



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL HABIB ISLAMIC INCOME FUND

Type: Open-ended

Issuance/ Updated Date: June 02, 2025

Category: Shariah Compliant Income Scheme

Risk Profile: Medium (Principal at Medium risk)

1. **DISCLAIMER:** Before you invest, you are encouraged to review the detailed features of the AHICF in the Offering Document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	The primary objective of AHICF is to provide competitive risk-adjusted returns to its investors by investing in a diversified portfolio of long, medium and short-term Shariah-compliant debt instruments while taking into account liquidity considerations.
Authorized Investment Avenues	Shariah Compliant Government Securities, Placement of funds under Mudarabah/Modaraba, Murabaha, Musharakahs, Istisna'a, Bai'Muajjal and Ijarah arrangements with banks, NBFCs, Modaraba and DFIS Any other Shariah Compliant instrument / securities that may be allowed by the SECP from time to time.
Launch Date of Fund	Jan 23, 2017
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	75% six months PKISRV + 25% six months average of the highest rates on savings account of three AA-rated scheduled Islamic Banks or window of conventional Banks, as selected by MUFAP
IPO / Subscription Period	Subscription Period Dec 01,2016 to Dec 01,2016
Subscription / Redemption Days Timing	Monday to Thursday 9:00 a.m. to 4:00 p.m. Friday 9:00 a.m. to 4:30 p.m.
Types & Classes of Units	<u>Class "A"</u> - Units with no Front-end Load or Back-end Load. <u>Class "B"</u> - Units issued during and after the Initial Period with Front-end Load and Back-end Load at the Discretion of the Management Company.
Management Fee (% per annum)	Up to 1.5% per annum of average daily net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES:

*Front End Load	Direct investment through AMC	3% (Management has the discretion to reduce or waive the load on any transaction)
	Digital platform of AMC /third party	Nil
Redemption Charge	Back-end load	Nil
	Contingent load	Nil

*Currently, management is not charging FEL.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHICF for the latest information pertaining to the updated TER.	Applicable Taxes: Disclaimer: Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance, 2001.
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4. KEY STAKE HOLDERS

Asset Management Company:

AL Habib Asset Management Limited
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Trustee:

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