



Alhamra Wada Plan IX

(An Allocation Plan of Alhamra Wada Fund)
January 31, 2025 NAV - PKR 112.4683



General Information

Fund Type	An Open End Scheme
Category	Shariah Compliant Fixed Rate/Return Plan
Expected Promised Return	19.00% - 19.10% per annum
Asset Manager Rating	AM1 (AM One) by PACRA (04-Oct-24)
Stability Rating	AA+ (f) by PACRA (31-Jan-25)
Risk Profile	Moderate (Principal at Moderate Risk)
Launch Date	24-Apr-24
Fund Manager	Syed Mohammad Usama Iqbal
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. M. Yousuf Adil Saleem & Co. Chartered Accountants
Management Fee	Upto 15% of the gross earning, calculated on daily basis [Actual rate of Management Fee:0.32%]
Front end Load*	Nil
Back end Load*	Nil
Contingent Load*	Contingent Load will commensurate with net loss incurred due to early redemption.
Min. Subscription	PKR 500
Listing	Pakistan Stock Exchange
Previous Benchmark	Up to twelve months PKISRV rate
New Benchmark	PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS. (Effective from 22-Jan-2025)
Pricing Mechanism	Backward
Dealing Days	Monday-Friday
Cut off Timing	Mon-Thu (3:00 PM) Fri (4:00PM)
Leverage	Nil
Maturity Date of the Plan	April 25, 2025

*Subject to government levies

Investment Objective

The Objective of Alhamra Wada Plan IX is to provide Promised return to the Unit Holders at maturity by investing in Shariah Compliant short term Fixed Income Securities.

Manager's Comment

The fund posted a return of 8.00% against its old benchmark return of 16.38%. WAM of the fund was 83 days at month end.

Asset Allocation (%age of Total Assets)	Jan-25	Dec-24
Cash	0.1%	0.1%
GoP IJARA Sukuk	99.9%	99.9%
Other including receivables	0.0%	0.0%

Members of the Investment Committee

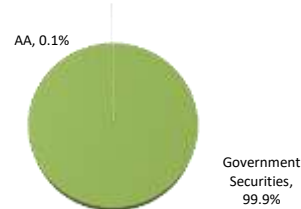
Khawaja Khalil Shah	Chief Executive Officer
Mohammad Asim, CFA	Chief Investment Officer
Saad Ahmed	Head of Fixed Income
Syed Abid Ali	Head of Equities
Syed Mohammad Usama Iqbal	Fund Manager Fixed Income Funds
Raza Inam, CFA	Head of Research

Fund Facts / Technical Information

	ALHWPIX
NAV per Unit (PKR)	112.4683
Net Assets (PKR M)	370
Weighted average time to maturity (Days)	83
Total expense ratio with government levy** (Annualized) - YTD	0.79%
Total expense ratio without government levy (Annualized) - YTD	0.62%
Total expense ratio with government levy (Annualized) - MTD	0.51%
Total expense ratio without government levy (Annualized) - MTD	0.38%

**This includes 0.17% representing government levy, Sindh Workers' Welfare fund and SECP fee

Asset Quality (%age of Total Assets)



Performance Information	ALHWPIX	Benchmark	Old Benchmark
Year to Date Return	20.74%	16.92%	17.94%
Month to Date Return	8.00%	9.32%	16.38%
180 Days Return	20.88%	16.36%	17.58%
365 Days Return	NA	NA	NA
Since inception	21.75%	17.65%	18.42%

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

Selling and Marketing Expenses Charged to the Fund (PKR)

	MTD	YTD
	-	-

MCBIM Shariah Supervisory Board

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

	2024*
Benchmark (%)	19.92
ALHWPIX (%)	22.30

* From April 24, 2024 to June 30, 2024.

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@mcdfunds.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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