



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.97.68 billion as on June 30th, 2021. 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) 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 'AM1' (by PACRA) in the industry

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

MCBAH has the honour of launching the first conventional Equity Fund of the country in March 2002 in the private sector, i.e. MCB Pakistan Stock Market Fund, which has created an Alpha of 923% (over KSE-100) since inception till June 2021.

MCB Pakistan Sovereign Fund MCB-PSF, established in 2003 was the first sovereign risk Income Fund in the industry.

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).

Alhamra Islamic Asset Allocation Fund 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/Debit 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 Saqib Saleem	Chief Executive Officer
Mr. Muhammad Asim	Chief Investment Officer
Mr. Junaid Qamar	Head of Sales
Mr. Muhammad Asif Mehdi Rizvi	Chief Operating & Financial Officer
Mr. Monis Usman	Head of Marketing
Mr. Khurram Bashir	Head of Investment Advisory
Mr. Altaf Faisal	Chief Business Transformation Officer & Company Secretary
Mr. Shabbir Hussain	Head of Information Technology
Mr. Moiz Ali	Head of Investor Services & Quality Assurance
Mr. Syed Sohail Ahmed	Head of Compliance
Mr. Mohsin Pervaiz	Head of Risk Management
Mr. Khurram Sharf	Head of Fund Accounting

Chief Executive Officer	: Mr. Muhammad Saqib Saleem
Total number of funds	: 17
Assets Under Management as of June-2021	: PKR 97.679 billion
AMC Management Quality Rating	: AM1 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	Risk Profile of the fund	Net Assets (as of June 30, 2021) PKR millions	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Since Inception (or past 10 years whichever is less)
Open-End Schemes - Money Market*														
MCB Cash Management Optimizer (01-10-2009)**	AA+(f) (P)	Low	34,030	11.29%	9.20%	8.27%	8.79%	5.77%	7.09%	5.41%	8.88%	12.67%	6.98%	124.28%
Pakistan Cash Management Fund (19-03-2008)**	AA+(f) (P)	Low	3,119	11.07%	9.06%	8.43%	8.86%	5.88%	8.34%	4.67%	7.47%	11.98%	6.98%	121.04%
Open-End Schemes - Income*														
MCB DCF Income Fund (03-01-2007)**	AA-(f) (P)	Medium	3,646	10.80%	9.82%	10.79%	12.64%	6.23%	6.50%	4.62%	7.80%	11.65%	6.66%	130.71%
Pakistan Income Fund (11-03-2002)**	A+(f) (P)	Medium	9,595	9.41%	7.26%	8.13%	11.30%	6.14%	6.90%	4.77%	8.13%	13.93%	7.35%	122.03%
MCB Pakistan Sovereign Fund (01-03-2003)**	AA-(f) (P)	Medium	738	11.32%	12.32%	9.26%	16.69%	7.30%	5.89%	5.08%	7.88%	16.34%	5.67%	152.45%
Open-End Schemes - Equity														
MCB Pakistan Stock Market Fund (11-03-2002)**		High	12,397	11.29%	49.42%	34.69%	39.35%	5.25%	29.54%	-7.51%	-16.35%	-2.37%	33.85%	330.21%
Open-End Schemes - Aggressive Fixed Income*														
Pakistan Income Enhancement Fund (28-08-2008)**	A+(f) (P)	Medium	630	8.94%	7.21%	8.73%	13.61%	8.33%	5.06%	5.17%	7.84%	14.41%	7.32%	128.65%
Open-End Schemes - Balanced														
Pakistan Capital Market Fund (24-01-2004)**		High	467	9.40%	28.08%	26.05%	31.15%	5.17%	25.36%	-3.21%	-9.41%	4.90%	23.14%	245.88%
Open-End Schemes - Asset Allocation														
MCB Pakistan Asset Allocation Fund (17-03-2008)**		High	912	8.65%	19.23%	11.94%	19.40%	3.21%	9.54%	-2.55%	-9.79%	-3.58%	26.16%	109.35%
MCB Pakistan Frequent Payout Fund (16-11-2015)***		-	-	-	-	-	-	3.54%	5.54%	4.50%	7.47%	4.40%	(converted)	
Open-End Schemes - Shariah Compliant Money Market*														
Alhamra Islamic Money Market Fund (Formerly: MCB Pakistan Frequent Payout Fund) (20-08-2020)**	AA(f) (P)	Low	15,258	-	-	-	-	-	-	-	-	-	6.68%	6.68%
Open-End Schemes - Shariah Compliant Income*														
Alhamra Islamic Income Fund (19-06-2011)**	AA-(f) (P)	Medium	5,454	10.40%	8.91%	8.36%	6.57%	5.05%	6.49%	4.96%	8.24%	11.59%	6.51%	109.78%
Alhamra Daily Dividend Fund (10-04-2018)**	AA-(f) (P)	Medium	2,279	-	-	-	-	-	-	4.97%	8.28%	11.83%	6.44%	35.30%
Open-End Schemes - Shariah Compliant Equity														
Alhamra Islamic Stock Fund (01-09-2004)**		High	3,410	14.89%	32.32%	31.34%	19.20%	3.89%	29.97%	-12.00%	-20.22%	2.41%	29.92%	200.21%
Open-End Schemes - Shariah Compliant Asset Allocation														
Alhamra Islamic Asset Allocation Fund (02-05-2006)**		High	2,335	15.64%	28.41%	18.86%	35.64%	5.09%	27.74%	-4.06%	-8.89%	-0.79%	24.41%	246.79%
Open-End Schemes - Shariah Compliant Fund of Funds														
Alhamra Islamic Active Allocation Fund (29-12-2016)**		-	-	-	-	-	-	-	0.82%	-6.84%	-4.26%	6.40%	(matured)	
Alhamra Islamic Active Allocation Fund II (16-06-2017)***		-	-	-	-	-	-	-	0.19%	-0.43%	-5.54%	11.77%	(matured)	
Alhamra Islamic Active Allocation Fund (Alhamra Smart Portfolio) (11-06-2021)***		Medium	123	-	-	-	-	-	-	-	-	-	-0.12%	-0.12%
Voluntary Pension Funds														
Pakistan Pension Fund (29-06-2007)**														
Equity			905	15.06%	55.71%	49.60%	37.95%	10.77%	35.72%	-9.43%	-15.54%	1.94%	32.77%	475.46%
Debt			495	10.91%	10.08%	7.16%	16.85%	7.35%	4.31%	4.31%	7.41%	15.86%	6.35%	136.33%
Money Market			533	10.32%	8.17%	7.20%	7.17%	4.40%	4.30%	4.39%	7.89%	12.03%	5.55%	98.82%
Shariah Compliant Voluntary Pension Funds														
Alhamra Islamic Pension Fund (Formerly: Pakistan Islamic Pension Fund) (15-11-2007)**														
Islamic Equity			722	24.72%	41.84%	42.10%	39.53%	14.84%	33.21%	-12.16%	-18.97%	12.12%	37.00%	486.60%
Islamic Debt			349	8.43%	6.82%	8.22%	4.76%	4.04%	4.46%	2.99%	5.33%	9.04%	5.87%	78.70%
Islamic Money Market			283	8.36%	7.70%	6.86%	4.80%	2.36%	3.78%	3.34%	6.63%	8.61%	4.82%	74.18%

*Annualized

(P) - PACRA

Trustee

** Central Depository Company of Pakistan Limited

*** Digital Custodian Company (Formerly: MCB Financial Services Limited)