

Fund Select

Thursday, 21 November 2019

October 2019

Fund Select

Exhibit: Asset Category wise Return (Sept-19)

in % age	Median		
	30D	180D	365D
Balanced & Asset Allocation	4.16	-0.74	-9.39
Capital protected & Funds-of-Funds	2.58	3.11	1.18
Equity	7.17	-4.63	-20.05
Income	12.40	11.59	10.34
Money Market	12.89	11.93	10.90
Other	5.80	-4.07	-18.82
in % age	Maximum		
	30D	180D	365D
Balanced & Asset Allocation	7.35	7.91	16.77
Capital protected & Funds-of-Funds	29.17	25.17	30.01
Equity	16.93	2.97	-11.70
Income	28.96	16.47	13.32
Money Market	14.33	14.34	11.56
Other	8.14	21.30	33.16
in % age	Minimum		
	30D	180D	365D
Balanced & Asset Allocation	-0.47	-13.79	-18.32
Capital protected & Funds-of-Funds	-8.82	-6.07	-19.01
Equity	3.53	-13.35	-33.71
Income	-22.79	4.98	5.03
Money Market	11.59	10.70	9.44
Other	1.27	-6.86	-23.34
in % age	Average		
	30D	180D	365D
Balanced & Asset Allocation	3.64	-1.32	-7.74
Capital protected & Funds-of-Funds	4.11	3.30	-0.99
Equity	7.26	-4.94	-20.33
Income	11.45	11.27	10.13
Money Market	12.87	11.97	10.73
Other	5.07	3.46	-3.00

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Monthly AUMs of mutual fund industry increased by PKR 38bn to PKR 611bn

- As per data available at Mutual Funds of Pakistan (MUFAP) Asset Under Management (AUM)s of the industry increased by PKR 38.2bn (+6.7% to PKR 611bn for the month of October 2019. AMC wise, in absolute terms MCB-Arif Habib Savings & Investments Limited witnessed the largest increase of PKR 7.0 bn to PKR 50.5bn.
- Asset Class wise, Money Market witnessed the largest increase of PKR 15.7bn to PKR 220.2bn, while Hybrid witnessed a decline of PKR -4.4bn to PKR 25.1bn.
- E&Ps sector remained the top pick of mutual funds, while script wise OGDC followed by ENGRO and MARI respectively were top preferred invested companies

Monthly AUMs of the industry increased by +6.7% (or PKR 38.3bn) to PKR 611bn

As per data available at Mutual Funds of Pakistan (MUFAP) Asset Under Management (AUM)s of the industry increased by PKR 38.2bn (+6.7% to PKR 611bn for the month of October 2019.

Conventional fund size for the month increased by PKR 30bn to PKR 384bn or (+8.5%), while Shariah Compliant fund size increased by PKR 8.1bn or (+3.7%) to PKR 227bn.

By Asset Management Company (AMC) wise, in absolute terms MCB-Arif Habib Savings & Investments Limited witnessed the largest increase of PKR 7.0bn to PKR 50.5bn, whereas 786 Investments Limited witnessed a decline of PKR 0.6bn to PKR 0.0bn.

Asset Class wise, Money Market witnessed the largest increase of PKR 15.7bn to PKR 220.2bn, while Hybrid witnessed a decline of PKR -4.3bn to PKR 25.3bn.

Exhibit: Asset Under Management

PKRbn	Oct-19	Share	Sep-19	Oct-18	Abs. Growth		Growth	
					m/m	y/y	m/m	y/y
Open End & VPS								
Open Ended Funds	584.3	96%	547.1	601.4	37.2	-17.1	6.8%	-2.8%
VPS	26.9	4%	25.8	27.1	1.1	-0.2	4.1%	-0.8%
Conventional & Shariah								
Conventional	383.9	63%	353.8	401.1	30.2	-17.1	8.5%	-4.3%
Shariah Compliant	227.2	37%	219.1	227.4	8.1	-0.2	3.7%	-0.1%
Asset Category Wise								
Money Market	220.2	36%	204.5	167.9	15.7	52.2	7.7%	31.1%
Equity	166.2	27%	153.8	247.9	12.4	-81.7	8.0%	-32.9%
Income	144.6	24%	134.6	92.6	10.0	52.0	7.5%	56.1%
CPPI & FOF	52.3	9%	47.8	64.9	4.5	-12.7	9.4%	-19.5%
Hybrid	25.3	4%	29.6	52.6	-4.3	-27.3	-14.6%	-52.0%
Other	2.6	0%	2.6	2.6	0.0	0.1	1.4%	2.7%
Grand Total	611.1		572.9	628.5	38.3	-17.3	6.7%	-2.8%

Exhibit: Historical Asset Under Management (Asset Management Company & Asset Class Wise)

	Oct-19	Sep-19	Aug-19	Jul-19	Jun-19	May-19	Apr-19	Mar-19	Feb-19	Jan-19	Dec-18	Nov-18	Oct-18
PKRbn	102.7	102.1	98.4	99.4	91.3	95.8	95.0	94.6	93.7	94.8	88.0	91.0	93.2
ALMEEZAN	104.2	99.3	95.7	94.5	89.8	97.2	91.9	89.7	91.9	94.5	89.1	102.1	104.5
NAFA	64.3	60.4	58.4	61.6	67.5	70.9	71.7	75.3	76.7	79.5	75.9	79.6	81.8
NIT	60.3	57.5	53.0	52.7	52.3	56.4	62.9	63.3	65.8	65.5	62.3	68.3	71.2
UBLFM	45.1	42.1	39.8	40.4	42.8	49.7	50.3	50.0	54.5	56.3	51.8	58.7	61.5
HBL	50.5	43.5	41.6	41.0	44.3	46.5	49.7	45.6	46.6	46.6	47.2	53.1	53.2
MCBAH	47.4	42.1	37.4	36.5	37.6	42.1	36.8	35.6	39.5	41.2	39.5	39.0	43.1
ABL	39.5	38.2	38.3	30.5	31.6	32.7	34.5	34.4	34.2	33.2	31.4	31.5	31.4
ALFALAH	27.9	25.7	24.8	25.8	25.7	28.7	27.5	28.4	30.5	28.3	29.1	32.6	32.3
ATLAS	21.1	19.9	18.5	19.0	19.2	18.7	18.8	19.9	18.7	19.5	18.5	17.1	17.7
JSIL	17.8	15.8	14.5	16.0	15.6	16.5	18.0	20.2	20.4	21.3	19.6	16.0	13.3
LAKSON	15.0	11.2	10.9	11.0	8.5	9.5	11.0	9.4	9.2	8.1	9.3	7.3	7.6
FAYSAL	3.5	3.2	3.2	3.4	3.1	3.1	3.4	3.6	3.7	4.0	3.7	3.9	4.1
AKD	3.5	3.4	3.8	3.3	3.3	3.3	4.2	4.9	6.3	5.4	5.1	4.9	5.1
PAKOMAN	5.7	5.6	5.6	3.1	3.4	3.2	3.1	3.3	3.3	3.7	3.8	3.9	4.5
HABIB	2.3	1.8	1.9	1.9	1.8	1.7	1.6	1.5	1.6	1.6	1.7	1.7	1.7
AWT	0.1	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.8	0.8	0.7	0.8	0.8
786.0	0.1	0.4	0.3	0.4	0.3	1.0	0.8	0.7	0.7	1.1	1.3	1.4	1.2
BMA	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
FCIL	584.3	547.1	522.1	515.8	512.9	552.1	556.4	555.1	572.0	578.3	552.1	586.4	601.4
Open Ended Funds	26.9	25.8	24.6	25.4	25.9	25.7	25.7	26.1	26.3	27.0	25.8	26.7	27.1
VPS	383.9	353.8	336.2	330.9	333.4	360.9	366.0	361.0	377.8	379.6	363.5	391.8	401.1
Conventional	227.2	219.1	210.6	210.3	205.3	216.9	216.1	220.1	220.4	225.7	214.4	221.3	227.4
Shariah Compliant	611.1	572.9	546.8	541.2	538.7	577.8	582.1	581.2	598.3	605.3	578.0	613.1	628.5
Grand Total	220.2	204.5	211.6	191.3	167.3	184.2	183.9	164.9	176.4	169.5	163.3	170.0	167.9
Money Market	166.2	153.8	139.8	159.0	177.9	192.1	198.0	213.6	218.2	229.6	210.8	236.9	247.9
Equity	144.6	134.6	125.9	115.3	109.5	109.6	100.9	97.0	95.4	93.6	93.0	92.3	92.6
Income	52.3	47.8	38.4	41.6	46.1	50.7	55.8	58.9	59.0	61.4	61.0	60.2	64.9
CPPI & FOF	25.3	29.6	28.6	31.7	35.5	38.8	41.0	44.2	46.5	48.6	47.4	51.2	52.6
Hybrid	2.6	2.6	2.4	2.4	2.5	2.5	2.5	2.6	2.7	2.6	2.4	2.5	2.6
Other	611.1	572.9	546.8	541.2	538.7	577.8	582.1	581.2	598.3	605.3	578.0	613.1	628.5
Total													

Exhibit: Historical asset class wise AUMs

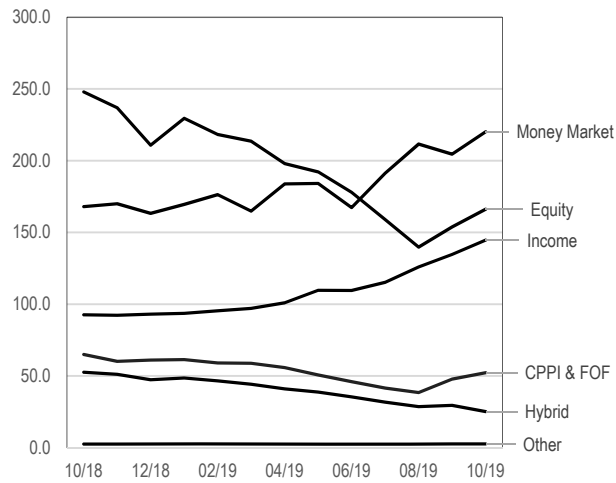
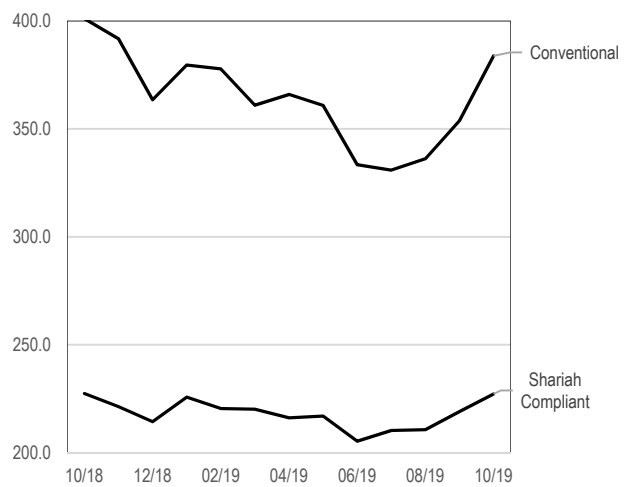


Exhibit: Historical category wise AUMs



Fund Performance Summary

Return wise, Money Market fund yielded the highest median return of 12.89% on 30days basis, with a maximum return of 14.33%. Capital protected & Fund-of-Fund showed a lowest 2.58% median return with a bare bottom of negative -8.82%.

Exhibit: Category Wise Return

	Median				
in %age	30D	90D	180D	270D	365D
Balanced & Asset Allocation	4.16	5.71	-0.74	-8.61	-9.39
Capital protected & Funds-of-Funds	2.58	4.70	3.11	0.88	1.18
Equity	7.17	8.89	-4.63	-16.66	-20.05
Income	12.40	12.46	11.59	10.86	10.34
Money Market	12.89	12.74	11.93	11.38	10.90
Other	5.80	7.47	-4.07	-17.50	-18.82
	Maximum				
in %age	30D	90D	180D	270D	365D
Balanced & Asset Allocation	7.35	9.01	7.91	14.20	16.77
Capital protected & Funds-of-Funds	29.17	28.44	25.17	27.55	30.01
Equity	16.93	25.77	2.97	-11.02	-11.70
Income	28.96	24.96	16.47	14.56	13.32
Money Market	14.33	13.33	14.34	12.75	11.56
Other	8.14	10.49	21.30	21.91	33.16
	Minimum				
in %age	30D	90D	180D	270D	365D
Balanced & Asset Allocation	-0.47	-3.31	-13.79	-20.00	-18.32
Capital protected & Funds-of-Funds	-8.82	-5.92	-6.07	-16.79	-19.01
Equity	3.53	2.71	-13.35	-27.25	-33.71
Income	-22.79	-1.16	4.98	6.33	5.03
Money Market	11.59	11.30	10.70	10.19	9.44
Other	1.27	1.77	-6.86	-19.36	-23.34
	Average				
in %age	30D	90D	180D	270D	365D
Balanced & Asset Allocation	3.64	5.11	-1.32	-7.07	-7.74
Capital protected & Funds-of-Funds	4.11	6.05	3.30	-0.47	-0.99
Equity	7.26	9.21	-4.94	-17.63	-20.33
Income	11.45	12.79	11.27	10.80	10.13
Money Market	12.87	12.66	11.97	11.32	10.73
Other	5.07	6.58	3.46	-4.98	-3.00

Sector Allocation

E&Ps sector remained top choice of Mutual Funds

E&Ps sector remained the top pick of mutual funds as it secured lion's share of 30.8% of the total invested equity asset. In addition, script wise, OGDC followed by ENGRO and MARI respectively were top preferred invested companies.

Sector	Oct-19	Sep-19	Aug-19
E&Ps	25.63%	25.58%	24.00%
Fertiliser	13.81%	14.28%	14.76%
Banks	12.06%	11.67%	12.09%
Power	7.12%	7.30%	7.22%
OMCs	3.45%	3.37%	3.25%
Cement	4.19%	2.85%	3.01%
Textile	0.94%	1.86%	1.82%
Chemical	0.54%	0.61%	0.59%
Insurance	0.22%	0.21%	0.21%
Sugar	0.10%	0.10%	0.11%
Auto	0.00%	0.00%	0.01%
Pharma	0.03%	0.02%	0.03%
Food	0.00%	0.00%	0.00%
Tobacco	0.00%	0.00%	0.00%
Refinery	0.01%	0.00%	0.00%
Engineering	0.00%	0.00%	0.00%
Glass	0.00%	0.00%	0.00%
Paper	0.00%	0.00%	0.00%
Personal Goods	0.00%	0.00%	0.00%
Technology	0.07%	0.08%	0.00%

Symbol	Oct-19	Sep-19	Aug-19
OGDC	8.72%	8.90%	8.28%
ENGRO	6.92%	6.80%	7.09%
MARI	6.33%	4.81%	4.72%
PPL	6.04%	6.64%	5.62%
HUBC	5.48%	5.81%	5.38%
EFERT	3.65%	4.13%	4.59%
POL	3.50%	3.65%	3.81%
BAFL	2.36%	2.50%	2.52%
LUCK	2.11%	1.83%	2.21%
UBL	1.87%	2.13%	1.66%
HBL	1.81%	1.52%	1.58%
BAHL	1.69%	1.53%	1.32%
MEBL	1.49%	1.49%	1.68%
SNGP	1.39%	1.42%	1.15%
FFC	1.34%	1.97%	2.14%
EPCL	1.04%	0.40%	0.38%
KEL	0.65%	0.05%	0.05%
KEL	0.65%	0.05%	0.05%
PSO	0.50%	0.48%	0.54%
ABL	0.42%		
GATM	0.05%	0.44%	0.43%
LOTCHEM	0.05%	0.02%	0.12%
APL	0.04%	0.05%	0.05%
NBP	0.02%	0.02%	0.01%
FFBL	0.02%	0.00%	0.06%
HASCOL	0.02%	0.00%	0.02%
PKGP	0.01%	0.03%	0.03%
PAKT	0.00%	0.00%	0.00%
BATA	0.00%		
SRVI	0.00%		
HMB	0.00%		

Exhibit: Sector-holding (as percentage of total assets)

SECTOR	MEEZ	NAFA	UBL	MCB	HBL	ABL	ALFA	NIT	JSIL	FAYS	TOTAL
Equity / AUM	87.1%	84.4%	77.9%	81.9%	80.4%	83.9%	92.8%	95.0%	82.8%	56.0%	84.0%
E&Ps	31.1%	21.0%	23.9%	22.6%	24.0%	25.5%	28.1%	29.8%	23.7%	22.3%	25.6%
Fertiliser	15.7%	13.5%	11.2%	14.4%	9.9%	17.0%	16.9%	12.7%	8.5%	4.2%	13.8%
Banks		19.9%	14.5%	16.9%	19.2%	20.4%	14.9%	0.2%	22.3%	14.5%	12.1%
Power	8.5%	6.0%	7.5%	5.4%	7.3%	6.1%	7.6%	6.7%	9.2%		7.1%
Omcs	7.3%	0.6%		2.2%	4.4%	3.9%	3.0%	6.5%		1.9%	3.5%
Cement	6.7%	4.7%	5.4%		0.1%		2.8%	11.9%			4.2%
Textile		0.2%	0.5%	4.0%	0.8%	2.7%	2.6%				0.9%
Chemical				2.6%		3.4%				6.5%	0.5%
Insurance		0.2%	0.7%			1.3%					0.2%
Sugar									6.3%		0.1%
Auto											
Pharma						0.5%		0.1%		1.5%	0.0%
Food											
Tobacco								0.1%			0.0%
Refinery		0.0%			0.1%						0.0%
Engineering											
Glass											
Paper											
Personal Goods											
Technology						1.4%					0.1%
Others	30.7%	33.9%	36.3%	31.9%	34.3%	17.7%	24.1%	32.0%	29.9%	49.0%	31.8%

Exhibit: Top 25 individual stock holding (as percentage of total assets)

SYMBOL	MEEZ	NAFA	UBL	MCB	HBL	ABL	ALFA	NIT	JSIL	FAYS	TOTAL
Equity / AUM	87.1%	84.4%	77.9%	81.9%	80.4%	83.9%	92.8%	95.0%	82.8%	56.0%	84.0%
OGDC	10.4%	7.1%	7.4%	8.8%	7.5%	10.1%	9.2%	10.9%	8.1%	6.1%	8.7%
ENGRO	9.3%	6.6%	5.6%	5.2%	5.3%	6.0%	7.8%	5.9%	4.4%	0.6%	6.9%
MARI	8.8%	4.7%	8.9%	0.4%	6.0%	8.3%	6.3%	4.3%	4.8%	5.5%	6.3%
PPL	7.0%	5.5%	3.2%	6.2%	6.8%	5.9%	8.5%	9.1%	7.8%	5.8%	6.0%
HUBC	5.4%	5.5%	5.3%	5.3%	5.8%	5.7%	5.9%	6.7%	5.9%		5.5%
EFERT	6.3%	2.2%		5.0%	0.4%	5.1%	6.4%	4.3%			3.7%
POL	5.2%	1.1%	2.2%	7.1%	1.4%		2.8%	5.6%	5.1%	5.0%	3.5%
BAFL		3.3%	2.6%	4.6%	3.6%	4.1%	2.5%		5.8%	2.8%	2.4%
LUCK	5.1%	1.4%			0.3%		2.1%	7.3%			2.1%
UBL		2.8%	2.4%	3.7%	3.2%		2.9%		5.1%	2.4%	1.9%
HBL		3.7%	2.7%		3.2%	3.7%	3.0%		4.6%	2.0%	1.8%
BAHL		2.4%	1.8%	4.3%	2.6%	2.7%		0.1%			1.7%
MEBL	0.6%	2.4%	2.6%	1.1%	0.4%	3.3%	2.0%			1.8%	1.5%
SNGP	3.6%	0.2%		1.7%	0.5%			0.0%		0.5%	1.4%
FFC		2.4%	3.7%	0.1%	0.1%	5.5%		0.1%		2.2%	1.3%
EPCL		0.5%	0.6%	4.4%	0.6%	1.1%	4.1%			5.1%	1.0%
KEL	2.1%	0.0%			0.2%	0.0%					0.7%
KEL	2.1%	0.0%			0.2%	0.0%					0.7%
PSO	0.7%	0.1%	0.9%		0.5%	0.0%		3.1%		1.4%	0.5%
ABL			0.3%	2.5%							0.4%
GATM				0.4%							0.1%
PAKT								0.1%			0.0%
BATA								0.0%			0.0%
SRVI								0.0%			0.0%
HMB								0.0%			0.0%

Fund Performance

Fund Name	30 Days	90 Days	180 Days	270 Days	365 Days
Balanced & Asset Allocation					
Alfalah GHP Value Fund	3.81	6.59	1	-4.98	-5.05
Allied Finergy Fund	4.61	8.3	2.15	-3.11	0.78
Askari Asset Allocation Fund	0.63	2.21	-1.06	-7.4	-8.25
Faysal Asset Allocation Fund	5.54	5.89	-3.85	-11.02	-11.25
First Habib Asset Allocation Fund	0.63	-0.13	-6.37	-9.39	-12.48
Lakson Asset Allocation Developed Markets Fund	1.65	2.36	7.91	14.2	16.77
Lakson Tactical Fund	4.66	6.37	-2.34	-10.58	-10.9
MCB Pakistan Asset Allocation Fund	3.6	6.32	-1.98	-9.59	-9.24
MCB Pakistan Frequent Payout Fund	0.92	2.66	4.88	7.8	9.16
NBP Sarmaya Izafa Fund (Formerly: NAFA Asset Allocation Fund)	4.46	7.5	-0.04	-7.54	-7.39
Pak Oman Advantage Asset Allocation Fund	2.3	3.17	-2.62	-9.47	-11.78
AWT Asset Allocation Fund (Formerly: PIML Asset Allocation Fund)	1.88	5.89	-0.5	-5.99	-6.91
UBL Asset Allocation Fund	3.83	5.7	1.16	-2.07	-0.8
First Dawood Mutual Fund	2.95	2.28	-6.98	-9.64	-16.29
HBL Multi Asset Fund	4.94	5.38	-2.08	-6.18	-4.17
NBP Balanced Fund (Formerly: NAFA Multi Asset Fund)	4.22	7.26	0.36	-7.18	-7.15
Pakistan Capital Market Fund	4.13	6.16	-1.99	-9.3	-9.14
Unit Trust of Pakistan	4.18	5.25	-5.16	-13.46	-15.19
ABL Islamic Asset Allocation Fund	3.1	3.79	2.4	-0.47	-0.91
Al Ameen Islamic Asset Allocation Fund	4.47	5.44	0.83	-3.46	-3.84
Alfalah GHP Islamic Value Fund	4.25	5.38	-0.75	-7.55	-9.54
Alhamra Islamic Asset Allocation Fund (Formerly: Pak. Intl. Element Islamic Asset Allocation Fund)	4.84	6.66	-0.41	-9.1	-9.71
Askari Islamic Asset Allocation Fund	-0.47	-3.31	-13.79	-20	-16.85
Dawood Islamic Fund	1.15	1.74	-0.72	-2.21	-3.82
Faysal Islamic Asset Allocation Fund	7.35	5.71	-5.14	-12.26	-13.01
HBL Islamic Asset Allocation Fund	3.04	5.08	2.68	-0.3	-0.09
Lakson Islamic Tactical Fund	5.81	7.46	-3.05	-11.47	-12.82
Meezan Asset Allocation Fund	6.36	9.01	-3.56	-15.44	-18.32
NBP Islamic Regular Income Fund (Formerly: NBP Aitemaad Regular Payment Fund)	4.25	7.63	-0.53	-9.63	-14.58
NBP Islamic Sarmaya Izafa Fund (Formerly: NAFA Islamic Asset Allocation Fund)	5.53	8.42	0.29	-8.2	-9.72
Pak Oman Islamic Asset Allocation Fund	2.98	4.21	-2.6	-12.11	-14.64
Meezan Balanced Fund	4.88	7	-0.47	-9.01	-10.43
Capital protected & Funds-of-Funds					
Alfalah Capital Preservation Fund II	1.33	3.87	4.86	5.16	6.16
Allied Capital Protected Fund	0.77	2.23	4.23	6.26	7.52
ABL Special Saving Fund (ABL Special Saving Plan I)	2				
ABL Special Saving Fund (ABL Special Saving Plan II)	1.18				
ABL Special Saving Fund (ABL Special Saving Plan III)					
UBL Capital Protected Fund III	0.86	1.53	1.57	1.88	2.46
UBL Special Savings Plan I	28.06	27.29	11.48	10.6	
UBL Special Savings Plan II	27.88	27.13	11.51	12.15	
UBL Special Savings Plan III	29.17	28.44	16.28		
UBL Special Savings Plan IV	23.23	22.43			
UBL Special Savings Plan VI	9.03	9.82			
UBL Special Savings Plan V	18.85				
NAFA Islamic Principal Protected Fund II	4.22	6.67	5.77	2.6	2.57
ABL Financial Planning Fund (Active Plan)	2.73	4.71	0.07	-4.79	-5.69
ABL Financial Planning Fund (Conservative Plan)	1.77	4.03	3.71	3.55	4.61
ABL Financial Planning Fund (Strategic Allocation Plan)	2.7	5.19	1.77	-1.91	-1.36
Alfalah GHP Prosperity Planning Fund (Alfalah GHP Active Allocation Plan)	1.12	3.67	3.09	-2.82	-2.62
Alfalah GHP Prosperity Planning Fund (Alfalah GHP Conservative Allocation Plan)	1.08	3.3	5.34	5.15	6.6
Alfalah GHP Prosperity Planning Fund (Alfalah GHP Moderate Allocation Plan)	2.1	4.72	3.68	0.9	2.03
Faysal Sharia Planning Fund (Faysal Sharia Capital Preservation Plan II)	0.86				
HBL Financial Planning Fund (Active Allocation Plan)	2.89	4.84	1.51	-3.72	-4.51
HBL Financial Planning Fund (Conservative Allocation Plan)	1.89	3.58	3.44	2.63	3.93
HBL Financial Planning Fund (Strategic Allocation Plan)	0.46	0.97	0.17	-1.07	0.64
JS Fund of Funds	1.26	3.29	5.43	3.21	1.75
UBL Active Principal Preservation Plan I	2.3	4.72	3.4	3.2	5.55
UBL Active Principal Preservation Plan II	2.26	3.16	2.55	2.44	4.45
UBL Active Principal Preservation Plan III	2.73	3.66	1.09	0.54	2.73
HBL Financial Planning Fund (Special Income Plan)	0.88				
ABL Islamic Financial Planning Fund (Active Allocation Plan)	4.96	6.09	0.65	-5.65	-7.79
ABL Islamic Financial Planning Fund (Aggressive Allocation Plan)	3.55	4.28	-0.44	-6.76	-9.02

Fund Name	30 Days	90 Days	180 Days	270 Days	365 Days
ABL Islamic Financial Planning Fund (Conservative Allocation Plan)	1.59	2.81	2.42	1.57	1.9
ABL Islamic Financial Planning Fund (Strategic Allocation Plan II)					
ABL Islamic Financial Planning Fund (Strategic Allocation Plan III)	2.54	6.3	5.87	3.8	2.81
ABL Islamic Financial Planning Fund (Strategic Allocation Plan IV)					
ABL Islamic Financial Planning Fund (Strategic Allocation Plan)	2.77	6.6	6.36	3.25	1.65
Al Ameen Islamic Active Allocation Plan IX	6.73	10.5	1.32	-6.31	-7.2
Al Ameen Islamic Active Allocation Plan VI	6.5	7.35	-0.97	-7.85	-8
Al Ameen Islamic Active Allocation Plan VII	6.38	7.69	0.54	-5.03	-6
Al Ameen Islamic Active Allocation Plan VIII	6.3	7.39	-1.61	-8.28	-9.22
Al Ameen Islamic Active Allocation Plan X	6.47	7.46	-0.83	-7.87	-8.9
Al Ameen Islamic Active Allocation Plan XI	7.17	8	0.21		
Alfalah GHP Islamic Prosperity Planning Fund (Alfalah GHP Islamic Active Allocation Plan II)	1.27	3.5	4.58	3.25	2.51
Alfalah GHP Islamic Prosperity Planning Fund (Alfalah GHP Islamic Active Allocation Plan III)	1.08	2.91	5.06	1.14	0.79
Alfalah GHP Islamic Prosperity Planning Fund (Alfalah GHP Islamic Balance Allocation Plan)	1.38	3.5	4.94	4.75	6.06
Alfalah GHP Islamic Prosperity Planning Fund (Alfalah GHP Islamic Moderate Allocation Plan)	1.37	4.19	6.63	6.58	8.68
Alfalah GHP Islamic Prosperity Planning Fund (Capital Preservation Plan IV)	1.27	3.44	5.09	5.07	6.57
Alfalah GHP Islamic Prosperity Planning Fund (Capital Preservation Plan V)	1.23	3.45	5.75	7.13	
Alhamra Islamic Active Allocation Fund	4.81	7.35	1.6	-3.47	-5.75
Alhamra Islamic Active Allocation Fund II	4.72	7.88	3.65	-1.89	-4.05
Atlas Islamic Fund of Funds (Atlas Aggressive Allocation Islamic Plan)	6.28	8.33	-0.61	-9.36	
Atlas Islamic Fund of Funds (Atlas Conservative Allocation Islamic Plan)	3	5.17	4.17	2.57	
Atlas Islamic Fund of Funds (Atlas Moderate Allocation Islamic Plan)	4.76	6.89	1.43	-4.32	
HBL Islamic Financial Planning Fund (Active Allocation Plan)	3.84	6.3	2.72	-3.38	-5.79
HBL Islamic Financial Planning Fund (Conservative Allocation Plan)	2.31	4.32	4.14	2.86	3.66
HBL Islamic Financial Planning Fund (Strategic Allocation Plan)	3.43	7.11	8.61	6.46	5.36
JS Islamic Hybrid Fund of Funds (JS Islamic Active Allocation Plan I)					
JS Islamic Hybrid Fund of Funds (Mufeed)	1.75	4.29	1.14	-7.73	-10.71
JS Islamic Hybrid Fund of Funds (Munafa)	24.21	15.39	6.77	-0.16	-3.28
JS Islamic Hybrid Fund of Funds (Mustahkem)	-8.82	-5.92	-1.24	-1.12	-0.92
JS Islamic Hybrid Fund of Funds (Mustanad)	-3.32	16.65	25.17	27.55	30.01
JS Islamic Hybrid Fund of Funds (Mutanasib)	1.38	4.87	9.28	5.74	4.98
JS Islamic Hybrid Fund of Funds II (JS Islamic Active Allocation Plan II)	1.02	2.98	5.65	5.18	5.36
JS Islamic Hybrid Fund of Funds III (JS Islamic Capital Preservation Allocation Plan VII)	1.18				
Meezan Financial Planning Fund of Funds (Aggressive)	6.18	7.97	-2.32	-13.19	-15.24
Meezan Financial Planning Fund of Funds (Conservative)	2.69	4.53	2.93	0.5	1.09
Meezan Financial Planning Fund of Funds (MAAP I)	3.59	4.22	-6.07	-16.79	-19.01
Meezan Financial Planning Fund of Funds (Moderate)	4.37	6.19	0.44	-6.47	-7.25
Meezan Strategic Allocation Fund (MSAP I)	4.03	5.24	-4.34	-14.68	-16.8
Meezan Strategic Allocation Fund (MSAP II)	5.57	7.68	-1.72	-12.34	-14.22
Meezan Strategic Allocation Fund (MSAP III)	5.6	7.4	-1.97	-12.64	-14.47
Meezan Strategic Allocation Fund (MSAP IV)	5.62	7.38	-2.07	-12.77	-14.54
Meezan Strategic Allocation Fund (MSAP V)	5.53	7.08	-2.17	-12.68	-14.6
NAFA Islamic Active Allocation Plan I	5.65	8.76	1.07	-7.15	-7.24
NAFA Islamic Active Allocation Plan II	1.02	2.96	5.37	-2.01	-2.06
NAFA Islamic Active Allocation Plan III	5.59	8.58	1.14	-6.96	-7.03
NAFA Islamic Active Allocation Plan IV	5.61	8.57	0.89	-7.15	-7.16
NAFA Islamic Active Allocation Plan V	5.64	8.56	0.98	-7.37	-7.5
NAFA Islamic Active Allocation Plan VI	5.62	8.49	1.25	-6.86	-7.08
NAFA Islamic Active Allocation Plan VII	3.87	5.13	-1.83	-9.8	-9.91
NAFA Islamic Active Allocation Plan VIII	0.88	2.67	4.82	-2.3	-2.45
ABL Islamic Financial Planning Fund (Capital Preservation Plan I)	1.83	5	7.11		
Al Ameen Islamic Active Principal Preservation Plan I	2.91	3.88	3.8	3.73	5.49
Al Ameen Islamic Active Principal Preservation Plan II	2.7	3.63	2.95	2.77	4.53
Al Ameen Islamic Active Principal Preservation Plan III	3.25	4.01	3.11	2.75	4.4
Al Ameen Islamic Active Principal Preservation Plan IV	3.89	5.18	5.03	4.86	
Atlas Islamic Fund of Funds (Atlas Islamic Capital Preservation Plan)	3.12	5.09	3.06	1.15	
HBL Islamic Financial Planning Fund (Islamic Capital Preservation)	2.88	5.73	4.44	1.78	1.05
JS Islamic Hybrid Fund of Funds II (JS Islamic Capital Preservation Allocation Plan I)	0.98	2.91	5.4	5.98	7.6
JS Islamic Hybrid Fund of Funds II (JS Islamic Capital Preservation Allocation Plan II)	1	3.18	5.67	6.17	7.87
JS Islamic Hybrid Fund of Funds II (JS Islamic Capital Preservation Allocation Plan III)	0.94	2.88	5.3	6.44	8.72
JS Islamic Hybrid Fund of Funds II (JS Islamic Capital Preservation Allocation Plan IV)	1.01	3	5.71	8.37	
JS Islamic Hybrid Fund of Funds II (JS Islamic Capital Preservation Allocation Plan V)	1.01	3.07	5.76		
JS Islamic Hybrid Fund of Funds III (JS Islamic Capital Preservation Allocation Plan VI)	0.86	2.79			
Meezan Strategic Allocation Fund (Meezan Capital Preservation Plan III)	1.54	3.3	3.33	3.31	4.29
Meezan Strategic Allocation Fund II (Meezan Capital Preservation Plan IV)	2.16	4.01	2.73	1.11	2.11

Fund Name	30 Days	90 Days	180 Days	270 Days	365 Days
Meezan Strategic Allocation Fund II (Meezan Capital Preservation Plan V)	2.32	4.17	2.95	0.88	1.87
Meezan Strategic Allocation Fund II (Meezan Capital Preservation Plan VI)	2.37	4.21	2.55	-0.09	0.98
Meezan Strategic Allocation Fund II (Meezan Capital Preservation Plan VII)	2.53	4.39	2.39	-0.19	1.42
Meezan Strategic Allocation Fund II (Meezan Capital Preservation Plan VIII)	1.98	3.04	2.93	0.13	
Meezan Strategic Allocation Fund III (Meezan Capital Preservation Plan IX)	2.22	2.93			
NAFA Islamic Capital Preservation Plan I	2.5	4.68	5.74	4.19	4.53
NAFA Islamic Capital Preservation Plan II	2.32	4.5	3.9	1.39	1.94
NAFA Islamic Capital Preservation Plan III	2.41	4.58	3.92	1.24	1.61
NAFA Islamic Capital Preservation Plan IV	2.61	4.68	3.71	0.73	1.27
Faysal Sharia Planning Fund (Faysal Sharia Capital Preservation Plan)	0.87	2.79			
NBP Islamic Capital Preservation Plan V	2.78	4.99	3.58	-0.36	
Equity					
ABL Stock Fund	7.17	9.01	-3.82	-14.2	-15.8
AKD Opportunity Fund	3.7	2.92	-13.35	-26.25	-26.81
Alfalah GHP Alpha Fund	6.68	9.52	-3.04	-14.2	-15.29
Alfalah GHP Stock Fund	6.41	9.41	-3.36	-14.1	-15.27
Askari Equity Fund					
Atlas Stock Market Fund	7.28	8.17	-5.2	-16.82	-19.14
Faysal Stock Fund	8.66	10.39	-6.59	-16.45	-18.15
First Capital Mutual Fund	7.44	15.59	0.12	-18.82	-24.32
First Habib Stock Fund	5.68	7.74	-4.63	-16.01	-19.2
HBL Energy Fund	8.77	10.67	-4.35	-18.65	-24.45
HBL Equity Fund	6.35	7.21	-3.58	-15.3	-15.92
HBL Growth Fund-Class A (Formerly PICIC Growth Fund)	16.51	25.04	2.77	-21.16	-30.24
HBL Growth Fund-Class B (Formerly PICIC Growth Fund)	6.82	8.56	-3.74	-15.12	-16.15
HBL Investment Fund-Class B (Formerly PICIC Investment Fund)	6.72	8.57	-3.73	-15.13	-16.23
HBL Investment Fund-Class A (Formerly PICIC Investment Fund)	16.93	25.77	2.97	-21.42	-30.61
HBL Stock Fund	6.82	8.72	-3.53	-15.05	-15.85
JS Growth Fund	4.7	5.03	-8.89	-20.63	-22.93
JS Large Cap Fund	3.53	4.77	-9.63	-20.52	-22.92
JS Value Fund	4.26	5.73	-5.45	-18.96	-20.22
Lakson Equity Fund	5.82	6.85	-6.51	-19.38	-20.32
MCB Pakistan Stock Market Fund	4.38	7.11	-4.84	-15.59	-16.58
NAFA Financial Sector Fund	4.7	2.71	-7.12	-14.29	-11.7
NBP Stock Fund (Formerly: NAFA Stock Fund)	5.65	8.04	-5.28	-16.66	-17.81
National Investment Unit Trust	7.87	9.43	-6.93	-18.77	-20.36
AWT Stock Fund (Formerly: PIML Value Equity Fund)	6.21	13.9	-5.29	-16.11	-18.17
UBL Financial Sector Fund	4.86	4.52	-5.64	-14.02	-11.96
UBL Stock Advantage Fund	8.1	8.89	-4.08	-15.43	-16.12
ABL Islamic Stock Fund	7.69	9.36	-2.42	-13.28	-17.19
AKD Islamic Stock Fund	7.26	3.33	-12	-27.25	-28.07
Al Ameen Shariah Stock Fund	9.68	10.65	-4.11	-15.85	-18.31
Al Meezan Mutual Fund	7.89	10.15	-4.93	-19.09	-22.49
Alfalah GHP Islamic Stock Fund	7.32	9.02	-4.24	-15.97	-18.84
Alhamra Islamic Stock Fund (Formerly: MCB Pakistan Islamic Stock Fund)	5.83	8.2	-3.65	-16.25	-20.16
Atlas Islamic Stock Fund	8.65	10.42	-3.65	-15.92	-20.05
First Habib Islamic Stock Fund	7.07	9.54	-5.21	-18.05	-22.49
HBL Islamic Equity Fund	6.88	7.76	-3.02	-15.92	-18.95
HBL Islamic Stock Fund	7.38	7.98	-4.35	-17.33	-20.24
JS Islamic Fund	4.97	6.23	-8.1	-18.8	-23
Meezan Energy Fund	10.77	7.81	-12.04	-26.98	-33.71
Meezan Islamic Fund	7.83	9.55	-5.26	-19.65	-22.79
NBP Islamic Energy Fund (Formerly: NAFA Islamic Energy Fund)	8.97	9.92	-5.86	-21.26	-26.79
NBP Islamic Stock Fund (Formerly: NAFA Islamic Stock Fund)	7.44	9.9	-4.25	-17.25	-21.29
NIT Islamic Equity Fund	7.27	8.89	-6.18	-18.99	-22.13
AWT Islamic Stock Fund (Formerly: PIML Islamic Equity Fund)	7.31	12.93	-0.37	-11.02	-15.28
Income					
AKD Aggressive Income Fund (Formerly: AKD Income Fund)	18.09	13.67	11.54	10.77	5.03
Alfalah GHP Income Multiplier Fund	9.4	11.5	11.81	10.78	9.46
Askari High Yield Scheme	-22.79	-1.16	4.98	6.33	6.91
BMA Chundrigar Road Savings Fund	11.44	11.2	10.86	10.14	9.73
Faysal Income & Growth Fund	-6.12	5.77	8.36	8.56	8.51
Pakistan Income Enhancement Fund	13.92	15.45	11.82	11.72	10.86
UBL Growth & Income Fund (Formerly: United Growth & Income Fund)	-1.95	8.34	8.89	9.63	8.97
Al Ameen Islamic Aggressive Income Fund	7.73	5.95	7.69	7.84	7.1

Fund Name	30 Days	90 Days	180 Days	270 Days	365 Days
ABL Government Securities Fund	15.73	15.01	11.73	11.3	10.74
ABL Income Fund	10.05	13.33	11.14	10.77	10.03
Alfalah GHP Income Fund	14.38	13.2	12.12	11.22	10.7
Alfalah GHP Sovereign Fund	15.53	14.12	11.93	11.26	10.61
Askari Sovereign Yield Enhancer	11.61	15.06	8.62	9.18	9.04
Atlas Income Fund	19.29	18.16	12.47	11.64	10.89
Atlas Sovereign Fund (Formerly: Atlas Sovereign Liquid Fund)	23.37	20.2	13.41	12.18	11.83
Dawood Income Fund	21.98	13.75	13.25	12.81	12.41
Faysal Financial Sector Opportunity Fund	13.32	13.56	12.92	12.1	11.41
Faysal MTS Fund	13.58	13.55	12.45	11.8	11.22
Faysal Savings Growth Fund	0.69	7.77	9.62	9.22	8.8
First Habib Income Fund	8.01	11.05	11.31	10.56	9.65
HBL Government Securities Fund	11.93	14.52	12.56	12.08	11.65
HBL Income Fund	-1.33	9.25	10.08	10.22	9.86
JS Income Fund	-6.06	7.04	9.3	9.21	9.16
Lakson Income Fund	15.3	15.65	11.97	11.23	10.54
MCB DCF Income Fund	12.22	12.74	10.24	10.32	9.86
MCB Pakistan Sovereign Fund	13.73	18.48	14.69	14.36	12.44
NBP Financial Sector Income Fund (Formerly: NAFA Financial Sector Income Fund)	12.5	12.77	12.32	11.85	11.39
NAFA Government Securities Savings Fund	28.96	24.96	16.07	14.54	13.06
NBP Income Opportunity Fund (Formerly: NAFA Income Opportunity Fund)	7.38	10.51	10.8	10.75	10.47
NBP Government Securities Plan I	23.8	22.54	9.65		
NBP Mahana Amdani Fund (Formerly: NAFA Savings Plus Fund)	12.2	12.31	11.95	11.53	11.04
NBP Savings Fund (Formerly: NAFA Income Fund)	12.37	12.38	11.92	11.48	10.66
NIT - Government Bond Fund	20.03	16.48	13.58	12.21	11.24
NIT - Income Fund	-2.21	7.71	7.78	8.04	7.75
Pak Oman Government Securities Fund	6.46	12.74	8.77	9.07	8.73
Pakistan Income Fund	13.96	14.66	12.06	11.37	10.67
AWT Income Fund (Formerly: PIML Income Fund)	23.89	20.59	16.47	14.56	13.32
UBL Government Securities Fund	13.34	13.5	10.38	10.47	9.96
UBL Income Opportunity Fund (UIOF) (Formerly: UBL Financial Sector Bond Fund)	15.44	15.09	12.49	11.6	11.03
ABL Islamic Income Fund (Formerly: ABL Islamic Cash Fund)	12.61	12.8	12.12	11.43	10.84
AKD Islamic Income Fund	11.89	12.27	11.61	10.77	10.34
Al Ameen Islamic Sovereign Fund	10.99	11.04	10.71	10.15	9.58
Alfalah GHP Islamic Income Fund	13.24	12.35	11.52	10.78	10.2
Alhamra Daily Dividend Fund	12.73	12.53	11.78	11.09	10.49
Alhamra Islamic Income Fund (Formerly: MCB Islamic Income Fund)	13.55	12.19	11.61	10.86	10.32
Askari Islamic Income Fund					
Atlas Islamic Income Fund	12.22	12.5	11.87	11.2	10.7
Faysal Islamic Savings Growth Fund	12.9	11.59	11.28	10.27	9.83
First Habib Islamic Income Fund	12.42	13.03	11.18	9.77	8.79
HBL Islamic Income Fund	12.37	12.19	11.38	10.65	9.99
JS Islamic Income Fund	12.38	12.31	11.7	10.88	10.37
Meezan Islamic Income Fund	12.63	12.08	11.33	10.84	10.17
Meezan Sovereign Fund	12.3	11.76	11.1	10.81	10.06
NBP Active Allocation Riba Free Savings Fund (Formerly:NAFA Active Allocation Riba Free Savings Fund)					
NBP Riba Free Savings Fund (Formerly: NAFA Riba Free Savings Fund)	11.99	11.82	11.56	11.12	10.63
NBP Islamic Mahana Amdani Fund (Formerly: NBP Aitemaad Mahana Amdani Fund)	12.48	12.42	12.11	11.55	11.02
NBP Islamic Savings Fund (Formerly: NAFA Islamic Income Fund)	12.47	11.91	11.2	10.88	10.42
NIT Islamic Income Fund	11.67	11.94	11.76	11.02	10.18
Pak Oman Advantage Islamic Income Fund	11.1	10.67	7.6	7.22	7.59
AWT Islamic Income Fund (Formerly: PIML Islamic Income Fund)	10.98	10.9	10.48	9.82	9.26
Money Market					
ABL Cash Fund	12.88	12.95	12.5	11.79	11.13
AKD Cash Fund	12.38	12.46	11.42	10.64	10.06
Alfalah GHP Cash Fund	13.19	13.26	14.34	12.75	11.52
Alfalah GHP Money Market Fund	12.99	12.96	12.28	11.74	11.21
Askari Sovereign Cash Fund	13	12.97	11.93	11.38	10.85
Atlas Money Market Fund	13.37	13.17	12.3	11.67	11.04
BMA Empress Cash Fund	12.47	12.36	11.56	11.12	10.67
Faysal Money Market Fund	13.07	12.94	12.19	11.57	10.98
First Habib Cash Fund	14.33	13.33	12.42	11.66	10.94
HBL Cash Fund	12.92	12.92	12.3	11.6	10.96
HBL Money Market Fund	12.66	12.52	11.65	11.01	10.41
JS Cash Fund	13.16	13.26	12.65	12.05	11.56

Fund Name	30 Days	90 Days	180 Days	270 Days	365 Days
Lakson Money Market Fund	13.26	12.99	12.03	11.41	10.94
MCB Cash Management Optimizer	13.21	13.1	12.31	11.7	11.02
NBP Government Securities Liquid Fund (Formerly: NAFA Government Securities Liquid Fund)	12.81	12.58	11.77	11.15	10.6
NBP Money Market Fund (Formerly: NAFA Money Market Fund)	12.74	12.74	12.4	11.74	11.09
NIT Money Market Fund (Formerly: NIT Government Treasury Fund)	13.1	12.98	12.19	11.6	11
Pakistan Cash Management Fund	12.88	12.05	10.95	10.2	9.44
UBL Liquidity Plus Fund	12.89	12.69	11.69	11.19	10.69
UBL Money Market Fund	12.6	12.4	11.5	11	10.51
UBL Cash Fund	13.66				
Al Ameen Islamic Cash Fund	12.12	12.2	11.51	10.94	10.44
HBL Islamic Money Market Fund	12.13	11.97	11.31	10.68	10.11
Meezan Cash Fund	11.59	11.3	10.7	10.19	9.76
Meezan Rozana Amdani Fund	12.59	12.26	11.58	11.14	
NBP Islamic Money Market Fund(Formerly: NAFA Islamic Money Market Fund)	12.61	12.24	11.79	11.01	10.48
Other					
AKD Index Tracker Fund	5.8	7.47	-6.86	-17.5	-18.82
KSE Meezan Index Fund	8.14	10.49	-4.07	-19.36	-23.34
Meezan Gold Fund	1.27	1.77	21.3	21.91	33.16



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JamaPunji

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It aspires to improve their financial literacy and capability which can help them make sound financial decisions through the provision of general financial education across the entire financial sector, ranging from banking and insurance to investing and retirement planning as well as generic money management.

JamaPunji would help the investors to take prudent measures before entering into a contractual agreement with a financial services provider, educate investors on strategies to mitigate risks associated with various investment products, engender investor confidence, and lead to an effective investor protection regime.



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