



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10195  
October 24, 2022

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

**Subject:**

**Financial results for the period ended September 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 **MCB Pakistan Opportunity Fund** in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of MCB Pakistan Opportunity Fund for the period ended September 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**

(Un-Audited)

September 30, 2022

**MCB Pakistan Dividend  
Yield Plan**

----- (Rupees) -----

	1,096,870
	3,708,683
	578,609
	(6,167,277)
	(783,116)

## EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Central Depository Company of  
Pakistan Limited - Trustees  
Sindh Sales tax on remuneration of Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Auditors' remuneration  
Legal and professional charges  
Printing Charges  
Bank Charges  
Fees and Subscriptions  
Brokerage and Settlement Charges  
**Total operating expenses**

	283,408
	36,843
	56,681
	7,369
	5,668
	157,609
	95,370
	25,208
	11,977
	119,722
	261,040
	1,060,895

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

(1,844,011)

Taxation

(1,844,011)

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

-

Other comprehensive income

(1,844,011)

**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

-

-

Earnings per unit (EPU) is not disclosed as the management is of the opinion the 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,

Altair Ahmed Faizal  
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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/K5/10232

October 24, 2022

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

**Subject:** Financial results for the quarter ended September 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 MCB Pakistan Fixed Return Fund, in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m. approved the financial results of MCB Pakistan Fixed Return Fund for the quarter ended September 30, 2022 as follows:

------(Un-Audited)-----

## INCOME

Gain / (loss) on sale of investments - net  
Net unrealised gain / (loss) on re-measurement of  
investments at fair value through profit or loss  
Income on Government securities  
Profit on bank balances  
Other income  
**Total income / (expenses)**

## 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 the Trustee  
Annual fee to Securities and Exchange Commission  
of Pakistan (SECP)  
Selling and Marketing Expenses  
Brokerage, Bank Charges and others

**Total expenses**

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

Taxation

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

Other comprehensive income for the period

**Total comprehensive income / (loss) for the period**

Allocation of net income for the period:

Net income / (loss) for the period  
Income already paid on units redeemed

Accounting income available for distribution:


- Relating to capital gains  
- Excluding capital gains

For the period from July 1, 2022 to July 31, 2022	For the period from August 06, 2022 to September 30, 2022	For the period from September 27, 2022 to September 30, 2022
MCB PAKISTAN FIXED RETURN PLAN I	MCB PAKISTAN FIXED RETURN PLAN III	MCB PAKISTAN FIXED RETURN PLAN IV
----- (Rupees) -----		
-	-	-
-	27,065	1,010,950
-	888,810	1,533,193
3,355,289	2,127,920	836,033
<b>3,355,289</b>	<b>3,043,796</b>	<b>3,380,176</b>
408,298	213,998	110,089
50,125	27,820	14,312
14,437	14,274	11,275
1,877	1,856	1,466
3,849	3,806	3,007
-	-	7,516
7,436	2,604	5,393
<b>486,022</b>	<b>264,358</b>	<b>153,058</b>
<b>2,869,267</b>	<b>2,779,437</b>	<b>3,227,118</b>
-	-	-
<b>2,869,267</b>	<b>2,779,437</b>	<b>3,227,118</b>
-	-	-
<b>2,869,267</b>	<b>2,779,437</b>	<b>3,227,118</b>
2,869,267	2,779,437	3,227,118
(822)	-	-
<b>2,868,445</b>	<b>2,779,437</b>	<b>3,227,118</b>
-	27,065	1,010,950
2,868,445	2,752,372	2,216,168
<b>2,868,445</b>	<b>2,779,437</b>	<b>3,227,118</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.

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

Yours truly,

  
**Altaf Ahmad 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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10247  
October 24, 2022

Form 7

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

**Subject:**

**Financial results for the quarter ended September 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 MCB Pakistan Stock Market Fund, in their meeting held at Head Office, on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of MCB Pakistan Stock Market Fund for the quarter ended September 30, 2022 as follows:

	(Un-Audited)	
	September 30, 2022	September 30, 2021
	(Rupees in '000)	
<b>INCOME</b>		
Gain / (Loss) on sale of investments - net	84,783	(25,206)
Dividend income	170,028	175,818
Income from Government securities	-	-
Profit on balances with banks	13,806	8,201
Unrealised (diminution) on re-measurement of investments classified as at fair value through profit or loss - net	(175,814)	(813,834)
Other income	79	31
<b>Total income</b>	<b>92,882</b>	<b>(654,990)</b>
<b>EXPENSES</b>		
Remuneration of the Management Company	44,965	62,880
Sindh Sales Tax on remuneration of the Management Company	5,845	8,174
Remuneration of the Trustee	2,500	3,396
Sindh Sales Tax on remuneration of the Trustee	325	441
Annual fee of the Securities and Exchange Commission of Pakistan	450	629
Allocated expenses	2,248	3,144
Marketing And Selling expenses	29,227	40,872
Auditors' remuneration	275	267
Securities transaction cost	7,509	14,360
Settlement and bank charges	676	1,022
Legal and professional charges	67	435
Fees and subscriptions	7	7
Printing and related charges	31	25
<b>Total expenses</b>	<b>94,125</b>	<b>135,652</b>
Sindh Workers' Welfare Fund (SWWF)	-	120,605
<b>Net (loss) for the period before taxation</b>	<b>(1,243)</b>	<b>(670,037)</b>
Taxation	-	-
<b>Net (loss) for the period after taxation</b>	<b>(1,243)</b>	<b>(670,037)</b>
Other comprehensive loss for the period	-	-
<b>Total comprehensive (Loss) for the period</b>	<b>(1,243)</b>	<b>(670,037)</b>
<b>Allocation of net income for the period:</b>		
Net income for the period	-	-
Income already paid on units redeemed	-	-
<b>Accounting income available for distribution</b>		
- 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 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)

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





# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

2022-23/FAD/KS/10249  
October 24, 2022

Form 7

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

**Subject:**

**Financial results for the quarter ended September 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 Pakistan Income Fund, in their meeting held at Head Office, on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Pakistan Income Fund for the quarter ended September 30, 2022 as follows:

	(Un-Audited)	
	September 30, 2022	September 30, 2021
	(Rupees in '000)	
<b>INCOME</b>		
Markup / return on Investments	94,956	75,586
Gain on sale of investments - net	8,344	(9,957)
Markup on deposits with banks	36,022	60,189
Dividend income	-	27,359
Markup income on margin trading system	-	3,420
Unrealised (diminution) on re-measurement of investments at fair value through profit or loss - net	(4,342)	(99,283)
Income from spread transactions	-	190,470
Other income	142	1,140
<b>Total income</b>	<b>135,122</b>	<b>248,923</b>
<b>EXPENSES</b>		
Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company	4,919	24,204
Sindh sales tax on remuneration of the Management Company	639	3,147
Allocated expenses	1,022	2,604
Marketing and selling expenses	2,253	2,329
Remuneration of Central Depository Company of Pakistan Limited - Trustee	654	1,953
Sindh sales tax on remuneration of Trustee	85	254
Annual fee of Securities and Exchange Commission of Pakistan	174	520
Brokerage expense	146	17,037
Legal, professional and other charges	67	769
Settlement and bank charges	261	2,172
Fees and subscription	130	214
Auditors' remuneration	177	153
Printing and related costs	31	25
<b>Total operating expenses</b>	<b>10,558</b>	<b>55,379</b>
Sindh Workers' Welfare Fund	-	18,571
<b>Net income for the period before taxation</b>	<b>124,564</b>	<b>212,115</b>
Taxation	-	-
<b>Net income for the period after taxation</b>	<b>124,564</b>	<b>212,115</b>
Other comprehensive income for the period	-	-
<b>Total comprehensive income for the period</b>	<b>124,564</b>	<b>212,115</b>
<b>Allocation of net income for the period:</b>		
Net income for the period	124,564	212,115
Income already paid on units redeemed	(11,557)	(66,993)
	<b>113,007</b>	<b>145,122</b>
<b>Accounting income available for distribution</b>		
- Relating to capital gains	3,506	-
- Excluding capital gains	<b>109,501</b>	<b>145,122</b>
	<b>113,007</b>	<b>145,122</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.

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

Yours truly,

  
**Altaf 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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10255  
October 24, 2022

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

**Subject:**

**Financial results for the quarter ended September 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 MCB Pakistan Sovereign Fund, in their meeting held at Head Office, on Friday, October 21, 2022 at 3:00 p.m. approved the financial results of MCB Pakistan Sovereign Fund for the quarter ended September 30, 2022 as follows:

**Income**

Income from government securities  
Capital gain on sale of investments - net  
Profit on bank deposits  
Unrealised (diminution) / appreciation in fair value of  
investments classified 'at fair value through profit or loss' - net  
**Total income**

(Un-Audited)

2022 2021  
(Rupees in '000)

16,715	13,477
5,402	295
8,518	2,060
(2,201)	151
<b>28,434</b>	<b>15,983</b>

**Expenses**

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Central Depository Company of  
Pakistan Limited - Trustee  
Sindh Sales Tax on remuneration of Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Allocated expenses  
Marketing and Selling expenses  
Auditors' remuneration  
Brokerage, printing and bank charges  
Legal and other professional charges  
**Total expenses**

1,396	1,891
181	246
89	124
12	16
32	38
192	190
414	959
152	138
276	139
196	1,554
<b>2,940</b>	<b>5,294</b>

Sindh Workers' Welfare Fund (SWWF)

**Net income for the period before taxation**

Taxation

**Net Income for the period after taxation**

Other comprehensive income for the period

**Total comprehensive Income for the period**

-	13,419
<b>25,494</b>	<b>24,108</b>
-	-
<b>25,494</b>	<b>24,108</b>
-	-
<b>25,494</b>	<b>24,108</b>

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

Net income for the period

Income already paid on units redeemed

25,494	24,108
(2,718)	(1,265)
<b>22,776</b>	<b>22,843</b>

**Accounting income available for distribution:**

- Relating to capital gains

- Excluding capital gains

1,740	343
<b>21,036</b>	<b>22,500</b>
<b>22,776</b>	<b>22,843</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.

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

Yours truly,

Altair Pasha  
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)

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

MS2



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

October 24, 2022

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

**Subject:** Financial results for the Quarter ended September 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 **MCB Cash Management Optimizer**, in their meeting held at Head Office, Karachi, on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of MCB Cash Management Optimizer for the quarter ended September 30, 2022 as follows:

## INCOME

Capital gain on sale of investments - net  
Profit on letter of placement  
Profit on bank deposits  
Profit on term deposits receipts  
Income from government securities  
**Total income**

Un-Audited September 30,	
2022	2021
----- (Rupees in '000) -----	
75,086	25,628
4,580	-
1,114,417	351,970
98,929	-
595,431	251,782
<b>1,888,442</b>	<b>629,380</b>

## EXPENSES

Remuneration of Management Company  
Sindh Sales tax on Management fee  
Remuneration of Central Depository Company of Pakistan Limited - Trustee  
Sindh Sales tax on remuneration of Central Depository Company of Pakistan Limited- Trustee  
Annual fee of Securities and Exchange Commission of Pakistan  
Allocated expenses  
Marketing And Selling Expense  
Legal and professional  
Brokerage expenses  
Auditor's remuneration  
Other expenses  
**Total operating expenses**

47,258	24,431
6,144	3,178
6,716	5,203
873	678
2,443	1,600
8,204	1,979
31,369	26,838
61	434
1,063	599
271	248
603	332
<b>105,004</b>	<b>65,516</b>

**Net income from operating activities**

**1,783,438**      **563,863**

Reversal of Provision for Workers' Welfare Fund

-      134,276

**Net income for the period before taxation**

**1,783,438**      **698,139**

Taxation

-      -

**Net income for the period after taxation**

**1,783,438**      **698,139**

Other comprehensive income for the period

-      -

**Total comprehensive income for the period**

**1,783,438**      **698,139**

Allocation of net income for the period:

Net income for the period

1,783,438      698,139

Income already paid on units redeemed

(378,608)      (13,675)

**1,404,830**      **684,465**

Accounting income available for distribution

- Relating to capital gains

55,212      25,198

- Excluding capital gains

1,349,618      659,267

**1,404,830**      **684,465**

**Earnings per unit**

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)

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







# MCB-ARIF HABIB

Savings and Investments Limited

2022-23/FAD/KS/10246  
24 October, 2022

Form 7

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

**Subject:**

**Financial results for the quarter ended September 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 MCBDCF Income Fund, in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of MCBDCF Income Fund for the quarter ended September 30, 2022 as follows:

**INCOME**

Income from Government securities  
Income from term finance certificates  
Net gain / (loss) on sale of investments  
Mark-up on bank deposits and term deposit receipt  
Income from Margin Trading System (MTS) - net  
Dividend income  
Income from spread transactions  
Net unrealised (loss) / gain on derivatives  
Unrealised (diminution) on re-measurement of investments  
classified 'at fair value through profit or loss' - net  
Other income  
**Total income**

**EXPENSES**

Remuneration of the Management Company  
Sindh Sales tax on remuneration of the Management Company  
Expenses allocated by the Management Company  
Marketing and Selling Expense  
Remuneration of the Trustee  
Sindh Sales Tax on trustee fee  
Annual fee to Securities and Exchange Commission of Pakistan  
Brokerage and settlement and bank charges  
Auditors' remuneration  
Legal and professional charges  
Others  
**Total expenses**

**Net income for the period before taxation**

Reversal of Provision against Sindh Workers' Welfare Fund

**Net income for the period before taxation**

Taxation

**Net income for the period after taxation**

Other comprehensive income for the period

**Total comprehensive income for the period**

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

Net income for the period  
Income already paid on units redeemed

**Accounting income available for distribution**

- Relating to capital gains
- Excluding capital gains

(Un-Audited)	
September 30 2022	September 30 2021
----- (Rupees in '000) -----	
80,424	27,304
25,251	11,142
4,124	(10,187)
82,492	27,555
-	3,890
-	22,263
-	41,496
-	35,692
(2,767)	(71,462)
556	516
190,080	88,209
18,205	15,515
2,367	2,015
1,214	1,034
4,733	4,759
910	776
118	101
243	207
294	6,068
191	189
67	1,039
160	151
28,502	31,854
161,578	56,354
-	42,902
161,578	99,256
-	-
161,578	99,256
-	-
161,578	99,256
161,578	99,256
(4,965)	(2,970)
156,613	96,286
1,317	-
155,296	96,286
156,613	96,286

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,

Altat Ahmed Paisal  
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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10254  
October 24, 2022

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

Subject

**Financial results for the Quarter ended September 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 MCB Pakistan Asset Allocation Fund, in their meeting held at Head Office, Karachi, on Friday, October 21, 2022 at 3:00 p.m. approved the financial results of MCB Pakistan Asset Allocation Fund for the quarter ended September 30, 2022 as follows:

## Income

Income from Government securities  
Capital gain / (loss) on sale of investments - net  
Income from term finance certificates  
Dividend income  
Profit on bank deposits and term deposit receipts  
Unrealised diminution in fair value of investments  
classified as 'at fair value through profit or loss' - net  
Other income  
**Total Income**

----- (Un-Audited) -----  
September 30,  
2022 2021  
----- (Rupees in '000) -----

1,279	1,201
3,811	(12,533)
-	-
19,932	11,713
5,166	1,724
(13,950)	(42,600)
29	11
16,268	(40,483)

## Expenses

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the  
Management Company  
Remuneration of the Central Depository Company of  
Pakistan Limited - Trustee  
Sindh Sales Tax on remuneration of Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Allocated expenses  
Brokerage and settlement charges  
Auditors' remuneration  
Other expenses  
**Total expenses**

6,978	8,177
907	1,064
422	489
56	64
43	50
212	248
515	1,110
230	211
141	554
9,503	11,967

Provision for sindh workers' welfare fund

**Net Income/(Loss) for the period before taxation**  
Taxation

**Net Income/(Loss) for the period after taxation**

Other comprehensive income for the period

**Total comprehensive income / (loss) for the period**

**Allocation of net income for the period**

Net Income for the period  
Income already paid on units redeemed

6,765	(52,449)
-	15,700
6,765	(36,750)
-	-
6,765	(36,750)
-	-
6,765	(36,750)

6,765	-
(1,247)	-
5,518	-

## Accounting income available for distribution

- Relating to capital gains  
- Excluding capital gains

-	-
5,518	-
5,518	-

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)

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

MS2





# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10256  
October 24, 2022

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

**Subject:** Financial results for the quarter ended September 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 Pakistan Cash Management Fund, in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m. approved the financial results of Pakistan Cash Management Fund for the period ended September 30, 2022 as follows:

## INCOME

Profit on bank deposits  
Capital gain on sale of investments - net  
Income from government securities  
Profit on term deposits receipts  
**Total income**

For the quarter ended	
September 30, 2022	September 30, 2021
----- (Rupees in '000) -----	
265,945	58,396
67,639	2,455
92,135	20,196
25,734	-
451,453	81,047

## EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company  
Sales tax on remuneration of the Management Company  
Allocated expenses  
Remuneration of Digital Custodian Company Limited - Trustee  
Sales tax on remuneration of the Trustee  
Annual fee to Securities and Exchange Commission of Pakistan  
Auditors' remuneration  
Selling and marketing expense  
Brokerage, settlement and bank charges  
Legal and other professional charges  
Fee and subscription  
Printing and stationery  
Other expenses  
**Total expenses**

11,206	1,450
1,457	188
1,930	21
8,060	2,147
1,263	270
165	35
578	200
139	154
176	23
68	425
128	7
31	25
106	116
25,307	5,061

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

Sindh Workers' Welfare Fund (SWWF)

**Net income for the period before taxation**

Taxation

**Net income for the period after taxation**

Other comprehensive Income for the period

**Total comprehensive income for the period**

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

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

426,146	75,986
-	12,614
426,146	88,600
-	-
426,146	88,600
-	-
426,146	88,600
426,146	88,600
-	(10,191)
426,146	78,409

**Accounting income available for distribution:**

Relating to capital gains  
Excluding capital gains

67,639	1,981
358,507	76,428
426,146	78,409

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,

Altair Ahmed Farid  
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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10250  
October 24, 2022

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

Subject:

Financial results for the quarter ended September 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 Pakistan Income Enhancement Fund, in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Pakistan Income Enhancement Fund for the quarter ended September 30, 2022 as follows:

## INCOME

Income from government securities  
Income from Term Finance Certificates  
Profit on bank deposits  
Income from Margin Trading System (MTS)  
Dividend income  
Capital gain / (loss) on sale of investments - net  
Income on spread transactions  
Net unrealised gain on derivatives  
Unrealised diminution on re-measurement of  
investments classified as 'at fair value through profit or loss' - net  
Other income  
**Total income**

(Unaudited) September 30,	
2022	2021
(Rupees in '000)	
10,613	1,405
7,493	3,480
19,957	4,961
-	1
-	5,837
4,924	(848)
-	14,048
-	5,585
(1,269)	(15,684)
64	274
41,782	19,059

## EXPENSES

Remuneration of Management Company  
Sindh sales tax on remuneration of Management Company  
Remuneration of Central Depository Company of Pakistan Limited - Trustee  
Sindh Sales tax on remuneration of Central Depository Company of  
Pakistan Limited - Trustee  
Annual fee to Securities and Exchange Commission of Pakistan  
Allocated expenses  
Selling and Marketing  
Securities transaction cost  
Fees and subscription  
Legal and professional charges  
Auditors' remuneration  
Bank charges  
Printing and related costs  
**Total expenses**

1,594	1,993
207	259
183	142
24	19
49	38
294	189
507	165
134	1,349
131	214
67	435
168	145
78	58
31	28
3,467	5,034

**Net income from operating activities**

38,315 14,025

Sindh Workers' Welfare Fund

- 9,434

**Net income for the period before taxation**

38,315 23,459

Taxation

- -

**Net income for the period after taxation**

38,315 23,459

Other comprehensive income for the period

- -

**Total comprehensive income for the period**

38,315 23,459

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

Net income for the period

38,315 23,459

Income already paid on units redeemed

(5,141) (1,059)

33,174 22,400

**Accounting income available for distribution**

- Relating to capital gains

2,880 -

- Excluding capital gains

30,293 22,400

33,174 22,400

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 Faizal  
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)

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



# MCB-ARIF HABIB

## Savings and Investments Limited

Under Sealed Cover

Form 7

October 24, 2022

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

Subject: Financial results for the Quarter ended September 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 Pakistan Capital Market Fund, in their meeting held at Head Office, Karachi, on Friday, October 21, 2022 at 3:00 p.m. approved the financial results of Pakistan Capital Market Fund for the quarter ended September 30, 2022 as follows:

### INCOME

Dividend income  
Income from government securities  
Profit on bank deposits  
Income from term finance certificate  
Capital gain / (loss) on sale of investments - net  
Income on NCCPL deposit against exposure margin  
Unrealised (diminution) on re-measurement of investments  
Unclassified as 'at fair value through profit or loss' - net  
**Total income**

Un-Audited September 30,	
2022	2021
(Rupees in '000)	
8,553	4,625
638	1,416
3,682	1,754
7	11
(512)	(9,671)
44	20
(3,957)	(15,162)
8,455	(17,006)

### EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration  
of the Management Company  
Remuneration of the Central Depository Company of Pakistan  
Limited - Trustee  
Sales Tax on remuneration of the trustee  
Securities and Exchange Commission of Pakistan - fee  
Allocated expense  
Marketing and selling expense  
Securities transaction cost  
Settlement, bank charges  
Fees and subscription  
Auditors' remuneration  
Printing and related cost  
Legal and professional charges  
**Total expenses**

3,210	3,907
417	508
192	233
25	30
19	23
96	117
-	-
184	386
122	140
7	7
168	145
31	25
67	434
4,538	5,956

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

3,917 (22,963)

Reversal of Provision for Sindh Workers' Welfare Fund

- 6,269

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

3,917 (16,693)

Taxation

- -

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

3,917 (16,693)

Other comprehensive income / (loss) for the period

- -

**Total comprehensive income / (loss) for the period**

3,917 (16,693)

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

Net income for the period  
Income already paid on units redeemed

3,917	-
(1,308)	-
2,609	-

**Accounting income available for distribution:**

- Relating to capital gains  
- Excluding capital gains

-	-
2,609	-
2,609	-

### Earning per unit

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,

Altamash Ahmad  
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)

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





# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10194  
October 24, 2022

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

## Financial results for the period ended September 30, 2022

### Subject:

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 Fund in their meeting held at Head Office, Karachi on Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Alhamra Wada Fund for the period ended September 30, 2022 as follows:

----- (Un-Audited) -----

### INCOME

Markup on balances with banks  
Total (loss) / income

### EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Central Depository Company of  
Pakistan Limited - Trustees  
Sindh Sales tax on remuneration of Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Bank Charges  
Marketing And Selling Expenses  
Total operating expenses

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 period from September 16, 2022 to September 30, 2022	For the period from September 6, 2022 to September 30, 2022	For the period from August 05, 2022 to August 31, 2022	For the period from July 01, 2022 to July 31, 2022
	Alhamra Wada Plan- IV	Alhamra Wada Plan- III	Alhamra Wada Plan- II	Alhamra Wada Plan- I
----- (Rupees) -----				
INCOME				
Markup on balances with banks	12,001,420	22,591,172	38,748,674	8,371,436
Total (loss) / income	12,001,420	22,591,172	38,748,674	8,371,436
EXPENSES				
Remuneration of the Management Company	717,084	636,988	1,758,948	510,297
Sindh Sales Tax on remuneration of the Management Company	93,221	82,808	228,663	66,338
Remuneration of the Central Depository Company of Pakistan Limited - Trustees	58,143	103,940	175,314	39,462
Sindh Sales tax on remuneration of Trustee	7,559	13,512	22,791	5,130
Securities and Exchange Commission of Pakistan - annual fee	15,504	27,717	46,752	10,523
Bank Charges	5,060	11,540	25,615	17,309
Marketing And Selling Expenses	863,941	1,265,982	1,365,810	242,895
Total operating expenses	1,760,511	2,142,487	3,623,892	891,956
Net (loss) / income for the year before taxation	10,240,909	20,448,685	35,124,782	7,479,480
Taxation	-	-	-	-
Net (loss) / income for the year	10,240,909	20,448,685	35,124,782	7,479,480
Other comprehensive income	-	-	-	-
Total comprehensive income for the year	10,240,909	20,448,685	35,124,782	7,479,480
Allocation of net income for the year after taxation				
Net income for the year after taxation	10,240,909	20,448,685	35,124,782	7,479,480
Income already paid on units redeemed	-	(19,556,165)	(13,059,716)	(4,815,391)
	10,240,909	892,520	22,065,066	2,664,089
Accounting income available for distribution:				
- Relating to capital gains	10,240,909	892,520	22,065,066	2,664,089
- Relating to other than capital gains	10,240,909	892,520	22,065,066	2,664,089

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

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

2022-23/FAD/KS/10248  
24 October, 2022

Form 7

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

### Subject:

Financial results for the quarter ended September 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 Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Money Market Fund for the quarter ended September 30, 2022 as follows:

### INCOME

Markup on investments  
Markup on bank deposit  
**Total income**

### EXPENSES

Remuneration of MCB-Arif Habib Savings and Investments Limited - Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Allocated expenses  
Selling and marketing expenses  
Remuneration of Digital Custodian Company  
Sindh Sales Tax on remuneration of trustee  
Annual fee of Securities and Exchange Commission of Pakistan  
Auditors' remuneration  
Legal and professional charges  
Settlement and bank charges  
Shariah fee  
Fees and subscriptions  
Printing and related costs  
**Total expenses**

**Net income for the period before taxation**

Sindh Workers' Welfare Fund

**Net income for the period before taxation**

Taxation

**Net income for the period after taxation**

Other comprehensive income for the period

**Total comprehensive income for the period**

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

Net income for the period  
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 Farooq**  
Company Secretary

(Un-Audited)

September 30 2022	September 30 2021
----- (Rupees in '000) -----	

83,182	131,974
718,567	159,647
801,749	291,621

19,326	6,191
2,512	805
2,484	142
3,431	3,554
3,473	2,404
451	313
1,070	740
164	138
67	432
394	117
184	182
54	64
31	22
33,641	15,084

768,108	276,537
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-	10,909
---	--------

768,108	287,446
---------	---------

-	-
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768,108	287,446
---------	---------

-	-
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768,108	287,446
---------	---------

768,108	287,446
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-	-
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768,108	287,446
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-	-
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768,108	287,446
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768,108	287,446
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**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 7

2022-23/FAD/KS/10239

October 24, 2022

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

Subject:

Financial results for the Quarter ended September 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 Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Asset Allocation Fund for the quarter ended September 30, 2022 as follows:

## INCOME

Net gain / (loss) on sale of investments  
Dividend income  
Markup on bank deposits  
Net unrealised loss on revaluation of investments 'at fair value through profit or loss'  
**Total Income**

----- (Un-Audited) -----	
September 30,	
2022	2021
----- (Rupees in '000) -----	
10,402	(10,119)
13,483	22,028
9,801	5,452
(19,494)	(158,003)
14,194	(140,642)

## EXPENSES

Remuneration of the Management Company  
Sindh Sales tax on remuneration of the Management Company  
Expenses allocated by the Management Company  
Remuneration of the Central Depository Company of Pakistan Limited - Trustee  
Sindh Sales tax on Central Depository Company of Pakistan Limited - Trustee  
Annual fee to Securities and Exchange Commission of Pakistan  
Brokerage, settlement and bank charges  
Printing and related costs  
Fees and subscription  
Shariah advisory fee  
Auditors' remuneration  
Legal and professional charges  
Donation  
**Total expenses**

13,646	19,561
1,774	2,543
413	593
666	845
87	110
83	119
1,412	2,601
31	28
8	7
181	181
152	129
67	434
481	851
19,001	28,002
(4,807)	(168,644)
-	18,922
(4,807)	(149,722)
-	-
(4,807)	(149,722)
(4,807)	(149,722)

**Net loss from operating activities**

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

**Net loss for the period before taxation**

Taxation

**Net loss for the period after taxation**

Other comprehensive loss for the period

**Total comprehensive loss for the period**

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

Net loss for the period 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

**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 T

2022-23/FAD/K5/10231  
October 24, 2022

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

**Subject:** Financial results for the quarter ended September 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 Friday, October 21, 2022 at 3.00 p.m. approved the financial results of Alhamra Islamic Active Allocation Fund for the quarter ended September 30, 2022 as follows:

## INCOME

Gain / (loss) on sale of investments - net  
Net unrealised gain / (loss) on re-measurement of  
investments at fair value through profit or loss  
Profit on bank balances  
Dividend income  
Other income  
**Total income / (expenses)**

## 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 the Trustee  
Annual fee to Securities and Exchange Commission  
of Pakistan (SECP)  
Allocated expenses  
Auditors' remuneration  
Printing charges  
Settlement and bank charges  
Listing fee  
Legal and professional charges  
**Total expenses**

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

Taxation

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

Other comprehensive income for the period

**Total comprehensive income / (loss) for the period**

Allocation of net income for the period:

Net income / (loss) for the period  
Income already paid on units redeemed

Accounting income available for distribution:

- Relating to capital gains  
- Excluding capital gains

------(Un-Audited)-----	
September	
2022	2021
Alhamra Smart Portfolio	Alhamra Smart Portfolio
----- (Rupees in '000) -----	
1,014	109
2,291	(990)
214	129
-	-
-	-
<b>3,519</b>	<b>(761)</b>
21	13
3	2
63	63
8	8
7	9
36	45
118	111
20	25
0.07	5
6.86	-
67	8
<b>350</b>	<b>289</b>
<b>3,169</b>	<b>(1,040)</b>
-	-
<b>3,169</b>	<b>(1,040)</b>
-	-
<b>3,169</b>	<b>(1,040)</b>
3,169	-
(844)	-
<b>2,325</b>	<b>-</b>
2,325	-
-	-
<b>2,325</b>	<b>-</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.

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

Yours truly,

Altair Ahmad 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)

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



# MCB-ARIF HABIB

Savings and Investments Limited

Under Sealed Cover

Form 7

2022-23/FAD/KS/10252

October 24, 2022

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

**Subject:**

**Financial results for the Quarter ended September 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 Friday, October 21, 2022 at 3:00 p.m. approved the financial results of Alhamra Daily Dividend Fund for the quarter ended September 30, 2022 as follows:

## INCOME

Mark-up on:

- Balances with banks
- Investments

**Total income**

## EXPENSES

- Remuneration of Management Company
- Sindh sales tax on Management fee
- Allocated Expense
- Brokerage Expense
- Marketing and selling Expense

**Total expenses**

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

**Net income for the period before taxation**

Taxation

**Net income for the period after taxation**

Other comprehensive income for the period

**Total comprehensive income for the period**

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

- Net income for the period
- Income paid on units redeemed

**Accounting income available for distribution:**

- Relating to capital gains
- Excluding capital gains

----- (Un-Audited) -----  
September 30, September 30,  
2022 2021  
----- (Rupees in '000) -----

159,591	17,992
17,965	6,397
177,556	24,389

4,438	1,514
577	197
898	187
-	3
3,649	-
9,561	1,901

-	7,516
---	-------

167,995	30,004
---------	--------

-	-
---	---

167,995	30,004
---------	--------

-	-
---	---

167,995	30,004
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167,995	30,004
---------	--------

-	-
---	---

167,995	30,004
---------	--------

-	-
---	---

167,995	30,004
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167,995	30,004
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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**

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 7

2022-23/FAD/KS/10257  
October 24, 2022

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

**Subject:**

**Financial results for the quarter ended September 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 Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Stock Fund for the period ended September 30, 2022 as follows:

## INCOME

Capital gain / (loss) on sale of investments  
Dividend income  
Profit on bank deposits  
Net unrealised (diminution) in fair value of investment classified as 'at fair value through profit or loss'  
**Total income / (loss)**

For the quarter ended	
September 30, 2022	September 30, 2021
----- (Rupees in '000) -----	
24,495	(16,718)
23,753	36,764
5,007	2,295
(31,509)	(275,249)
21,745	(252,908)

## EXPENSES

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Central Depository Company of Pakistan Limited - Trustees  
Sindh Sales tax on remuneration of Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Allocated expense  
Selling and marketing expenses  
Brokerage, Settlement and bank charges  
Fees and subscription  
Legal and professional charges  
Shariah advisory fee  
Donation  
Auditors' remuneration  
Printing and related costs  
**Total operating expenses**

12,197	19,144
1,586	2,489
862	1,209
112	157
122	191
610	957
7,928	12,443
2,510	4,659
7	7
68	436
182	182
31	1,297
112	114
875	25
27,201	43,310

**Net (loss) from operating activities**

(5,456) (296,217)

Sindh Workers' Welfare Fund

- 27,763

**Net (loss) for the period before taxation**

(5,456) (268,454)

Taxation

- -

**Net (loss) for the period after taxation**

(5,456) (268,454)

Other comprehensive income

- -

**Total comprehensive income for the period**

(5,456) (268,454)

**Allocation of net income for the period**

Net income for the period  
Income already paid on units redeemed

- -

- -

**Accounting income available for distribution:**

- Relating to capital gains
- Excluding capital gain

- -

- -

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 Faizal  
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 7

2022-23/FAD/KS/10236  
October 24, 2022

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

Subject: Financial results for the Quarter ended September 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 Friday, October 21, 2022 at 3:00 p.m, approved the financial results of Alhamra Islamic Income Fund for the quarter ended September 30, 2022 as follows:

**INCOME**

Income from government securities  
Gain on sale of investments - net  
Income from term finance certificates  
Markup on bank deposits  
Income on term deposit receipt  
Income on commercial paper  
Income on nccpl deposit against exposure margin  
Unrealised diminution in fair value of investments  
classified as 'at fair value through profit or loss' - net  
**Total Income**

**EXPENSES**

Remuneration of the Management Company  
Sindh Sales Tax on remuneration of the Management Company  
Remuneration of the Central Depository Company of  
Pakistan Limited - Trustee  
Sindh Sales Tax on remuneration of the Central Depository Company of Pakistan Limited - Trustee  
Securities and Exchange Commission of Pakistan - annual fee  
Allocated expense  
Marketing And Selling Expense  
Brokerage expenses  
Settlement and bank charges  
Fees and subscriptions  
Legal and professional charges  
Shariah advisory fee  
Auditors' remuneration  
Printing and related costs  
**Total expenses**

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

**Net income for the period before taxation**  
Taxation

**Net income for the period after taxation**  
Other comprehensive income for the period

**Total comprehensive income for the period**

**Allocation of net income for the period:**  
Net income for the period  
Income already paid on units redeemed

**Accounting income available for distribution**  
- Relating to capital gains  
- Excluding capital gains

----- (Un-Audited) -----  
September 30 September 30  
2022 2021  
----- (Rupees in '000) -----

32,312	10,876
561	127
90,083	31,558
62,139	44,672
8,754	31,611
2,134	11,628
-	8
(8,194)	8,662
187,790	139,142

8,596	6,396
1,118	832
1,014	1,355
132	176
270	360
1,351	1,808
-	6,458
10	57
134	147
130	338
67	392
181	182
169	153
31	25
13,202	18,679

174,588	120,462
-	24,787

174,588	145,250
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174,588	145,250
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-	-
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174,588	145,250
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174,588	145,250
(38,591)	(18,528)
135,997	126,721

-	8,124
135,997	118,597

135,997	126,721
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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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