmed Samdani	Member

Asset Allocation (%age of Total Assets)

	Aug-15	Jul-15
Cash	29.6%	31.6%
Stock /Equities	69.9%	67.3%
Sukuk	0.0%	0.0%
Others including receivables	0.5%	1.1%

Top 10 Holdings (%age of Total Assets)

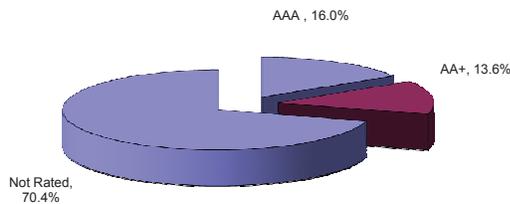
Company Name	Equity	%
Packages Limited	Equity	5.1%
Engro Fertilizers Limited	Equity	4.9%
Fauji Fertilizer Company Limited	Equity	4.5%
Tariq Glass Industries Limited	Equity	4.2%
Pakistan Petroleum Limited	Equity	4.2%
Indus Motor Company Limited	Equity	3.6%
Pak Elektron Limited	Equity	3.6%
Millat Tractors Limited	Equity	3.3%
Ghani Glass Limited	Equity	3.2%
Lalpir Power Limited	Equity	2.9%

Members of the Investment Committee

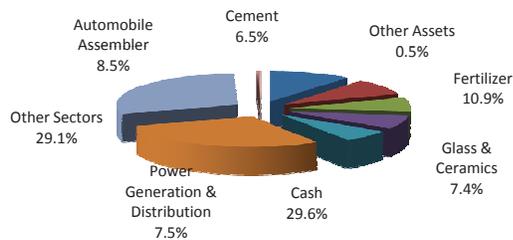
Yasir Qadri	Chief Executive Officer
Muhammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	VP - Investments
Manal Iqbal, CFA	Head of Research

	2011	2012	2013	2014	2015
Benchmark (%)	40.60	11.00	46.60	28.51	17.47
PIEIF (%)	15.10	15.70	28.40	18.89	35.59

Asset Quality - Inclusive of equity portfolio (%age of Total Assets)



Sector Allocation (%age of Total Assets)



MUFAP's Recommended Format.

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Pakistan Islamic Pension Fund

August 31, 2015



General Information

Fund Type	An Open End Scheme
Category	Islamic Voluntary Pension Scheme
Asset Manager Rating	AM2+ (AM Two Plus) by PACRA (07-Apr-15)
Stability Rating	Not Applicable
Launch Date	15-Nov-07
Fund Manager	Manal Iqbal, CFA
Trustee	Central Depository Company of Pakistan Limited
Auditor	Ernst & Young Ford Rhodes Sidat Hyder & Co., Chartered Accountants
Management Fee	1.5% p.a.
Front / Back end Load*	3% / 0%
Min. Subscription	PKR 1,000
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut off Timing	Mon-Fri (9:00AM to 5:00 PM)

Leverage Nil

*Subject to government levies

Investment Objective

The investment objective of the fund is to seek steady returns with a moderate risk for investors by investing in a portfolio of equity, short medium term debt and money market instruments

Manager's Comment

Equity sub-fund generated return of -1.12% during the month against KSE-100 index return of -2.8%. Many changes in sector and company allocations were made in response to prudently incorporate the changing local and global dynamics. Allocations in Oil & Gas Marketing, Cement and Oil & Gas Exploration sector were decreased marginally. Exposure in Fertilizer and Paper & Board sector was increased.

Debt sub-fund generated an annualized return of 4.79% during the month. The fund has marginally decreased exposure in GoP Ijarah Sukuk to 96.0%.

Money Market sub-fund generated an annualized return of 4.50% during the month. The fund has marginally decreased its exposure in GoP Ijarah Sukuk from 97.0% to 96.5%.

Provision against WWF liability

PIPF-EQ has not made provisions amounting to Rs 0.70 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-EQ would be lower by Rs 1.0744 and YTD return would be lower by 0.28%. For details investors are advised to read Note 9 of the latest Financial Statements for the nine months ended March 31, 2015 of PIPF.

PIPF-DT has not made provisions amounting to Rs 0.35 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-DT would be lower by Rs 0.4557 and YTD return would be lower by 0.26%. For details investors are advised to read Note 9 of the latest Financial Statements for the nine months ended March 31, 2015 of PIPF.

PIPF-MM has not made provisions amounting to Rs 0.24 million against Workers' Welfare Fund liability, if the same were made the NAV per unit of PIPF-MM would be lower by Rs 0.6093 and YTD return would be lower by 0.37%. For details investors are advised to read Note 9 of the latest Financial Statements for the nine months ended March 31, 2015 of PIPF.

Top 10 Equity Holdings (%age of Total Assets)

Packages Limited	6.8%
Pakistan Petroleum Limited	6.3%
Pakistan State Oil Company Limited	6.0%
Hub Power Company Limited	4.3%
Shifa International Hospitals	4.1%
Fauji Fertilizer Company Limited	4.1%
Pakistan Oil Fields Limited	4.1%
ICI Pakistan Limited	4.0%
Kot Addu Power Company Limited	3.8%
Pak Elektron Limited	3.8%

PIPF -Money Market (%age of Total Assets)

	Aug-15	Jul-15
Cash	1.0%	1.1%
GoP Ijarah Sukuk	96.5%	97.0%
Others including receivables	2.5%	1.9%

PIPF-Debt (%age of Total Assets)

	Aug-15	Jul-15
Cash	1.5%	1.5%
GoP Ijarah Sukuk	96.0%	96.7%
Sukuk	0.0%	0.0%
Others including receivables	2.5%	1.8%

Performance Information & Net Assets

	PIPF-EQ*	PIPF-DT**	PIPF-MM**		
Year to Date Return (%)	0.41	6.51	5.35		
Month to Date Return (%)	-1.12	4.79	4.50		
Since inception (%)	282.98	10.18	8.30		
Net Assets (PKR M)	248.79	139.03	66.15		
NAV (Rs. Per unit)	383.75	180.13	165.31		
	2011	2012	2013	2014	2015
PIPF - EQ*	21.30	24.70	41.80	42.10	39.53
PIPF - DT**	8.80	8.40	6.80	8.22	4.76
PIPF - MM**	6.90	8.30	7.70	6.86	4.80
* Total Return					
** Annualized return					

PIPF-Equity (%age of Total Assets)

	Aug-15	Jul-15
Fertilizer	14.8%	12.8%
Oil & Gas Exploration Companies	10.5%	12.0%
Cement	8.4%	11.4%
Oil & Gas Marketing Companies	8.3%	9.2%
Paper & Board	9.7%	9.1%
Other equity sectors	46.1%	40.8%
Cash	1.1%	3.5%
Others including receivables	1.1%	1.2%
Preference Shares	0.0%	0.0%

MCBAH Shariah Advisory Board

Justice (Rtd.) Muhammad Taqi Usmani	Chairman
Dr. Muhammad Zubair Usmani	Member
Dr. Ejaz Ahmed Samdani	Member

Note: PIPF-EQ received Unlisted Redeemable Preference Shares amounting to Rs. 0.0351 million on the shares of Mari Petroleum Company Limited. Unlisted Redeemable Preference Shares is the non-compliant security for PIPF-EQ in accordance with the requirements of SECP's Circular No. 36 of 2009. Fund Manager is monitoring the situation, it will be disposed of on priority basis.

Members of the Investment Committee

Yasir Qadri	Chief Executive Officer
Muhammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	VP - Investments
Manal Iqbal, CFA	Head of Research

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MCB-Arif Habib Savings and Investments Limited

HEAD OFFICE – KARACHI

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LAHORE

CORPORATE SALES & ADVISORY

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RETAIL SALES

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(SAVP, Regional Manager Retail Sales-Central)

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RAWALPINDI

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(Marketing Advisor)

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