

MCB Pakistan Dividend Yield Plan

(An Allocation Plan of MCB Pakistan Opportunity Fund)
May 31, 2025
NAV - PKR 247.7999



General Information

Fund Type	An Open End Scheme
Category	Asset Allocation Plan
Asset Manager Rating	AM1 (AM One) by PACRA (04-Oct-24)
Stability Rating	Not Applicable
Risk Profile	High (Principal at high risk)
Launch Date	29-Jun-22
Fund Manager	Syed Abid Ali
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. BDO Ebrahim & Co., Chartered Accountants
Management Fee	Upto 4% per annum of the average annual Net Asset of the scheme calculated on daily basis, within allowed expense ratio limit. [Actual rate of Management Fee: 3.31%]
Front-end Load	Individual 0% to 3% Corporate Nil
Back-end load	Individual Nil Corporate Nil
Min. Subscription	PKR 500
Listing	Pakistan Stock Exchange
Benchmark	KSE-100 Index, 90% Three (3) months PKRV rates + 10% three (3) months average of the highest on savings accounts of three (3) AA rated Scheduled banks as selected by MUFAP and 75% six (6) months KIBOR and 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP.
Selling & Marketing Expense	0.00%
Trustee Fee	0.20%
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut off Timing	Mon - Thu (3:00 PM) Fri (4:00 PM)
Leverage	Nil

*Subject to government levies

Investment Objective

The Objective of MCB Pakistan Dividend Yield Plan (MCB-PDYP) is to provide actively managed exposure to dividend paying listed equities and aims to generate higher dividend income over the medium to long term.

Manager's Comment

The fund generated a return of 6.19% during the month against benchmark return of 6.68%.

Asset Allocation (%age of Total Assets)	May-25	Apr-25
Cash	14.9%	11.3%
Stock / Equities	84.6%	87.1%
Others including receivables	0.5%	1.6%

Performance Information (%)	MCB-PDYP	Benchmark
Year to Date Return	43.08%	51.94%
Month to Date Return	6.19%	6.68%
180 Days Return	7.77%	16.83%
365 Days Return	51.52%	57.49%
Since inception	209.40%	200.70%

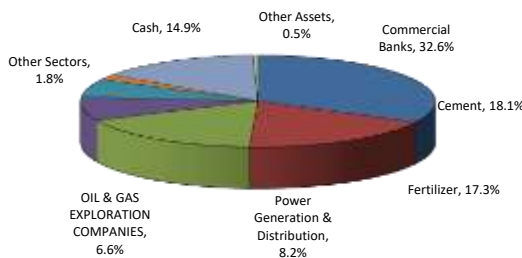
Returns are computed on the basis of NAV to NAV with dividends reinvested

Absolute	2023	2024
Benchmark	5.59%	86.26%
MCB-PDYP	11.38%	94.75%

Top 10 Equity Holdings (%age of Total Assets)

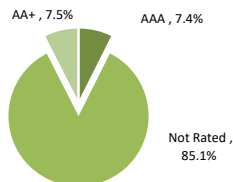
Pioneer Cement Limited	11.2%
United Bank Limited	9.9%
Fatima Fertilizer Company Limited	9.8%
Bank Alfalah Limited	8.3%
National Bank Of Pakistan	8.0%
Engro Fertilizer Limited	7.4%
Pakistan Oilfields Limited	6.6%
Nishat Power Limited	5.1%
Bestway Cement Limited	4.9%
Habib Bank Limited	4.6%

Sector Allocation (%age of Total Assets)



MUFAP's Recommended Format.

Asset Quality (%age of Total Assets)



DISPUTE RESOLUTION/ COMPLAINTS HANDLING:

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

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