



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23FAD/KS/9734  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Islamic Asset Allocation Fund**, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m. approved the financial results of Alhamra Islamic Asset Allocation Fund for the year ended June 30, 2022 as follows:

## INCOME

Capital (loss) / gain on sale of investments - net  
Dividend income  
Income from Sukuk Certificates  
Markup on bank deposits  
Unrealised (diminution) / appreciation on remeasurement of investments  
classified as financial assets at fair value through profit or loss - net

## Total income

## EXPENSES

Remuneration of MCB-Arif Habib Savings & Investments Limited - Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Allocated expenses  
Selling and marketing expenses  
Remuneration of Central Depository Company of Pakistan Limited - Trustee  
Sindh Sales Tax on remuneration of the Trustee  
Annual fee to the Securities and Exchange Commission of Pakistan  
Auditors' remuneration  
Brokerage, settlement and bank charges  
Fees and subscription  
Legal and professional charges  
Shariah advisory fee  
Printing and related costs  
Donation / charity  
**Total expenses**

## Net (loss) / income from operating activities

Reversal of provision / (provision) for Sindh Worker's Welfare Fund (SWWF)

## Net (loss) / income for the year before taxation

Taxation

## Net (loss) / income for the year after taxation

Other comprehensive income

## Total comprehensive income for the year

## Allocation of net income:

Net income after taxation  
Income already paid on units redeemed

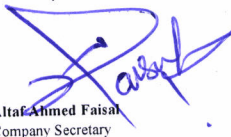
## Accounting income available for distribution:

- Relating to capital gains
- Excluding capital gains

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

  
Altaf Ahmed Faisal  
Company Secretary

For the year ended  
June 30, June 30,  
2022 2021  
----- (Rupees in '000) -----

(227,460)	399,750
90,966	80,854
-	4,170
32,926	23,286
(203,164)	143,001
(306,732)	651,061

70,762	61,161
9,199	7,951
2,144	2,442
-	19,428
3,144	3,442
409	447
429	488
501	612
10,049	13,271
27	27
150	137
720	744
41	41
2,940	2,916
(100,515)	(113,107)
(407,247)	537,954
18,922	(10,759)
(388,325)	527,195
-	-
(388,325)	527,195
-	-
(388,325)	527,195
-	527,195
-	(175,125)
-	352,070
-	352,070

**MCB-Arif Habib Savings and Investments Limited**

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

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

URL: www.mcbah.com, Email: info@mcbah.com



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9736  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Islamic Stock Fund**, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Stock Fund for the year ended June 30, 2022 as follows:

## INCOME

Markup on balances with banks  
Dividend income  
Realized (loss) / gain on sale of investments - net  
Unrealised (loss) / gain on revaluation of investments  
classified as 'at fair value through profit or loss' - net  
**Total (loss) / income**

## EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Trustee  
Sindh Sales Tax on remuneration of Trustee  
Annual fee of Securities and Exchange Commission of Pakistan  
Allocated expenses  
Selling and marketing expenses  
Auditors' remuneration  
Securities transaction cost  
Settlement and bank charges  
Legal and professional charges  
Shariah advisory fee  
Printing and related charges  
Donation / charity  
Fees and subscriptions  
**Total operating expenses**

**Net (loss) / Income from operating activities**

Reversal / (provision) for Sindh Workers' Welfare Fund

**Net (loss) / income for the year before taxation**

Taxation

**Net (loss) / income for the year**

Other comprehensive income

**Total comprehensive income for the year**

**Allocation of net income for the year after taxation**

Net income for the year after taxation  
Income already paid on units redeemed

**Accounting income available for distribution:**

- Relating to capital gains
- Relating to other than capital gains

For the year ended	
June 30, 2022	June 30, 2021
----- (Rupees in '000) -----	
13,908	7,194
153,643	132,982
(287,123)	627,290
(421,444)	241,366
(541,014)	1,008,832
63,835	69,051
8,298	8,977
4,192	4,445
545	578
638	691
3,192	3,453
41,492	44,882
388	422
14,171	20,275
1,461	1,506
152	137
720	744
38	42
4,808	4,775
27	39
143,957	160,017
(684,971)	848,815
27,763	(16,976)
(657,208)	831,839
-	-
(657,208)	831,839
(657,208)	831,839
-	831,839
-	(282,238)
-	549,601
-	549,601
-	549,601
-	549,601

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

Altat Ahmed Faisal  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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

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# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9735  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Income Fund, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Income Fund for the year ended June 30, 2022 as follows:

**INCOME**

Profit / Return on Investments  
Loss on sale of investments - net  
Markup on deposits with bank  
Profit on Bai Muajjal  
Unrealised (loss) / gain in fair value of investments  
classified as 'at fair value through profit or loss' - net  
Other income  
**Total income**

For the year ended	
June 30, 2022	June 30, 2021
----- (Rupees in '000) -----	
387,955	255,988
(25,658)	(11,150)
308,988	220,934
15,532	-
(2,241)	14,747
628	46
<b>685,204</b>	<b>480,565</b>

**EXPENSES**

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company  
Sindh Sales Tax on remuneration of Management Company  
Allocated expenses  
Marketing and selling expenses  
Remuneration of Central Depository Company of Pakistan Limited - Trustee  
Sindh Sales Tax on remuneration of the Trustee  
Annual fees of Securities and Exchange Commission of Pakistan  
Auditors' remuneration  
Security and transaction cost  
Settlement and bank charges  
Legal and professional charges  
Shariah advisory fee  
Fees and subscription  
Printing and related costs  
**Total operating expenses**

34,905	21,292
4,538	2,768
7,534	6,703
6,458	8,125
5,649	5,029
734	654
1,506	1,341
609	607
101	546
685	613
598	904
721	743
713	229
39	44
<b>64,790</b>	<b>49,598</b>

Reversal / (Provision) against Sindh Workers' Welfare Fund

24,787 (8,619)

**Net income for the year before taxation**

**645,201 422,348**

Taxation

- -

**Net income for the year after taxation**

**645,201 422,348**

Other comprehensive income

- -

**Total comprehensive income for the year**

**645,201 422,348**

**Allocation of net income for the year**

Net income for the year after taxation  
Income already paid on units redeemed

645,201 422,348  
(445,242) (284,031)  
**199,959 138,317**

**Accounting income available for distribution:**

- Relating to capital gains
- Excluding capital gains

- 909  
**199,959 137,408**  
**199,959 138,317**

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

Altaf Ahmed Faisal  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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

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# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9801  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Wada Plan-I, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Wada Plan-I for the year ended June 30, 2022 as follows:

## INCOME

Profit on bank deposits

**Total income**

**For the year ended  
June 30,  
2022  
----- (Rupees) -----**

	565,272
<b>Total income</b>	<b>565,272</b>

## EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments

Limited - Management Company

Sales tax on remuneration of the Management Company

Remuneration of Central Depository Company Of Pakistan Limited

Sales tax on remuneration of the Trustee

Annual fee to Securities and Exchange Commission of Pakistan

Brokerage, settlement and bank charges

**Total expenses**

	31,655
	4,115
	1,353
	176
	361
	4,675
<b>Total expenses</b>	<b>42,335</b>

**Net income for the year from operating activities**

**522,937**

**Net income for the year before taxation**

**522,937**

Taxation

-

**Net income for the year after taxation**

**522,937**

Other comprehensive income

-

**Total comprehensive income for the year**

**522,937**

**Allocation of net income for the year**

Net income for the year after taxation

522,937

Income already paid on units redeemed

-

**522,937**

**Accounting income available for distribution:**

- Relating to capital gains

- Excluding capital gains

	-
	522,937
<b>Total</b>	<b>522,937</b>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

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Yours truly,

**Altaf Ahmed Faisal**  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9830  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Daily Dividend Fund**, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Daily Dividend Fund for the year ended June 30, 2022 as follows:

**INCOME**

Mark-up on:  
- Balances with banks  
- Investments

**Total income**

**EXPENSES**

Remuneration of the management company  
Sindh sales tax on remuneration of the management company  
Back office operation expense  
Marketing and selling expense  
Brokerage expense on money market transaction  
**Total expenses**

**Net income for the year from operations**

Reversal / (Provision) for Sindh Workers' Welfare  
Fund (SWWF)

**Net income for the year before taxation**

Taxation

**Net income for the year after taxation**

Other comprehensive income for the year

**Total comprehensive income for the year**

**Allocation of net income for the year:**

Net income for the year  
Income paid on units redeemed

**Accounting income available for distribution:**


- Relating to capital gains  
- Excluding capital gains

For the year ended	
June 30, 2022	June 30, 2021
----- (Rupees in '000) -----	
331,119	111,174
27,104	40,780
<b>358,223</b>	<b>151,954</b>
12,810	5,592
1,665	727
503	985
682	2,586
4	16
<b>15,664</b>	<b>9,906</b>
342,559	142,048
7,516	(2,841)
<b>350,074</b>	<b>139,207</b>
-	-
<b>350,074</b>	<b>139,207</b>
-	-
<b>350,074</b>	<b>139,207</b>
350,074	139,207
-	-
<b>350,074</b>	<b>139,207</b>
-	-
<b>350,074</b>	<b>139,207</b>
<b>350,074</b>	<b>139,207</b>

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

  
**Altaf Ahmed Faisal**  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9850  
August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of **Alhamra Islamic Money Market Fund**, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Money Market Fund for the year ended June 30, 2022 as follows:

## INCOME

Return on investments  
(Loss) on sale of investments classified as 'at  
fair value through profit or loss' - net  
Markup on bank balances  
Other income  
**Total income**

For the year ended	
June 30, 2022	June 30, 2021
----- (Rupees in '000) -----	
333,416	109,399
(70)	(1,922)
973,667	309,251
1,307,013	416,815

## EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Allocated expenses  
Selling and marketing expenses  
Remuneration of the Trustee  
Sindh Sales Tax on remuneration of the Trustee  
Annual fee of Securities and Exchange Commission of Pakistan  
Auditors' remuneration  
Amortization of preliminary expenses and formation costs  
Charity expense  
Legal and professional charges  
Settlement and bank charges  
Shahriah fee  
Fees and subscriptions  
Printing and related costs

21,851	3,523
2,839	458
176	21
4,444	165
8,122	2,538
1,056	330
2,700	317
571	88
-	20
760	277
546	62
1,642	591
698	216
296	38
53	18
45,754	8,662

**Total operating expenses**

**Net Income for the year from operations**

Reversal / (Provision) against Sindh Workers' Welfare Fund

**Net income for the year before taxation**

Taxation

**Net income for the year**

Other comprehensive income for the year

**Total comprehensive income for the year**

**Allocation of net income for the period after taxation**

Net income for the year

Income already paid on units redeemed

1,261,260	408,153
10,909	(8,163)
1,272,168	399,990
-	-
1,272,168	399,990
-	-
1,272,168	399,990
1,272,168	399,990
-	(5,309)
1,272,168	394,681

**Accounting income available for distribution:**

- Relating to capital gains
- Excluding capital gains

-	-
1,272,168	394,681
1,272,168	394,681

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

  
Altaf Ahmed Faisal  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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

UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH)

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# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 3

2022-23/FAD/KS/9800

August 16, 2022

The General Manager  
Pakistan Stock Exchange Limited,  
Stock Exchange Building,  
Stock Exchange Road,  
Karachi.

**Subject:**

**Financial results for the Year ended June 30, 2022**

Dear Sir,

We have to inform you that the Board of Directors of MCB-Arif Habib Savings & Investments Limited, the management company of Alhamra Islamic Active Allocation Fund, in their meeting held at Head Office, Karachi on Monday, August 15, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Active Allocation Fund for the Year ended June 30, 2022 as follows:

	June 30, 2022				June 30, 2021			
	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Alhamra Smart Portfolio	Total	Alhamra Islamic Active Allocation Plan - I	Alhamra Islamic Active Allocation Plan - II	Alhamra Smart Portfolio	Total
	(Rupees in '000)							
<b>INCOME</b>								
Income from bank balances	-	-	629	629	337	418	30	784
Dividend income	-	-	-	-	-	-	235	235
Gain on sale of investments - net	-	-	5,088	5,088	10,750	11,470	-	22,220
Net unrealised (loss) / gain on re-measurement of investments at fair value through profit or loss	-	-	(2,999)	(2,999)	-	-	(357)	(357)
Other income	-	-	-	-	-	-	-	-
<b>Total income / (loss)</b>	-	-	2,718	2,718	11,087	11,888	(92)	22,882
<b>EXPENSES</b>								
Remuneration of the Management Company	-	-	62	62	34	37	3	74
Sindh sales tax on remuneration of the Management Company	-	-	8	8	4	5	0	10
Remuneration of Digital Custodian Company Limited - Trustee	-	-	250	250	137	238	14	388
Sindh sales tax on remuneration of the Trustee	-	-	32	32	18	31	2	50
Annual fee to Securities and Exchange Commission of Pakistan	-	-	34	34	30	29	1	60
Allocated expenses	-	-	171	171	148	143	7	298
Auditors' remuneration	-	-	527	527	62	347	17	426
Amortisation of preliminary expenses and floatation costs	-	-	-	-	-	-	-	-
Printing charges	-	-	72	72	3	53	2	59
Settlement and bank charges	-	-	12	12	4	3	-	7
Listing fee	-	-	-	-	16	12	-	27
Legal and professional charges	-	-	179	179	18	116	3	136
Provision for Sindh Workers' Welfare Fund	-	-	-	-	212	217	-	430
<b>Total expenses</b>	-	-	1,347	1,347	686	1,231	49	1,965
<b>Net income / (loss) for the year before taxation</b>	-	-	1,371	1,371	10,400	10,657	(141)	20,917
Taxation	-	-	-	-	-	-	-	-
<b>Net income / (loss) for the year</b>	-	-	1,371	1,371	10,400	10,657	(141)	20,917
<b>Allocation of net income for the year</b>								
Net income for the year after taxation	-	-	1,371	1,371	10,400	10,657	-	21,057
Income already paid on units redeemed	-	-	(105)	(105)	(4,373)	(2,851)	-	(7,224)
	-	-	1,266	1,266	6,027	7,806	-	13,833
<b>Accounting income available for distribution</b>								
- Relating to capital gains	-	-	1,266	1,266	6,027	7,806	-	13,833
- Excluding capital gains	-	-	-	-	-	-	-	-
	-	-	1,266	1,266	6,027	7,806	-	13,833

Earnings per unit (EPU) is not disclosed as the management is of the opinion that calculation of weighted average number of units is impracticable.

We will be sending you the requisite number of copies of printed accounts for distribution amongst the members of exchange.

Yours truly,

Altam Ahmed Faisal  
Company Secretary

**MCB-Arif Habib Savings and Investments Limited**

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

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