



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

UAN: (+92-21) 111-162-224, **Fax:** (+92-21) 35316080-81 **Email:** info@mcbah.com **URL:** www.mcbah.com

Company Profile

MCB-Arif Habib Savings and Investments Limited is an Asset Management, Investment Advisory and Pension Fund Management Company, managing Open-end Mutual Funds and Pension Funds. The Company is registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003, NBFC and Notified Entities Regulations 2008 and Voluntary Pension System Rules 2005. MCBAH is a member of the Mutual Funds Association of Pakistan (MUFAP).

MCB-Arif Habib Savings and Investments Limited manages over Rs.50.58 billion as on June 30st, 2018. It has 15 Mutual Funds, 2 Voluntary Pension schemes and different Investments Plans in its product portfolio to meet the investment needs of its growing clientele. The Company was conceived in the year 2000 and, in March 2002, two of its flagship Funds, the MCB Pakistan Stock Market Fund (MCB-PSM) (Formerly:Pakistan Stock Market Fund PSM) and the Pakistan Income Fund (PIF) were launched.

MCB-Arif Habib Savings and Investments Limited has been an industry leader, setting international standards and bringing innovative products to market.

Largest client base in the private sector

MCBAH enjoys one of the highest Asset Manager Rating of AM2 ++ ' (by PACRA) in the industry

MCB Pakistan Asset Allocation Fund (MCB-PAAF) (Formerly: MCB Dynamic Allocation Fund (MCB-DAF) has been assigned 5-star ranking for one year due to its outstanding performance by PACRA based on returns achieved up to 30th June 2012.

Three of our Equity based funds i.e. MCB Dynamic Stock Fund, Pakistan Pension Fund-Equity Sub Fund and Pakistan Islamic Pension Fund-Equity Sub Fund were included in the World's Top 100 Equity Funds for 2012 by Thomson Reuters Lipper.

Pakistan Income Fund launched in March 2002 by MCBAH was the First Income Fund in the mutual fund industry.

MCBAH brought first private sector Equity Fund of the country in March 2002, i.e. MCB Pakistan Stock Market Fund (Formerly:Pakistan Stock Market Fund PSM), which has created an Alpha of 192% (over KSE-100) since inception till April 2013.

Pakistan Cash Management Fund became the First Money Market Fund to be assigned stability rating of 'AAA(f)' in the country.

MCB Pakistan Sovereign Fund MCB-PSF (Formerly: Metrobank Pakistan Sovereign Fund) , established in 2003 was the first sovereign risk Income Fund in the industry.

Pakistan Premier Fund (PPF, then a Closed-end Fund) was also placed in KSE's top 25 companies in 2005 and 2006.

Pakistan Income Enhancement Fund rewrote history in the Fixed Income Funds category (inception in Aug'2008) by earning highest ever annualized return of 18.33% in FY'09 (normal return without any provisioning reversals).

Pakistan International Element Islamic Asset Allocation Fund (PIEIF) was the first Mutual Fund in the country with permission from the State Bank of Pakistan to invest in overseas markets.

MCBAH was the first Asset Management Company which had introduced ATM card withdrawal facility for retail clients.

MCBAH was the first Asset Management Company to convert a Closed-end Fund (Pakistan Capital Market Fund) into an open end fund in 2006 keeping investors benefit as its supreme interest.

Board of Directors

Mr. Haroun Rashid	Chairman
Mr. Nasim Beg	Vice Chairman
Mr. Kashif A. Habib	Director
Mr. Ahmed Jahangir	Director
Mr. Mirza Qamar Beg	Director
Mr. Syed Savail Meekal Hussain	Director
Ms. Mavra Adil Khan	Director
Mr. Muhammad Saqib Saleem	Director / Chief Executive Officer

Senior Management

Mr. Muhammad Asim	Chief Investment Officer
Mr. Syed Asif Mehdi	Chief Operating Officer & Chief Financial Officer
Vacant	Chief Internal Auditor
Mr. Altaf Ahmed Faisal	Company Secretary
Mr. Junaid Qamar	Head of Sales
Mr. Asad Iqbal	Head of Human Resources
Mr. Monis Usman	Head of Marketing
Mr. Moiz Ali	Head of Quality Assurance & Customer Services

Chief Executive Officer	: Mr. Muhammad Saqib Saleem
Total number of funds	: 18
Assets Under Management as of June-2020	: PKR 66.210 billion
AMC Management Quality Rating	: AM2++ PACRA (October 08, 2019)
Auditor	: KPMG Taseer Hadi & Co. Chartered Accountants



MCB-ARIF HABIB INVESTMENTS LIMITED

For the Year Ended June 30

Funds Under Management	Rating	Net Assets (as of June 30, 2020) PKR millions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Since Inception (or past 10 years whichever is less)
Open-End Schemes - Money Market*													
MCB Cash Management Optimizer (01-10-2009)**	AA+(f) (P)	28,106	11.65%	11.29%	9.20%	8.27%	8.79%	5.77%	7.09%	5.41%	8.88%	12.67%	134.08%
Pakistan Cash Management Fund (19-03-2008)**	AA+(f) (P)	3,693	13.56%	11.07%	9.06%	8.43%	8.86%	5.88%	8.34%	4.67%	7.47%	11.98%	134.63%
Open-End Schemes - Income*													
MCB DCF Income Fund (03-01-2007)**	AA-(f) (P)	4,033	12.85%	10.80%	9.82%	10.79%	12.64%	6.23%	6.50%	4.62%	7.80%	11.65%	144.11%
Pakistan Income Fund (11-03-2002)**	A+(f) (P)	2,076	12.50%	9.41%	7.26%	8.13%	11.30%	6.14%	6.90%	4.77%	8.13%	13.93%	132.67%
MCB Pakistan Sovereign Fund (01-03-2003)**	AA-(f) (P)	1,816	10.27%	11.32%	12.32%	9.26%	16.69%	7.30%	5.89%	5.08%	7.88%	16.34%	163.44%
Open-End Schemes - Equity													
MCB Pakistan Stock Market Fund (11-03-2002)**		8,804	21.07%	11.29%	49.42%	34.69%	39.35%	5.25%	29.54%	-7.51%	-16.35%	-2.37%	289.14%
Open-End Schemes - Aggressive Fixed Income*													
Pakistan Income Enhancement Fund (28-08-2008)**	A+(f) (P)	707	12.41%	8.94%	7.21%	8.73%	13.61%	8.33%	5.06%	5.17%	7.84%	14.41%	139.50%
Open-End Schemes - Balanced													
Pakistan Capital Market Fund (24-01-2004)**		415	14.00%	9.40%	28.08%	26.05%	31.15%	5.17%	25.36%	-3.21%	-9.41%	4.90%	220.21%
Open-End Schemes - Asset Allocation													
MCB Pakistan Asset Allocation Fund (17-03-2008)**		1,299	20.86%	8.65%	19.23%	11.94%	19.40%	3.21%	9.54%	-2.55%	-9.79%	-3.58%	100.55%
MCB Pakistan Frequent Payout Fund (16-11-2015)***		152	-	-	-	-	-	3.54%	5.54%	4.50%	7.47%	4.40%	28.14%
Open-End Schemes - Shariah Compliant Income*													
Alhamra Islamic Income Fund (Formerly: MCB Islamic Income Fund) (19-06-2011)**	AA-(f) (P)	3,953	8.40%	10.40%	8.91%	8.36%	6.57%	5.05%	6.49%	4.96%	8.24%	11.59%	113.51%
Alhamra Daily Dividend Fund (10-04-2018)**	AA-(f) (P)	3,237	-	-	-	-	-	-	-	4.97%	8.28%	11.83%	27.11%
Open-End Schemes - Shariah Compliant Equity													
Alhamra Islamic Stock Fund (Formerly: MCB Pakistan Islamic Stock Fund) (01-09-2004)**		2,656	19.12%	14.89%	32.32%	31.34%	19.20%	3.89%	29.97%	-12.00%	-20.22%	2.41%	175.25%
Open-End Schemes - Shariah Compliant Asset Allocation													
Alhamra Islamic Asset Allocation Fund (Formerly: Pak. Intl. Element Islamic Asset Allocation Fund) (02-05-2006)**		1,964	15.08%	15.64%	28.41%	18.86%	35.64%	5.09%	27.74%	-4.06%	-8.89%	-0.79%	220.78%
Open-End Schemes - Shariah Compliant Fund of Funds													
Alhamra Islamic Active Allocation Fund (29-12-2016)**		341	-	-	-	-	-	-	0.82%	-6.84%	-4.26%	6.40%	-4.33%
Alhamra Islamic Active Allocation Fund II (16-06-2017)***		177	-	-	-	-	-	-	0.19%	-0.43%	-5.54%	11.77%	5.32%
Voluntary Pension Funds													
Pakistan Pension Fund (29-06-2007)**													
Equity		642	23.18%	15.06%	55.71%	49.60%	37.95%	10.77%	35.72%	-9.43%	-15.54%	1.94%	433.89%
Debt		559	10.28%	10.91%	10.08%	7.16%	16.85%	7.35%	4.31%	4.31%	7.41%	15.86%	145.06%
Money Market		523	10.63%	10.32%	8.17%	7.20%	7.17%	4.40%	4.30%	4.39%	7.89%	12.03%	108.39%
Shariah Compliant Voluntary Pension Funds													
Alhamra Islamic Pension Fund (Formerly: Pakistan Islamic Pension Fund) (15-11-2007)**													
Islamic Equity		540	21.31%	24.72%	41.84%	42.10%	39.53%	14.84%	33.21%	-12.16%	-18.97%	12.12%	419.40%
Islamic Debt		301	8.83%	8.43%	6.82%	8.22%	4.76%	4.04%	4.46%	2.99%	5.33%	9.04%	83.69%
Islamic Money Market		217	6.37%	8.36%	7.70%	6.86%	4.80%	2.36%	3.78%	3.34%	6.63%	8.61%	76.76%

*Annualized

(P) - PACRA

Trustee

** Central Depository Company of Pakistan Limited

*** MCB Financial Services Limited

