



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL HABIB ISLAMIC SAVINGS 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 AHISAVF in the Offering Document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	The investment objective of AHISAVF 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 with maturity equal to or greater than 90 days, 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 and are in accordance with the guidelines of the Shariah Advisor of the Scheme.
Launch Date of Fund	Dec 20, 2021
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 20, 2021 to Dec 20, 2021
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	Class "A" - Units with no Front-end Load or Back-end Load. Class "B" - 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 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 AHISAVF 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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