

#### Highlights

**PKR 1,355,849 million**

Total assets as at November 2022

**PKR 420,401 million**

Highest assets in the Money Market category as at November 2022

**14.63% Return on Shariah Compliant Fixed Rate / Return**

Highest return for the month of November 2022

**PKR 29,504 million**

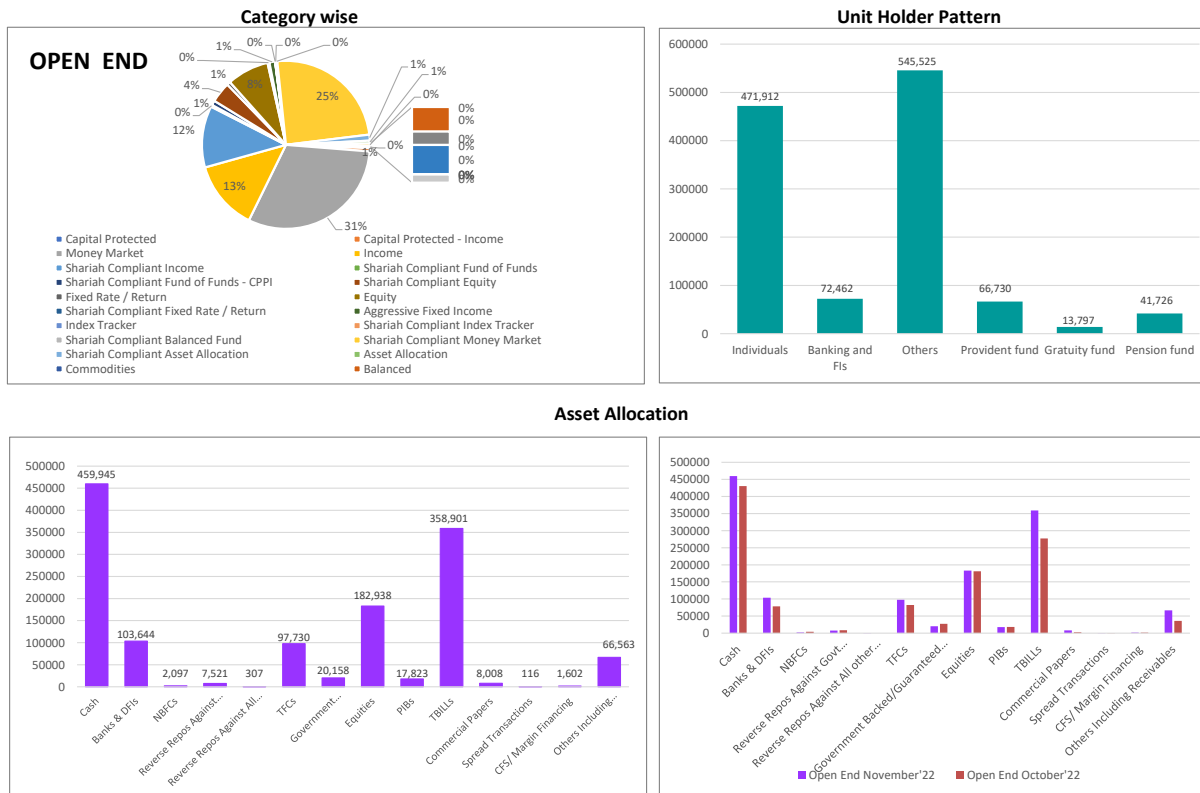
Total Net sales for the month of November 2022

#### Overview

During the outgoing month of November, stock market staged some recovery after a dull month of October. The benchmark KSE-100 Index rose marginally by around 1,084 points (up 2.6%) on a monthly basis.

The Monetary Policy Committee (MPC) decided to raise the policy rate by 100 basis points to 16%. The MPC took this decision so that the inflationary pressures be controlled and not become entrenched, and the risks to financial stability are contained. The increasing inflation, driven by persistent global and domestic supply shocks, could de-anchor inflation expectations and undermine medium-term growth. The net liquid foreign exchange reserves with SBP stands at USD 7.5 billion (as at 25-Nov-22), posing challenges and persistent risks to the financial stability and fiscal consolidation.

#### Industry Size - Assets under Management (PKR millions)

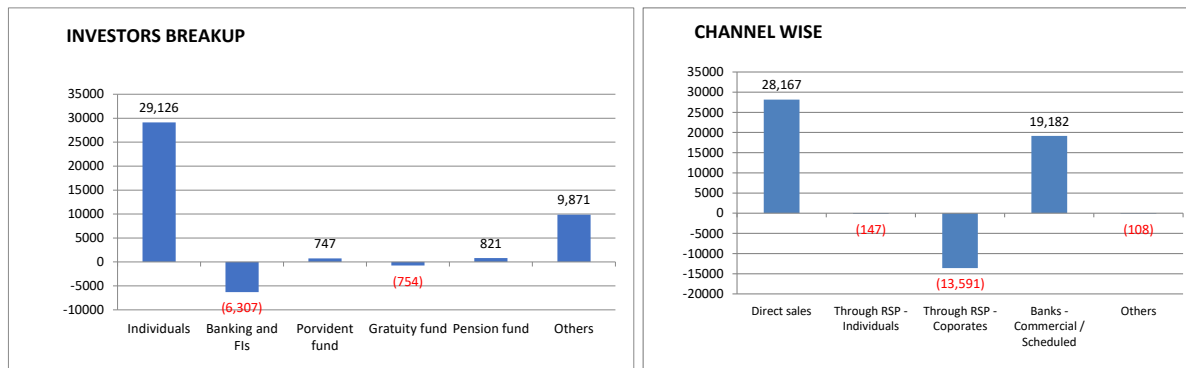


### Return (Monthly - %) \*

Category	November '22	October '22
Money Market	10.84%	11.91%
Income	10.07%	11.73%
Equity	-1.74%	-2.57%
Capital Protected	0.99%	1.32%
Capital Protected - Income	12.21%	14.07%
Fixed Rate / Return	7.12%	13.28%
Fund of Funds - CPPI	0.00%	0.00%
Aggressive Fixed Income	9.82%	18.81%
Balanced	1.14%	0.57%
Asset Allocation	1.37%	0.67%
Fund of Funds	0.64%	0.02%
Index Tracker	2.48%	0.26%
Shariah Compliant Money Market	12.01%	11.77%
Shariah Compliant Income	12.50%	12.83%
Shariah Compliant Equity	2.73%	0.90%
Shariah Compliant Fixed Rate / Return	14.63%	13.28%
Shariah Compliant Fund of Funds - CPPI	1.34%	1.58%
Shariah Compliant Aggressive Fixed Income	9.46%	12.63%
Shariah Compliant Balanced	1.76%	0.91%
Shariah Compliant Asset Allocation	1.17%	0.71%
Shariah Compliant Fund of Funds	1.51%	1.02%
Shariah Compliant Index Tracker	3.36%	2.58%
Shariah Compliant Commodities	7.38%	-3.65%
Shariah Compliant Fund of Funds - Income	-	-
Shariah Compliant Capital Protected - Income	-	6.43%

\* Based on weighted average return of industry

### Net Sales (PKR millions)



**NOTE:**

The information pertaining to this MFS for the month of November 2022 does not reflect the complete industry picture as data was not provided by HBL AMC till the date of this publication.



### Highlights

**PKR 42,946 million**  
Total assets as at November 2022

**PKR 11,137 million**  
Highest assets in the Shariah Money Market sub fund category of funds as at November 2022

**13.57 % Return on Shariah Compliant Money Market sub fund**  
Highest return for the month of November 2022

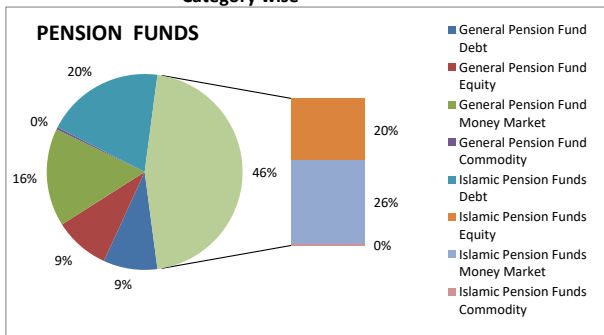
**PKR 413 million**  
Total Net sales for the month of November 2022

### Overview

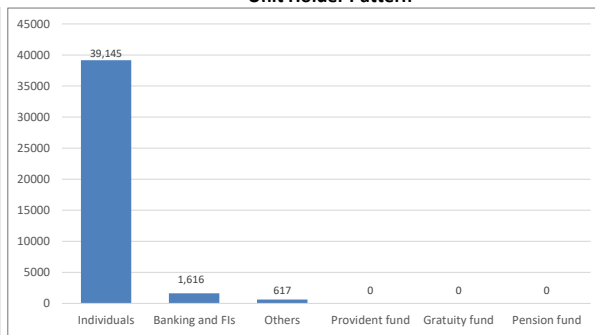
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### Industry Size - Assets under Management (PKR millions)

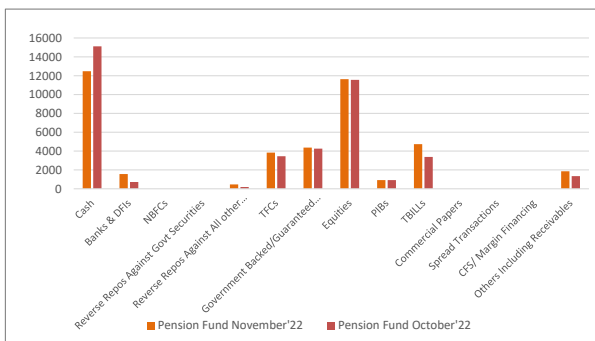
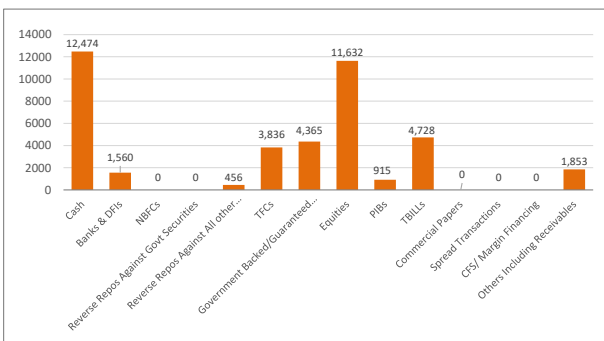
Category wise



Unit Holder Pattern



Asset Allocation

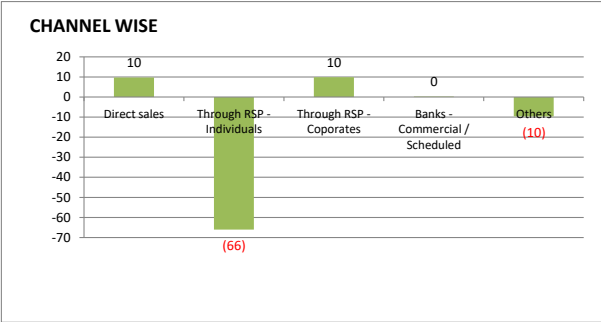
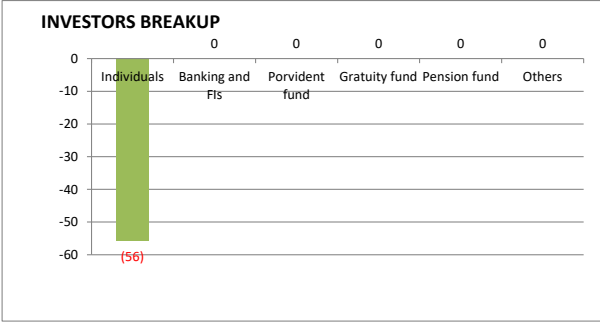


**Return (Monthly - %) \***

Pension Funds	November'22	October'22
General Pension Fund	24.70%	23.08%
Islamic Pension Fund	36.10%	23.43%

\* Based on weighted average return of industry

**Net Sales (PKR Millions)**



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#### Highlights

**PKR 733 million**

Total assets as at November 2022

**PKR 13 million**

Total Net sales for the month of November 2022

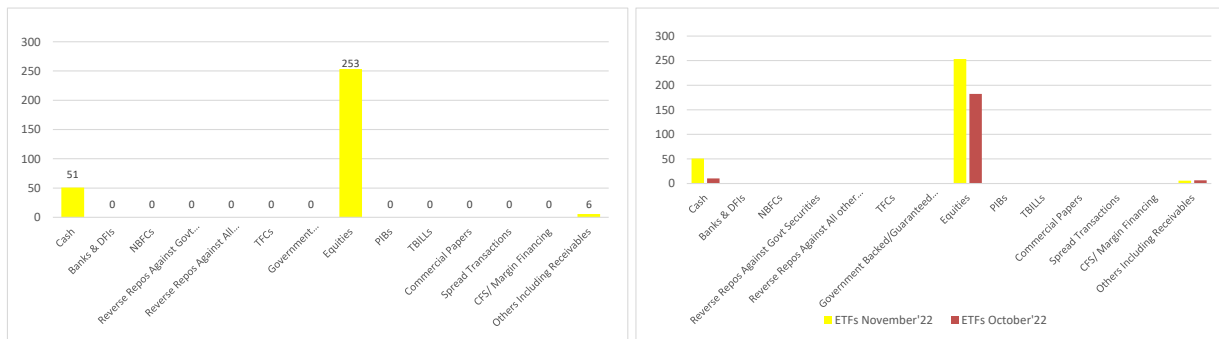
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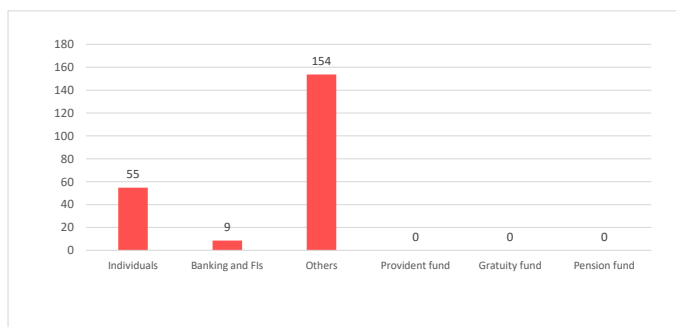
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#### Industry Size - Assets under Management (PKR millions)

##### Asset Allocation



##### Unit Holder Pattern



#### Return (Monthly - %) \*

Category	November'22	October'22
Exchange Traded Fund	0.59%	-0.16%
Shariah Compliant Exchange Traded Fund	4.33%	3.78%

\* Based on weighted average return of industry

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