

Alfalah GHP Cash Fund

Fund Stability Rating: "AA+(f)" by PACRA 28-March-24

AMC Rating: "AM1" by VIS 29-Dec-23

Investment Objective

The investment objective of Alfalah GHP Cash Fund (AGCF) is to provide regular stream of income at comparative rate of return while preserving capital to extent possible by investing in assets with low risk and high degree of liquidity from a portfolio constituted of mostly money market securities and placements.

Basic Information

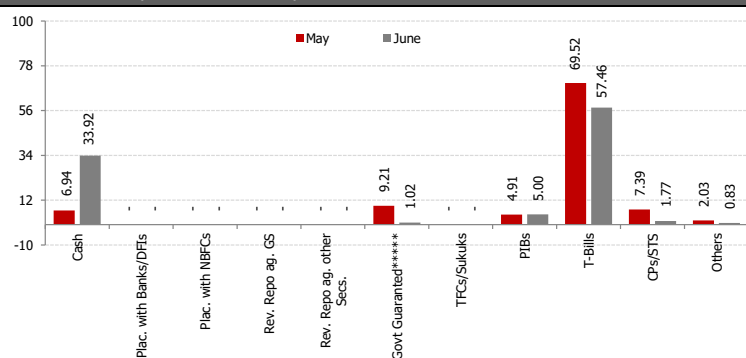
Category: Money Market Scheme
Fund Type: Open Ended
Benchmark: 70% 3month PKRV rates +30% 3-months average deposit rates of 3 'AA' rated schedule banks as selected by MUFAP
Launch Date: March 12, 2010
Par Value: PKR 500
Pricing**:** Backward
Front end Load: 0.75%
Back end Load: 0.00%

Risk Profile: Low
Management Fee*:** up to 1.50% per annum of the average daily net assets
Min. Initial Investment: PKR 500/-
Min. Subseq. Investment: PKR 100/-
Trustee: CDC Pakistan Limited
Auditor: A.F Ferguson & Co
Listing: Pakistan Stock Exchange
Dealing Days: Monday - Friday
Cut-off Time: 9:00 am - 4:00 pm
Leverage: Nil

Investment Committee

Khaldoon Bin Latif Chief Executive Officer
Ayub Khuhiro Chief Investment Officer
Faisal Ali Khan Chief Financial Officer
Shariq Mukhtar Hashmi Chief Compliance Officer
Muddasir Ahmed Shaikh Head of Equities
Mustafa Kamal Head of Fixed Income
Shams-ud-din Shah, CFA, FCCA Head of Research
Omar Mukhtar Head of Risk
Salman Jawaid Fund Manager Fixed Income Funds
Anil Kumar, CFA Fund Manager Equity Funds

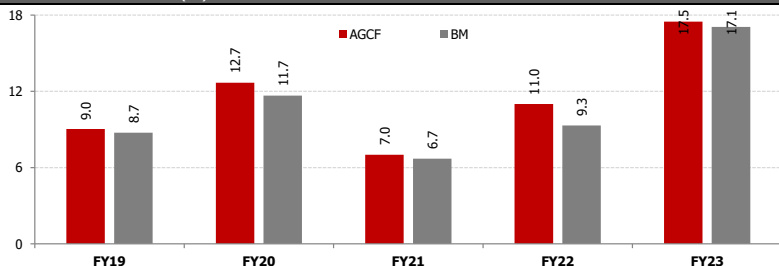
Asset Allocation (as % of Total Assets)



Amount invested by fund of funds is Rs. 0.09 million subtracted from total

*****Government Debt securities (GDS) with maturity (between 6 month to one year) having 44.62millions and 0.75% of total Assets

Historical Performance (%)



Fund Statistics

Fund Size (PKR mn; as on June 30, 2024) 5,844.1
Fund size including fund of fund schemes (PKR mn) 5,844.2
NAV (PKR): 504.1362
Wtd. Average Maturity (Days): 78.79
Total Expense Ratio(YTD)** 1.54%
Total Expense Ratio(Month) 1.69%

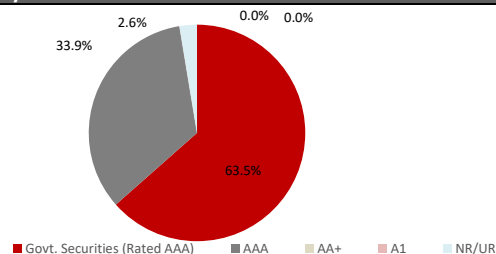
Fund Performance

| | BM | AGCF |
|--------------------------------|--------|--------|
| Since Inception Return* | 8.97% | 10.22% |
| YTD | 20.90% | 22.11% |
| Month (June, 2024): | 19.73% | 19.73% |

Credit Quality (as % of Total Assets)

| Rating | AGCF (%) | BM (%) |
|------------------------------|----------|--------|
| Govt. Securities (Rated AAA) | 63.48% | A1+ |
| AAA | 33.91% | A1 |
| AA+ | 0.00% | A- |
| AA | 0.01% | BBB+ |
| AA- | 0.00% | BBB |
| A+ | 0.00% | IG |
| A | 0.00% | NR/UR |

Portfolio Credit Quality



Details of Non-Compliant Investments****

| Name | Type | Value before Provisioning | Provisioning Held, if any | Value after Provisioning | % Gross Assets | % Net Assets |
|------|------|---------------------------|---------------------------|--------------------------|----------------|--------------|
| | | | | | | |

Monthly Returns

| | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| AGCF | 19.72% | 21.77% | 20.12% | 21.08% | 21.06% | 20.17% | 20.22% | 20.43% | 18.66% | 18.58% | 19.63% | 20.14% | 19.73% |
| BM | 21.06% | 21.75% | 21.90% | 22.18% | 21.55% | 20.63% | 20.67% | 20.16% | 20.37% | 20.59% | 20.77% | 20.54% | 19.73% |

Dispute Resolution/Complaint Handling

"Investors may lodge their complaints to our Investor Services Department through any of the following options where our dedicated staff is available to provide assistance: Call us at (+92-21) 111 090 090, Email us at complaint@alfalahamc.com, Contact us at 0300-0707417 or submit through our website <https://www.alfalahamc.com/complain>. In case your concerns are not settled or resolved, you may lodge your complaint with SECP at the link <https://sdms.secp.gov.pk/>. Please note that SECP will entertain only those complaints which were at first directly requested to be redressed by us and were not resolved as per investor satisfaction."

Disclaimer

This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependant on forces and factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results.

*Since Inception return is calculated on Compounded Annual Growth Rate (CAGR)

**This include 0.179% representing government levy and SECP Fee

***Management fee of the fund has been amended from Oct 28, 2023 through 12th supplemental OD with consent of the SECP

****Actual Management fee charged: 1.24% of net assets

Selling & marketing expense - for the period ended June,2024, PKR Mn 0.321