



Bachat ka Doosra Naam

Bachat Nama

Fund Manager's Report (January - 2016)



MCB Islamic Income Fund

January 31, 2016

NAV - PKR 103.2450



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 (31-Dec-15)
Risk Profile	Low
Launch Date	20-June-2011
Fund Manager	Shoab Kamal
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*	Class "A" Transaction less than or equal to Rs 15m 1.5% Transaction more than Rs15m Nil For Corporate Nil
Back end Load*	Class "B" 0% Class "A" 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	Pakistan 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)	103.2450
Net Assets (PKR M)	1,021
Weighted average time to maturity (Years)	1.8
Sharpe Measure	0.15
Correlation	13.7%
Standard Deviation	0.04
Alpha	0.01%
Total expense ratio with government levy	0.76%
Total expense ratio without government levy	0.59%

Top Sukuk Holding (% of Total Assets)

Engro Fertilizers Limited (09-Jul-14)	10.7%
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Members of the Investment Committee

Muhammad Saqib Saleem	Acting Chief Executive Officer
Mohammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	Head of Risk Management
Mohammad Aitazaz Farooqui	Research Analyst
Shoab Kamal	Manager - Fixed Income

MCBAH Shariah Advisory Board

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

DISCLAIMER

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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 1.04% as against its benchmark return of 4.42%. The fund decreased its exposure in GoP Ijara Sukuk from 66.5% last month to 55.9% at month end. 32.7% of the fund was kept as cash in bank deposits.

Provision against WWF liability

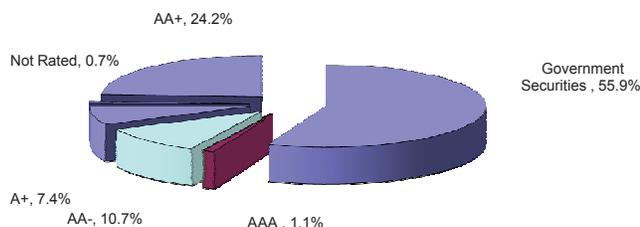
MCB-IIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 11.49 million, if the same were not made the NAV per unit of MCB-IIF would be higher by Rs. 1.1624 and YTD return would be higher by 1.16%. For details investors are advised to read Note 8 of the latest Financial Statements for the quarter ended September 30, 2015 of MCB-IIF.

Asset Allocation (%age of Total Assets)	Jan-16	Dec-15
Cash	32.7%	22.1%
GoP Ijara Sukuks	55.9%	66.5%
Others including receivables	0.7%	0.8%
Sukuk	10.7%	10.6%

Performance Information (%)	MCB IIF	Benchmark
Year to Date Return (Annualized)	5.18	4.33
Month to Date Return (Annualized)	1.04	4.42
180 Days Return (Annualized)	4.88	4.26
365 Days Return (Annualized)	5.93	5.11
Since inception (CAGR)	8.11	6.12

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.

Pakistan International Element Islamic Asset Allocation Fund

January 31, 2016 NAV - PKR 56.88



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	Mohammad Aitazaz Farooqui	
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 3% Transaction more than Rs 15m Nil For corporate Nil	
Back end Load*	Type B,C & D: None Type A: None	
Min. Subscription	Type B,C & D: Yr 1:3%, Yr 2:2%, Yr 3:1% A & B PKR 5,000 C & D PKR 10,000,000	
Listing	Pakistan 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 -2.17% as against its benchmark return of -3.49% during the month. Exposure in equities was decreased to 61.1% as compared to 74% in the previous month while allocation in cash increased from 25% to 37.1% over the same period.

Provision against WWF liability

PIEIF has maintained provisions against Workers' Welfare Fund's liability to the tune of Rs 9.64 million, if the same were not made the NAV per unit of PIEIF would be higher by Rs. 0.7455 and YTD return would be higher by 1.22%. For details investors are advised to read Note 7 of the latest Financial Statements for the quarter ended September 30, 2015 of PIEIF.

Fund Facts / Technical Information	PIEIF	KMI-30
NAV per Unit (PKR)	56.88	
Net Assets (PKR M)	736	
Price to Earning (x)	11.80	9.93
Dividend Yield (%)	5.6%	6.0%
No. of Holdings - Equity	27	30*
Wt. Avg Mkt Cap (PKR Bn)	36.41	99.69
Sharpe Measure	0.03	0.05
Beta	0.65	1.00
Correlation	82.0%	
Max draw up	331.42%	615.04%
Max draw Down	-28.91%	-39.65%
Standard Deviation	0.76	0.96
Alpha	0.01%	
Total expense ratio with government levy	1.58%	
Total expense ratio without government levy	1.15%	

*prospective earnings

Performance Information (%)	PIEIF	Benchmark
Year to Date Return	-6.65	-6.03
Month to Date Return	-2.17	-3.49
180 Days Return	-8.83	-8.75
365 Days Return	-3.51	-0.54
Since inception	181.91	283.21

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)	Jan-16	Dec-15
Cash	37.1%	25.0%
Stock /Equities	61.1%	74.0%
Sukuk	0.0%	0.0%
Others including receivables	1.8%	1.0%

Top 10 Holdings (%age of Total Assets)

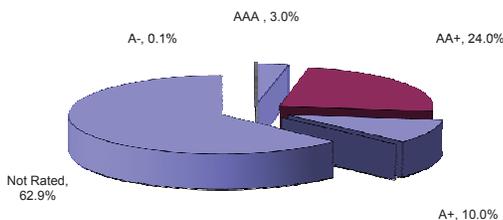
Company Name	Equity	Weight (%)
Hub Power Company Limited	Equity	7.1%
Lucky Cement Limited	Equity	4.2%
Tariq Glass Industries Limited	Equity	4.1%
I.C.I Pakistan Limited	Equity	3.6%
Packages Limited	Equity	3.6%
Cherat Cement Company Limited	Equity	3.3%
Lalpir Power Limited	Equity	3.2%
Maple Leaf Cement Factory Limited	Equity	3.1%
Millat Tractors Limited	Equity	2.9%
Pakgen Power Limited	Equity	2.8%

Members of the Investment Committee

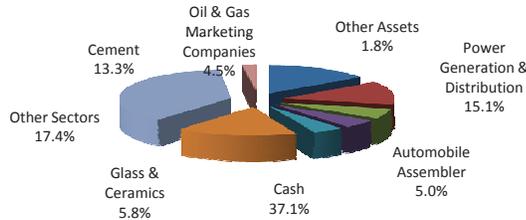
Muhammad Saqib Saleem	Acting Chief Executive Officer
Muhammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	Head of Risk Management
Mohammad Aitazaz Farooqui	Research Analyst

	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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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	Muhammad Asim, CFA	
Trustee	Central Depository Company of Pakistan Limited	
Auditor	Ernst&Young Ford Rhodes Sidat Hyder & Co. Chartered Accountants	
Management Fee	2.0% p.a.	
Front end Load*	Transaction less than or equal to Rs.15m	3%
	Transaction more than Rs.15m	Nil
	For Corporate	Nil
Back-end load*	Nil	
Min. Subscription	PKR 5,000	
Listing	Pakistan 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 -1.88% whereas its benchmark KMI30 index posted a return of -3.18%. Equity exposure decreased from 81.3% to 65.63% and the cash balance increased from 16.3% to 32.7%.

Provision against WWF liability

MCB-PISF has maintained provisions against Workers' Welfare Funds' liability to the tune of Rs.15.75 million, if the same were not made the NAV per unit of MCB-PISF would be higher by Rs. 0.1901 and YTD return would be higher by 1.85%. For details investors are advised to read Note 7 of the latest Financial Statements for the quarter ended September 30, 2015 of MCB-PISF.

Fund Facts / Technical Information	MCB-PISF	KMI-30
NAV per Unit (PKR)	9.40	
Net Assets (PKR M)	779	
Price to Earning (x)*	10.7	9.9
Dividend Yield (%)	5.3	6.0
No. of Holdings	31	30
Weighted Avg. Market Cap. (PKR Bn)	42	100
Sharpe Measure	0.03	0.04
Beta	0.72	1.00
Correlation	89.60%	
Max draw up	427.2%	485.0%
Max draw down	-60.1%	-14.7%
Standard Deviation	1.10	1.00
Alpha	0.01%	
Total Expense ratio with government levy	2.04%	
Total Expense ratio without government levy	1.59%	
*prospective earnings		

Asset Allocation (%age of Total Assets)	Jan-16	Dec-15
Stock / Equities	65.6%	81.3%
Cash	32.7%	16.3%
Others including receivables	1.7%	2.4%

Top 10 Equity Holdings (%age of Total Assets)

Hub Power Company Limited	6.0%
Lucky Cement Limited	5.4%
K-Electric Limited	4.1%
Maple Leaf Cement Factory Limited	3.3%
Cherat Cement Company Limited	3.2%
I.C.I Pakistan Limited	3.2%
Fauji Cement Company Limited	3.2%
Pakistan State Oil Company Limited	3.1%
Tariq Glass Industries Limited	3.1%
Lalpir Power Limited	2.6%

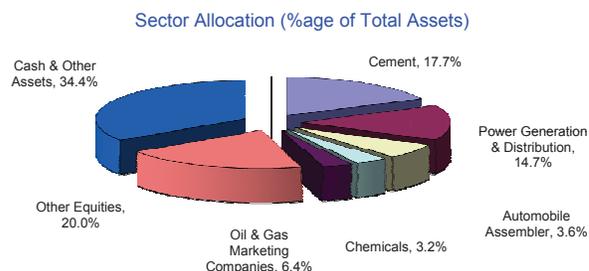
Performance Information (%)	MCB-PISF Benchmark				
Year to Date Return	-8.47	-6.00			
Month to Date Return	-1.88	-3.18			
180 Days Return	-9.44	-9.07			
365 Days Return	-5.83	-0.12			
Since inception			345.12	422.41	
	2011	2012	2013	2014	2015
Benchmark (%)	28.5	10.40	52.20	41.16	16.01
MCB-PISF(%)	19.1	14.90	32.30	31.38	19.20

Members of the Investment Committee

Muhammad Saqib Saleem	Acting Chief Executive Officer
Mohammad Asim CFA	Chief Investment Officer
Saad Ahmed	Portfolio Manager - Fixed Income
Mohsin Pervaiz	Head of Risk Management
Mohammad Aitazaz Farooqui	Research Analyst

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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	Muhammad Asim, 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 -1.99% during the month against KSE-100 index return of -4.62%. Many changes in sector and company allocations were made in response to prudently incorporate the changing local and global dynamics. Allocations in Chemical, Glass & Ceramics and Paper & Board sectors were decreased. Allocation in Cement and Power Generation & Distribution sectors were increased.

Debt sub-fund generated an annualized return of -0.64% during the month. The exposure in GoP Ijarah Sukuk was decreased to 94.5%.

Money Market sub-fund generated an annualized return of -2.27% during the month. The fund exposure in GoP Ijarah Sukuk was marginally increased from 38.5% to 38.8%. The excess liquidity has been placed in bank at comparatively better rates.

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. 1.0893 and YTD return would be lower by 0.29%. For details investors are advised to read Note 8 of the latest Financial Statements for the quarter ended September 30, 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. 0.4105 and YTD return would be lower by 0.23%. For details investors are advised to read Note 8 of the latest Financial Statements for the quarter ended September 30, 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. 0.4036 and YTD return would be lower by 0.37%. For details investors are advised to read Note 8 of the latest Financial Statements for the quarter ended September 30, 2015 of PIPF.

Top 10 Equity Holdings (%age of Total Assets)

Hub Power Company Limited	5.7%
Packages Limited	4.9%
Lucky Cement Limited	4.6%
Shifa International Hospitals	4.5%
Cherat Packaging Limited	4.4%
ICI Pakistan Limited	4.4%
Fauji Cement Company Limited	4.1%
Cherat Cement Company Limited	3.4%
Maple Leaf Cement Factory Limited	3.4%
Ghani Glass Limited	3.8%

PIPF -Money Market (%age of Total Assets)

	Jan-16	Dec-15
Cash	60.8%	61.1%
GoP Ijarah Sukuk	38.8%	38.5%
Others including receivables	0.4%	0.4%

PIPF-Debt (%age of Total Assets)

	Jan-16	Dec-15
Cash	4.7%	1.6%
GoP Ijarah Sukuk	94.5%	97.9%
Sukuk	0.0%	0.0%
Others including receivables	0.8%	0.5%

Performance Information & Net Assets

	PIPF-EQ* PIPF-DT** PIPF-MM**				
	2011	2012	2013	2014	2015
Year to Date Return (%)			-3.69	4.20	1.83
Month to Date Return (%)			-1.99	-0.64	-2.27
Since inception (%)			267.35	9.96	7.91
Net Assets (PKR M)			235.37	156.45	66.88
NAV (Rs. Per unit)			368.08	182.57	165.59
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)

	Jan-16	Dec-15
Cement	15.5%	11.4%
Paper & Board	9.3%	11.3%
Chemicals	7.2%	7.4%
Glass & Ceramics	7.1%	7.4%
Power Generation & Distribution	5.7%	5.6%
Other equity sectors	29.6%	47.2%
Cash	18.7%	8.3%
Others including receivables	6.9%	1.4%

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Dr. Muhammad Zubair Usmani	Member
Dr. Ejaz Ahmed Samdani	Member

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MCB-Arif Habib Savings and Investments Limited

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ISLAMABAD

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GUJRANWALA

Contact: Mr. Mudasir Iqbal
(Bachat Advisor)

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ABBOTTABAD

Contact: Ms. Hina Javed/ Mr. Sabih Zia Sabir
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find us on



by typing: Bachat Ka Doosra Naam

MCB-Arif Habib Savings and Investments Limited

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BACHAT GHAR

UAN & TOLL FREE NUMBERS

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UAN: 111-468-378 (111-INVEST): Karachi, Lahore, Islamabad & Multan.
BACHAT CENTER (TOLL FREE): 0800-62224 (0800-MCBAH)

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