



Atlas Asset Management

An Atlas Group Company | Rated AM2++ by PACRA

SPOTLIGHT

FUND MANAGER REPORT MAY 2025



SHARIAH COMPLIANT SOLUTIONS

Atlas
ملاج
Islamic products

Atlas
Pensions
Smart retirement plans

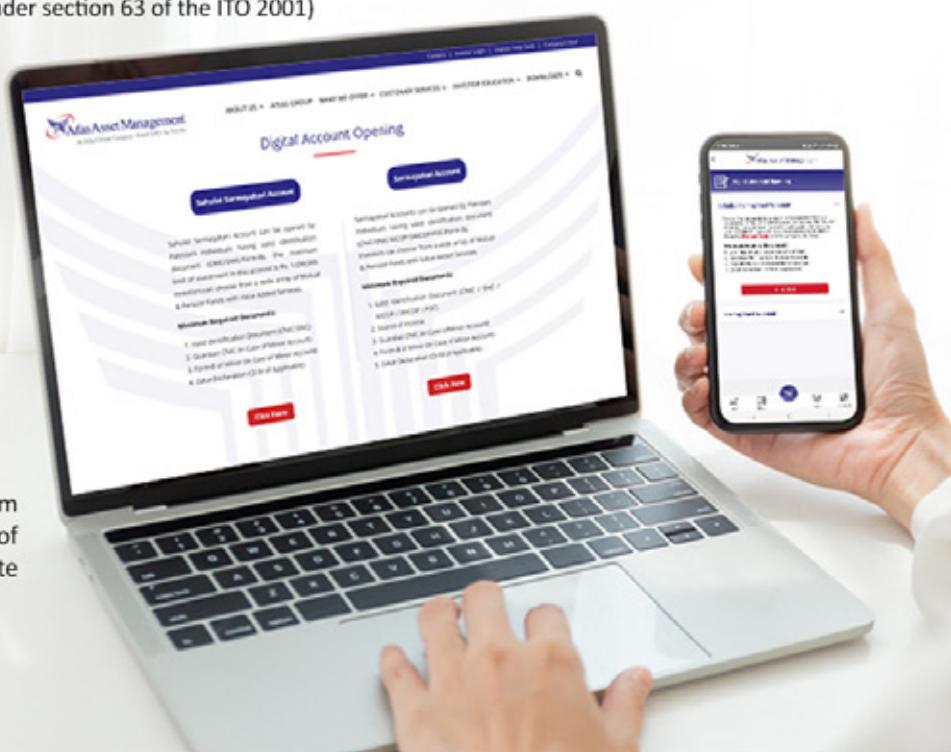
DIGITALLY OPEN YOUR PENSION FUNDS ACCOUNT & GET 20% TAX CREDIT

AVAIL TAX CREDIT

No Sales Load

- Professional Fund Management
- Conventional and Shariah* Compliant options
- Your selected allocation scheme will be invested in underlying fund(s)
- Tax Credit upto 20% of Taxable Income (under section 63 of the ITO 2001)
- 50% Tax Free withdrawal at retirement**

*Under the guidance of
Dr. Mufti Muhammad Wasle Fash
 REG. NO. SECP/IFD/SA/016



**As per Income Tax Ordinance 2001, VPS Participants can redeem 50% of contribution Tax Free after the retirement or 25 years of first contribution, the remaining 50% will be taxed at average rate of last 3 Years Tax return.



021-111-688-825



cs@atlasfunds.com.pk



www.atlasfunds.com.pk



Atlas Asset Management Limited (AAML), an Atlas Group Company, was incorporated on 20th August, 2002 as an unlisted public limited company. AAML as a Non-Banking Finance Company (NBFC) is licensed & regulated by Securities & Exchange Commission of Pakistan to perform Asset Management, Investment Advisory Services, Private Equity and Venture Capital Fund Management Services and REIT Management Services, as per the NBFC (Establishment and Regulations) Rules, 2003 & NBFC and Notified Entities Regulations, 2008, Private Funds Regulation, 2015, and the Real Estate Investment Trust Regulations, 2022, as a Pension Fund Manager to manage voluntary pension funds (under Voluntary Pension System Rules, 2005). AAML is a wholly owned subsidiary of Shirazi Investments (Pvt.) Limited. AAML manages assets on behalf of retirement funds, welfare organizations, insurance companies, multinationals, NBFCs and individuals.

AAML strives to be a market leader in providing quality fund management services with customer satisfaction as its aim, and is consistently committed to offering its investors the best possible returns on a diverse range of products, meeting not only the customers current requirements but also exceeding their future expectations. Moreover, with its strong emphasis on systems and controls, quality human resource and backing of Atlas Group, AAML enjoys a distinct advantage.

Rating: The Pakistan Credit Rating Agency has assigned an asset manager rating of "AM2++" as of 30th November, 2024 to the Company. The rating reflects that the Company meets high investment management industry standards and benchmarks with noted strengths in several of the rating factors.

VISION

To be a market leader in providing quality fund management services with customer satisfaction as our premier goal.

MISSION

We are committed to offering our investors the best possible risk adjusted returns on a diverse range of products, providing a stimulating and challenging environment for our employees, and committing to the highest ethical and fiduciary standards. We firmly believe that by placing the best interests of our clients first, we will also serve the best interest of our employees, our shareholders and the communities in which we operate.

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Atlas Islamic Income Fund (AIIF)



May 2025

Investment Objective

To provide its unit holders with a stable rate of current income consistent with long-term preservation of capital in a Shariah compliant manner

Asset Mix*	May-25	Apr-25
Placement with Banks & DFIs	36.05%	22.37%
Cash	26.44%	40.16%
Ijarah Sukuks	22.79%	24.72%
Sukuk	8.11%	8.19%
Others incl. receivables	6.61%	4.56%

* % of Gross Asset

Leverage & Maturity Profile	AIIF
Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	178.07

Fund Facts

Fund Type	Open-ended
Category	Islamic Income Scheme
Launch Date	14-Oct-08
Net Assets (mn)	PKR 3,946 (at month end)
Net Assets (Excluding Investment by fund of funds) (Rs mn)	PKR 3,876 (at month end)
NAV	PKR 581.97 (at month end)
Benchmark	75% six months PKRSRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Total Expense Ratio (TER)	MTD YTD
- Annualized	
TER Incl Govt Levy	0.92% 0.71%
Govt Levy	0.19% 0.15%
Front End Load	Nil
Marketing & Selling Expense	Nil
Management Fee	Upto 1.50%
Actual Rate of Management Fee	0.60% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	Yousuf Adil Chartered Accountant
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Risk Profile of the Fund	Medium
Fund Stability Rating	AA-(f) (PACRA) (As on 07-May-25)

Federal Excise Duty (FED)

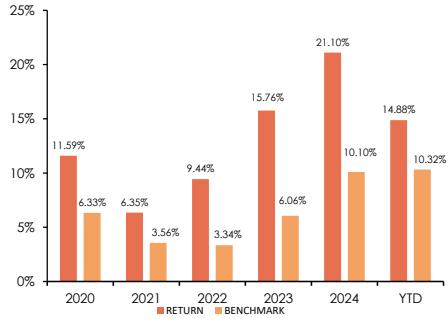
The Finance Act, 2013 imposed Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMC's) with effect from 13th June, 2013. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan. Further, via Finance Act 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to Rs.1,733,902 up till June 30, 2016. (Rs.0.26 per unit as on May 31, 2025)

Shariah Compliant Investment Plans

These are allocations between AIIF and AISF aiming at a customized investment approach to the investors to meet their personal goals and preferences.

	AIIF	AISF
Weight	85%	15%
Weighted Av. Return (2024-25)	20.58%	
Weighted Av. Return (2023-24)	31.21%	
Weighted Av. Return (2022-23)	12.89%	
Atlas Bachat Balanced Islamic Plan	AIIF	AISF
Weight	50%	50%
Weighted Av. Return (2024-25)	33.87%	
Weighted Av. Return (2023-24)	54.79%	
Weighted Av. Return (2022-23)	6.2%	
Atlas Bachat Growth Islamic Plan	AIIF	AISF
Weight	15%	85%
Weighted Av. Return (2024-25)	47.17%	
Weighted Av. Return (2023-24)	78.36%	
Weighted Av. Return (2022-23)	-0.49%	

Yearly Performance*



*Annualized Performance

*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

Trailing Performance

	30 Days (1 Month)*	90 Days* (3 Months)	180 Days* (6 Months)	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	10.80%	9.74%	10.75%	15.56%	14.88%	61.00%	86.70%	372.35%	9.78%
Benchmark	10.61%	10.57%	10.28%	10.38%	10.32%	28.20%	37.41%	176.95%	6.26%
Return (5 Years CAGR)						13.29%			
Peer Group Average	12.75%					13.80%			

*Annualized Return ** Since Inception CAGR

*Annualized return: (Absolute return) * (365/No. of days)

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2024-2025	21.84%	18.15%	20.14%	16.48%	14.26%	13.21%	10.79%	10.22%	8.23%	9.98%	10.80%		14.88%
2023-2024	19.62%	19.64%	19.36%	18.68%	20.54%	21.54%	17.91%	18.62%	17.70%	18.33%	18.72%	20.34%	21.10%

Investment Committee

M. Abdul Samad Chief Executive Officer	Ali H. Shirazi Director	Khalid Mahmood Chief Investment Officer	Muhammad Umar Khan Head of Portfolio Management	Faizan Ur Rehman Sharif Fund Manager	Hassaan Ahmed Fund Manager
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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 to provide assistance: Ph: (021) 111-688-825 Ext: 233, Email: cs@atlasfunds.com.pk or submit through the link <https://www.atlasfunds.com.pk/investor-help-desk/>. 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.

Atlas Islamic Money Market Fund (AIMF)

May 2025

Investment Objective

The objective of Atlas Islamic Money Market Fund (AIMF) is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of Shariah Compliant money market instruments.

Asset Mix*	May-25	Apr-25
Placement with Banks & DFI's	52.03%	54.02%
Cash	18.92%	15.79%
Sukuk	17.44%	18.57%
Gov. Ijarah Sukuks**	10.48%	11.05%
Others incl. receivables	1.13%	0.58%

* % of Gross Asset

**Actual Exposure in government debt securities with a maturity exceeding six months and upto one year is 3.47% of Total Net Assets

Leverage & Maturity Profile

Fund Facts

Leverage:	Nil
Weighted average time to maturity of the Net assets (Days)	37.88

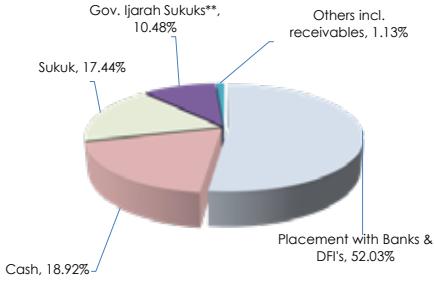
Fund Type	Open-ended
Category	Islamic Money Market Scheme
Launch Date	7-Jan-21
Net Assets (mn)	PKR 6,838
Net Assets (Excluding Investment by fund of funds) (Rs mn)	PKR 6,575
NAV	(at month end)

Benchmark	PKR 570.27
	(at month end)
90% three months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAAP	
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing

Total Expense Ratio (TER) - Annualized	MTD	YTD
TER Incl Govt Levv	0.93%	0.65%
Govt Levv	0.19%	0.15%
Front End Load	Nil	
Mkt & Selling Exp	Nil	
Management Fee	Upto 1.00%	
Actual Rate of Management Fee	0.64% of Average Annual Net Assets	
Trustee	Central Depository Company Ltd.	
Registrar	ITMinds Limited	
Auditor	Yousuf Adil Chartered Accountant	
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)	
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani	
Risk Profile of the Fund	Low	
Fund Stability Rating	AA (f) (PACRA) (As on 07-May-25)	

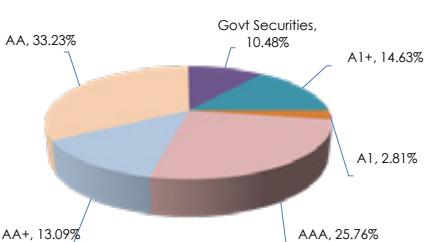
Asset Allocation

(% of Total Assets)

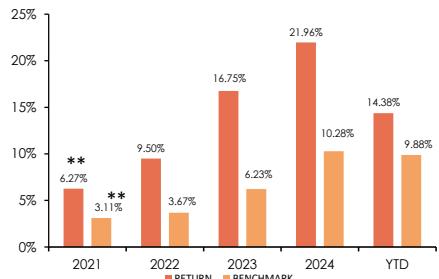


Credit Quality of the Portfolio

(% of Total Assets)



Yearly Performance*



*Annualized Performance

*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

** Performance from Januray 7th, 2021 - June 30th, 2021.

Trailing Performance

	30 Days (1 Month)*	90 Days*	180 Days*	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	10.30%	10.08%	10.77%	15.05%	14.38%	63.03%	N/A	81.78%	14.56%
Benchmark	10.32%	10.32%	9.81%	9.99%	9.88%	28.21%	N/A	34.52%	6.97%

Peer Group Average

10.05%

*Annualized Return ** Since Inception CAGR

*Annualized return: (Absolute return) * (365/No. of days)

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2024-2025	19.30%	18.38%	17.74%	16.62%	13.73%	13.22%	10.61%	9.49%	9.76%	9.94%	10.30%	19.88%	14.38%
2023-2024	19.73%	20.05%	20.38%	20.36%	20.46%	20.20%	20.07%	19.25%	19.47%	19.61%	20.09%	21.96%	

Investment Committee

M. Abdul Samad Chief Executive Officer	Ali H. Shirazi Director	Khalid Mahmood Chief Investment Officer	Muhammad Umar Khan Head of Portfolio Management	Faizan Ur Rehman Sharif Fund Manager	Hassaan Ahmed Fund Manager
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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 fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Use of the Name and Logo of "Atlas Group" as given above does not mean that it is responsible for the liabilities / obligations of Atlas Asset Management Limited or any investment scheme managed by it.

Atlas Islamic Cash Fund (AICF)

May 2025

Investment Objective

The objective of Atlas Islamic Cash Fund (AICF) is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of Shariah Compliant money market instruments.

Asset Mix*	May-25	Apr-25
Placement with Banks & DFI's	34.52%	37.05%
Cash	33.57%	28.58%
Sukuk	16.87%	18.11%
Gov. Ijarah Sukuk**	14.23%	15.12%
Others incl. receivables	0.82%	1.14%

* % of Gross Asset

**Actual Exposure in government debt securities with a maturity exceeding six months and upto one year is 2.16% of Total Net Assets

Leverage & Maturity Profile

AICF

Leverage: Nil
Weighted average time to maturity of the Net assets (Days) 35.57

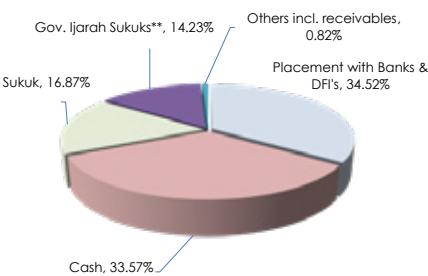
Fund Facts

Fund Type Open-ended
Category Islamic Money Market Scheme
Launch Date 3-Jul-24
Net Assets (mn) PKR 1,317 (at month end)
NAV PKR 501.26 (at month end)
Benchmark 90% three months PKISRV rates + 10%
three (3) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP

Dealing Days Monday to Friday
Cut Off timings Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism Forward Pricing
Total Expense Ratio (TER)
- Annualized MTD YTD
TER Incl Govt Levy 0.68% 0.49%
Govt Levy 0.14% 0.11%
Front End Load Nil
Mkt & Selling Exp Nil
Management Fee Upto 1.00%
Actual Rate of 0.35% of Average Annual Net Assets
Management Fee
Trustee
Registrar
Auditor
Asset Manager Rating ITMinds Limited
Shariah Advisor Yousuf Adil Chartered Accountant
Risk Profile of the Fund AM2++(PACRA) (As on 30-Nov-2024)
Fund Stability Rating Dr. Mufti Hassan Ashraf Usmani
Low AA (f) (PACRA) (As on 24-Dec-24)

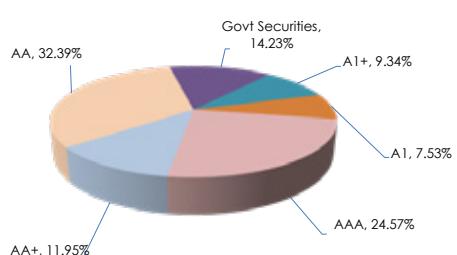
Asset Allocation

(% of Total Assets)

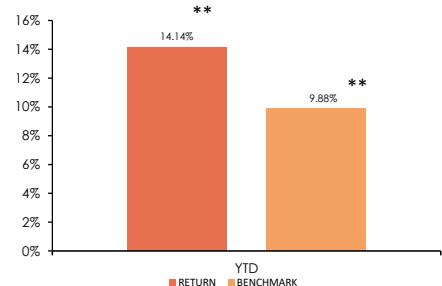


Credit Quality of the Portfolio

(% of Total Assets)



Yearly Performance*



*Annualized Performance

*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

** Performance from July 3rd, 2024 - May 31, 2025

Trailing Performance

	30 Days (1 Month)*	90 Days*	180 Days*	365 Days (1 Year)	YTD*	3 Years	5 Years	Since Inception	CAGR **
Returns	10.47%	10.62%	11.07%	N/A	14.14%	N/A	N/A	14.14%	N/A
Benchmark	10.32%	10.32%	9.81%	N/A	9.88%	N/A	N/A	9.88%	N/A

Peer Group Average 10.05%

*Annualized Return

*Annualized return: (Absolute return) * (365/No. of days)

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2024-2025	18.83%	17.01%	16.46%	16.95%	13.20	12.66%	10.77%	9.91%	10.7%	10.41%	10.47%		14.14%
2023-2024													

Investment Committee

M. Abdul Samad Chief Executive Officer	Ali H. Shirazi Director	Khalid Mahmood Chief Investment Officer	Muhammad Umar Khan Head of Portfolio Management	Faizan Ur Rehman Sharif Fund Manager	Hassaan Ahmed Fund Manager
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Atlas Islamic Stock Fund (AISF)



May 2025

Investment Objective

To provide unit holders participation in a diversified portfolio of Shariah compliant equity securities, cash and/or near cash Shariah compliant instruments including cash in bank accounts (excluding TDRs) and Shariah compliant Government Securities not exceeding 90

Asset Mix*	May-25	Apr-25	Leverage Profile	AISF
Equities	97.97%	97.41%	Leverage:	Nil
Cash	1.64%	1.49%		
Others incl. receivables	0.39%	1.10%		

* % of Gross Asset

Sector Allocation (% of Total Assets)		Top 10 Holding (% of Total Assets)			
Sector	May-25	Apr-25	Scrip	%	Sectors
Cement	23.80	23.65	Lucky Cement Ltd	10.53	Cement
Oil & Gas Exploration	18.60	18.80	Meezan Bank Limited	8.85	Commercial Banks
Commercial Banks	8.85	7.95	Oil & Gas Dev Co. Ltd	8.59	Oil & Gas Exp
Oil & Gas Marketing	8.71	8.77	Pakistan Petroleum Ltd	8.53	Oil & Gas Exp
Power Generation & Distribution	7.30	7.07	Hub Power Co. Ltd	6.78	Power Gen & Dist
Others	30.72	31.17	Pakistan State Oil Co. Ltd	5.61	Oil & Gas Mkt
			Systems Limited	5.41	Tech & Comm
			Maple Leaf Cement Ltd	3.61	Cement
			Engro Fertilizers Ltd	3.55	Fertilizer
			Kohat Cement Co. Ltd	3.28	Cement

Yearly Performance*



Payout History (% on Opening NAV)



*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

Fund Facts

Fund Type	Open-ended
Category	Islamic Equity Scheme
Launch Date	15-Jan-07
Net Assets (mn)	PKR 9,837 (at month end)
NAV	PKR 1,261.00 (at month end)
Benchmark	KMI - 30 Index
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Total Expense Ratio (TER)	MTD YTD
- Annualized	
TER Incl Govt Levy	4.48% 4.53%
Govt Levy	0.65% 0.64%
Front End Load	Nil
Marketing & Selling Expense	Nil
Management Fee	Upto 3.50%
Actual Rate of Management Fee	3.44% of Average Annual Net Assets
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	A. F. Ferguson & Co.
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Risk Profile of the Fund:	High

Federal Excise Duty (FED)

The Finance Act, 2013 imposed Federal Excise Duty (FED) on financial services to include Asset Management Companies (AMC's) with effect from 13th June, 2013. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan. Further, via Finance Act 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, the Scheme has held provision for FED liability which amounted to Rs.10,453,385 up till June 30, 2016. (Rs.1.34 per unit as on May 31, 2025)

For Shariah Compliant Investment Plans please refer to Alif on pre-page.

Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR **
Returns*	7.88%	6.45%	16.11%	54.30%	52.87%	170.21%	228.48%	1372.72%	15.75%
Benchmark	8.57%	6.44%	18.68%	43.62%	42.88%	157.89%	227.41%	N/A	N/A
Returns***						2.00%	2.15%		
Peer Group Average	7.91%								

*Actual Returns - Not Annualized ** Since Inception CAGR

*** Compound monthly growth rate

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2024-2025	-3.22%	2.11%	2.83%	11.63%	13.90	16.05%	-4.74%	0.54%	7.12%	-7.88%	7.88%		52.87%
2023-2024	16.29%	-8.17%	3.69%	14.14%	15.29%	6.18%	-0.33%	4.04%	3.31%	5.66%	6.62%	0.94%	88.47%

Investment Committee

M. Abdul Samad
Chief Executive Officer

Ali H. Shirazi
Director

Khalid Mahmood
Chief Investment Officer

Muhammad Umar Khan
Head of Portfolio Management

Faizan Ur Rehman Sharif
Fund Manager

Hassaan Ahmed
Fund Manager

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Atlas Islamic Dedicated Stock Fund (AIDSF)



May 2025

Investment Objective

To provide other 'Fund of Funds' Schemes & Investment Advisory Clients (only managed by Atlas Asset Management Limited) an avenue for investing in Shariah Compliant Equities.

Asset Mix*	May-25	Apr-25
Equities	97.96%	98.44%
Cash	1.37%	0.57%
Others incl. receivables	0.67%	0.98%

* % of Gross Asset

100.0%

100.0%

Leverage Profile

AIDSF

Leverage: Nil

Fund Facts

Fund Type	Open-ended	
Category	Islamic Equity Scheme	
Launch Date	10-Jan-19	
Net Assets (mn)	PKR 845	(at month end)
Net Assets (Excluding Investment by fund of funds) (Rs mn)	PKR 208	(at month end)
NAV	PKR 1,275.58	(at month end)
Benchmark	KMI - 30 Index	
Dealing Days	Monday to Friday	
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm	
Pricing mechanism	Forward Pricing	
Total Expense Ratio (TER)	MTD	YTD
- Annualized		
TER Incl Govt Levy	4.75%	4.89%
Govt Levy	0.67%	0.67%
Front End Load	Nil	
Marketing & Selling Expense	Nil	
Management Fee	Upto 3.50%	
Actual Rate of Management Fee	3.44% of Average Annual Net Assets	
Trustee	Central Depository Company Ltd.	
Registrar	ITMinds Limited	
Auditor	Yousaf Adil Chartered Accountant	
Asset Manager Rating	AM2++(PACRA) (As on 30-Nov-2024)	
Shariah Advisor	Dr. Muffi Muhammad Wasie Fasih	
Risk Profile of the Fund	High	

Sector Allocation

(% of Total Assets)

Top 10 Holding

(% of Total Assets)

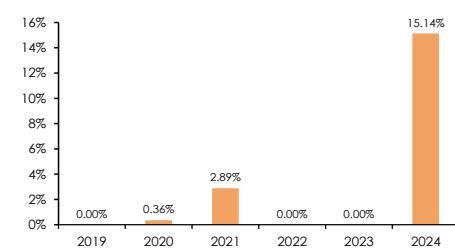
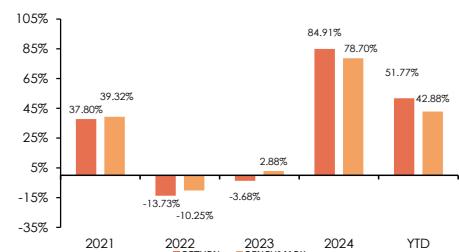
Sector	May-25	Apr-25
Cement	24.21	24.95
Oil & Gas Exploration	18.99	19.60
Commercial Banks	8.86	7.93
Oil & Gas Marketing	8.09	8.41
Power Generation & Distribution	6.96	6.85
Others	30.85	30.70

Scrip	%	Sectors
Lucky Cement Ltd	11.13	Cement
Meezan Bank Limited	8.86	Commercial Banks
Oil & Gas Dev Co. Ltd	8.79	Oil & Gas Exp
Pakistan Petroleum Ltd	8.74	Oil & Gas Exp
Hub Power Co. Ltd	6.49	Power Gen & Dist
Pakistan State Oil Co. Ltd	5.50	Oil & Gas Mkt
Systems Limited	5.47	Tech & Comm
Maple Leaf Cement Ltd	3.73	Cement
Engro Fertilizers Ltd	3.50	Fertilizer
Engro Holdings Ltd	3.47	Inv. Bank/Inv. Co/Sec

Yearly Performance*

Payout History

(% on Opening NAV)



*Funds returns computed on NAV to NAV with the dividend reinvestment, if any.

Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR **
Returns*	7.90%	6.20%	15.66%	53.66%	51.77%	162.12%	221.57%	184.85%	17.79%
Benchmark	8.57%	6.44%	18.68%	43.62%	42.88%	157.89%	227.41%	173.07%	17.03%
Returns***						1.96%			
Peer Group Average	7.91%					2.15%			

*Actual Returns - Not Annualized ** Since Inception CAGR

*** Compound monthly growth rate

Monthly Performance History

Year	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	YTD
2024-2025	-3.12%	2.10%	2.88%	11.57%	13.49%	15.81%	-4.52%	0.30%	6.87%	-7.90%	7.90%	5.80%	51.77%
2023-2024	16.25%	-7.75%	3.55%	13.78%	14.54%	5.28%	-0.04%	3.66%	3.77%	5.36%	1.24%	84.91%	

Investment Committee

M. Abdul Samad Chief Executive Officer	Ali H. Shirazi Director	Khalid Mahmood Chief Investment Officer	Muhammad Umar Khan Head of Portfolio Management	Faizan Ur Rehman Sharif Fund Manager	Hassaan Ahmed Fund Manager
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Atlas Islamic Fund of Funds (AIFOF)



May 2025

Investment Objective

To provide unit holders an opportunity to earn potentially high returns through investment as per respective Allocation Plans by investing in Shariah Compliant Fixed Income Schemes / Money Market Schemes and Equity based Collective Investment Schemes.

Asset Mix *

	AIDSF	AIIF	AIMF	Cash	Others incl. receivables
Atlas Aggressive Allocation Islamic Plan (AAAIP)	81.24%	5.82%	8.79%	3.90%	0.24%
Atlas Moderate Allocation Islamic Plan (AMAIP)	67.34%	13.87%	17.65%	1.01%	0.14%
Atlas Conservative Allocation Islamic Plan (ACAIP)	40.18%	1.00%	55.49%	3.24%	0.08%

* % of Gross Asset

	May 2025	April 2025	May 2025	April 2025
Net Assets (mn)				
Atlas Aggressive Allocation Islamic Plan (AAAIP)	PKR 354	PKR 336	PKR 1,166.91	PKR 1,096.06
Atlas Moderate Allocation Islamic Plan (AMAIP)	PKR 332	PKR 316	PKR 1,035.20	PKR 981.37
Atlas Conservative Allocation Islamic Plan (ACAIP)	PKR 311	PKR 300	PKR 857.52	PKR 828.12

	Total Expense Ratio (TER) - Annualized		MTD (May 2025)		YTD	
	TER Incl Govt Levy	Govt. Levy	TER Incl Govt Levy	Govt. Levy		
Atlas Aggressive Allocation Islamic Plan (AAAIP)	0.30%	0.09%	0.52%	0.13%		
Atlas Moderate Allocation Islamic Plan (AMAIP)	0.27%	0.08%	0.47%	0.12%		
Atlas Conservative Allocation Islamic Plan (ACAIP)	0.30%	0.09%	0.48%	0.12%		

Fund Facts

Fund Type	Open-ended
Category	Islamic Fund of Funds
Launch Date	7-Jan-19
Benchmark	The benchmark of each allocation Plan will be the weighted average return of KMI-30 Index, 75% six months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAF and 90% three months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAF based on the actual proportion of investment in Equity, Income and Money Market Schemes by the respective allocation Schemes.
Leverage	Nil
Dealing Days	Monday to Friday
Cut Off timings	Mon - Fri : 9:00 am to 04:00 pm
Pricing mechanism	Forward Pricing
Management Fee **	Upto 1%
Marketing & Selling Expense	Nil
Front End Load	Nil
Trustee	Central Depository Company Ltd.
Registrar	ITMinds Limited
Auditor	Yousaf Adil Chartered Accountant
Asset Manager Rating	AM2++ (PACRA) (As on 30-Nov-2024)
Shariah Advisor	Dr. Mufi Muhammad Wasie Fasih
Risk Profile	
AAAIP - High	
AMAIP - High	
ACAIP - Medium	

Trailing Performance

	30 Days (1 Month)	90 Days	180 Days	365 Days (1 Year)	YTD	3 Years	5 Years	Since Inception	CAGR
Atlas Aggressive Allocation Islamic Plan (AAAIP)*	6.46%	5.41%	13.32%	43.78%	41.98%	132.82%	183.02%	175.95%	17.19%
Benchmark	7.36%	6.24%	16.96%	37.76%	36.86%	125.13%	180.22%	166.23%	16.56%
Atlas Moderate Allocation Islamic Plan (AMAIP)*	5.49%	4.86%	11.74%	37.51%	35.65%	115.28%	157.45%	165.01%	16.45%
Benchmark	6.42%	5.83%	13.10%	32.76%	31.77%	104.28%	145.05%	146.03%	15.13%
Atlas Conservative Allocation Islamic Plan (ACAIP)*	3.55%	3.86%	8.99%	27.42%	25.64%	91.96%	126.74%	150.35%	15.42%
Benchmark	4.33%	4.80%	11.47%	23.92%	22.88%	69.01%	93.91%	106.39%	12.00%

*Actual Returns - Not Annualized

** No Management fee in case of investment is made in CIS of AAML. However, management fee of 1% of average annual net assets in case investment is made in Cash/ Near Cash instruments, savings and term deposits made with Islamic banks or Islamic banking windows of commercial banks.

Investment Committee

M. Abdul Samad Chief Executive Officer	Ali H. Shirazi Director	Khalid Mahmood Chief Investment Officer	Muhammad Umar Khan Head of Portfolio Management	Faizan Ur Rehman Sharif Fund Manager	Hassaan Ahmed Fund Manager
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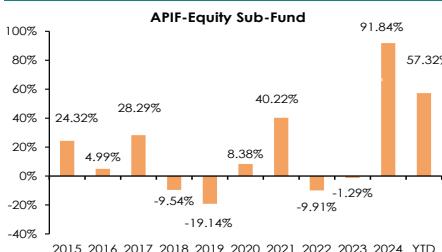
Atlas Pension Islamic Fund (APIF)

May 2025

Investment Objective

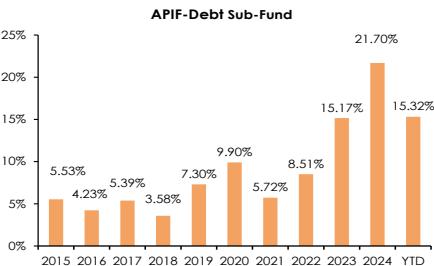
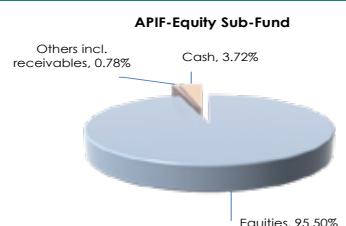
The objective of introducing Atlas Pension Fund is to provide the individuals with a portable, individualized, funded (based on defined contribution), flexible pension scheme assisting and facilitating them to plan and provide for their retirement. Atlas Pension Fund is a one-window facility investment in diversified portfolio of equity securities offering consistent returns and capital growth and fixed income instruments offering consistent returns and lower risk. Consistent with this policy, the Contributions received from the Participants shall be allocated Units in APIF – Equity Sub-Fund, APIF – Debt Sub-Fund and APIF – Money Market Sub-Fund in accordance with the Allocation Scheme selected by the Participant giving them not only the power over how much to invest in their pensions, and how to invest it, but also to continue investing in their pension accounts even if they change jobs.

Yearly Performance

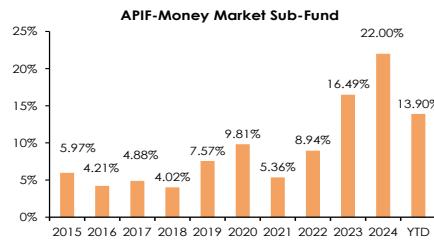


Actual Returns - Not Annualized

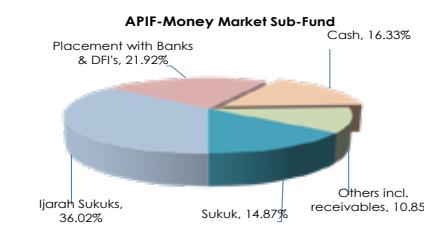
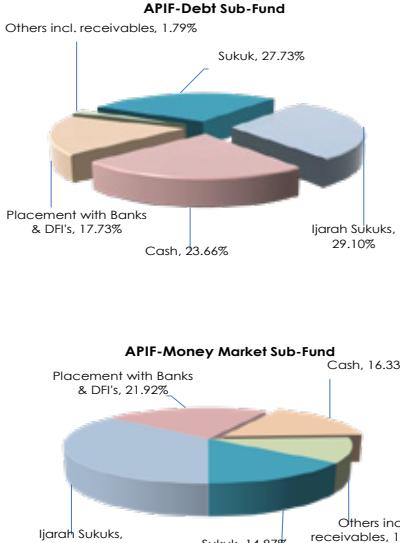
Portfolio Composition



Annualized Return



Annualized Return



Fund Facts

Launch Date	6-Nov-07	(Equity)
Management Fee	Upto 3.5%	(Debt)
	Upto 1.5%	(M.Market)
	Upto 1.25%	
Actual Rate of Management Fee	1.94% of Avg. Annual N.A.	(Equity)
	0.46% of Avg. Annual N.A.	(Debt)
	0.70% of Avg. Annual N.A.	(M.Market)
Marketing & Selling Expense	Nil	
Front End Load	Nil	
Trustee	Central Depository Company Ltd.	
Registrar	ITMinds Limited	
Auditors	A. F. Ferguson & Co.	
Minimum Investment	Rs.5,000/- or 10% of monthly income (which ever is lower)	
Eligibility	Any Pakistani (resident or non-resident), who holds a valid NTN or CNIC/NICOP	
Asset Manager Rating	AM2++ (PACRA) (As on 30-Nov-2024)	
Shariah Advisor	Dr. Mufti Muhammad Wasie Fasih	
Net Assets (mn)	NAV	
APIF-Equity (ESF)	PKR 1,405	PKR 2,009.70
APIF-Debt (DSF)	PKR 1,250	PKR 436.54
APIF-M.M (MMSF)	PKR 1,819	PKR 463.19
Total Expense Ratio - Annualized	TER Incl Govt Levy	MTD YTD
	TER Incl Govt Levy	TER Incl Govt Levy
APIF-Equity (ESF)	2.60%	0.38% 2.69%
APIF-Debt (DSF)	0.77%	0.13% 0.70%
APIF-M.M (MMSF)	1.04%	0.17% 0.71%

Atlas Pension Islamic Fund Allocation Schemes

The participant has the option to select from among six allocation schemes, allowing the participants to adopt a focused investment strategy, according to their risk/return. The return below is worked on asset allocation as indicated.

	APIF-ESF	APIF-DSF	APIF-MMSF
(i) High Volatility	65-80%	20-35%	Nil
Return based on	80%	20%	Nil
Weighted Av. Return (2024-25)			48.92%
Weighted Av. Return (2023-24)			77.81%
Weighted Av. Return (2022-23)			2%
(ii) Medium Volatility	35-50%	40-55%	10-25%
Return based on	50%	40%	10%
Weighted Av. Return (2024-25)			36.18%
Weighted Av. Return (2023-24)			56.8%
Weighted Av. Return (2022-23)			7.07%
(iii) Low Volatility	10-25%	60-75%	15-30%
Return based on	25%	60%	15%
Weighted Av. Return (2024-25)			25.61%
Weighted Av. Return (2023-24)			39.28%
Weighted Av. Return (2022-23)			11.25%
(iv) Lower Volatility	Nil	40-60%	40-60%
Return based on	Nil	60%	40%
Weighted Av. Return (2024-25)			14.75%
Weighted Av. Return (2023-24)			21.82%
Weighted Av. Return (2022-23)			15.7%
(v) Lifecycle			
Lifecycle scheme allocates investments among the sub-funds and the varying allocations with the age of the participants, moving from higher percentage in equities in younger years to lower percentage in equities in older years to reduce the risk near retirement age, seeking capital growth and preservation towards the later years in participants lifecycle.			
(vi) Customized	0-100%	0-100%	0-100%

Federal Excise Duty (FED)

The Finance Act, 2013 imposed FED on AMC. On September 04, 2013 a constitutional petition has been filed in Sindh High Court (SHC) jointly by various AMC's, challenging the levy of FED. In a separate petition the Honorable Sindh High Court declared that the FED was unconstitutional and cannot be charged where provinces are collecting sales tax. The Federation has filed an appeal in the Honorable Supreme Court of Pakistan. Meanwhile in Federal Budget 2016, the FED has been withdrawn from July 1, 2016. In the meantime, as a matter of abundant caution, The Scheme has held provision for FED liability which amounted to (ESF) Rs.1,611,207, (DSF) Rs.1,046,875, (MSF) Rs.644,724 up till June 30, 2016 which is Rs.2.30, Rs.0.37, Rs.0.16 per unit respectively as on May 31, 2025

Sector Allocation APIF-ESF (%) of Total Assets)

Sector	May-25	Apr-25
Cement	23.41	23.70
Oil & Gas Exploration	17.67	17.81
Commercial Banks	8.48	7.75
Oil & Gas Marketing	7.19	7.30
Power Generation & Distribution	7.16	6.88
Others	31.59	30.59

Top 10 Holdings APIF-ESF (%) of Total Assets)

Scrip	%	Sectors
Lucky Cement Limited	10.67	Cement
Meezan Bank Limited	8.48	Commercial Banks
Oil & Gas Dev. Co. Ltd	8.21	Oil & Gas Exp
Pakistan Petroleum Ltd	8.10	Oil & Gas Exp
Hub Power Co. Ltd	6.69	Power Gen & Dist
Systems Limited	5.39	Tech & Comm
Pakistan State Oil Co. Ltd	5.23	Oil & Gas Mkt
Engro Fertilizers Ltd	3.94	Fertilizer
Maple Leaf Cement Ltd	3.59	Cement
Engro Holdings Ltd	3.31	Inv. Bank/Inv. Co/Se

Trailing Performance

APIF-Equity Sub-Fund			APIF-Debt Sub-Fund			APIF-Money Market Sub-Fund		
30 Days* (1 Month)	Since Inception	CAGR***	30 Days ** (1 Month)	Since Inception	CAGR***	30 Days ** (1 Month)	Since Inception	CAGR***
8.21%	1909.70%	18.45%	11.85%	336.54%	8.67%	9.97%	363.19%	9.04%

*Actual Returns - Not Annualized

**Annualized return: (Absolute return) * (365/No. of days)

*** Since Inception CAGR

Investment Committee

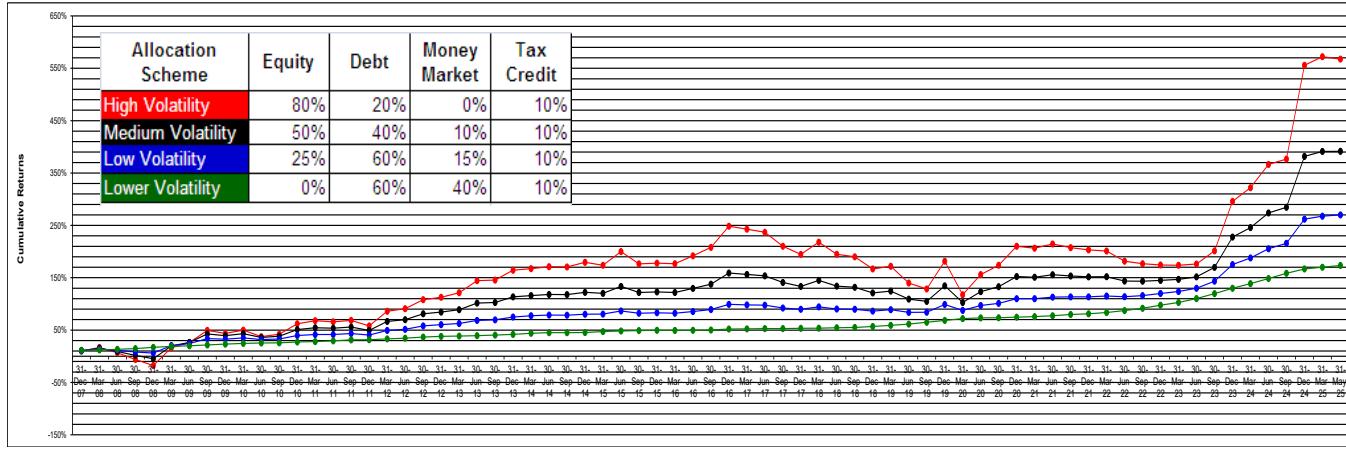
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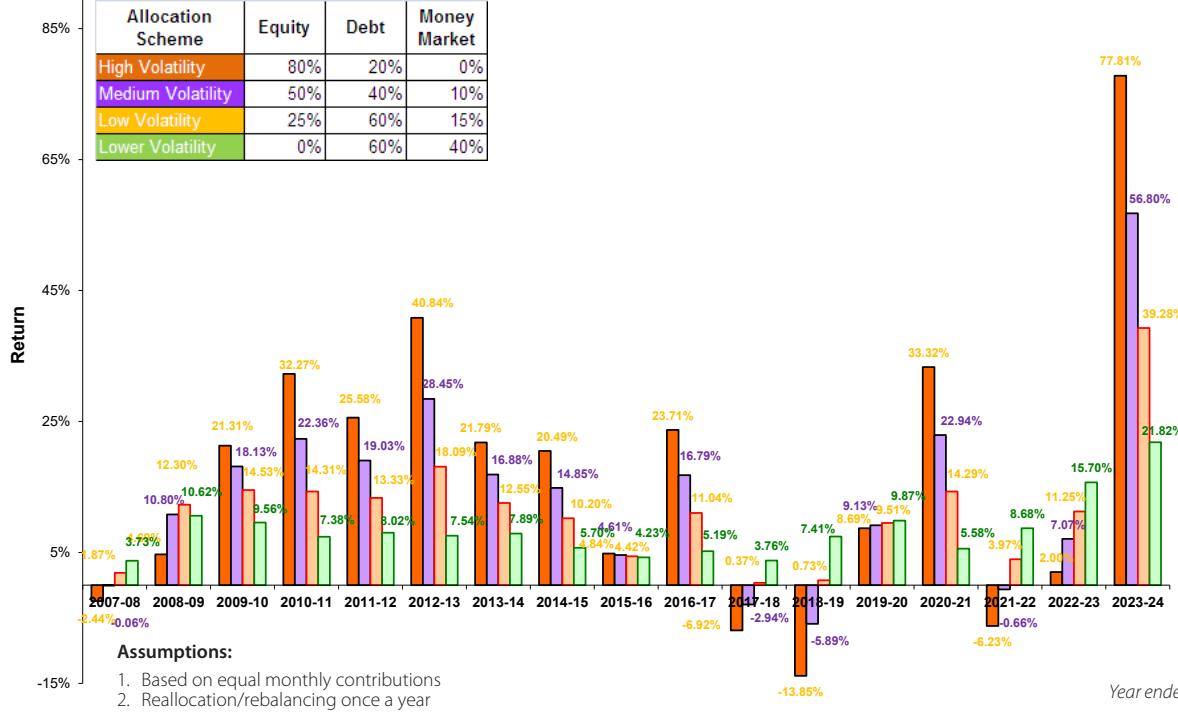
May 2025

Atlas Pension Islamic Fund
(On allocation as stated in the box)
Appreciation in value of investment over cost net of tax credit



Equal contribution made to the allocation schemes in APIF each month.

Yearly Performance



Investment Committee

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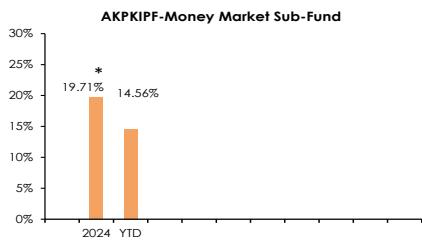
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May 2025

Investment Objective

The objective of the Fund is to provide Employees with an individualized, funded (based on defined contribution) as well as flexible pension scheme which is managed by professional investment managers to assist them to plan and provide for their retirement. The design of the scheme empowers the Employees to invest their pension savings as per their desired asset allocations. The Pension Fund Manager shall design investment strategy to optimize returns on investments within the parameters of Investment Policy specified by the Commission subject to such relaxations as may be granted in relation to specific sub-fund (s). However, for the initial three years from opening of Individual Pension Account (IPA) the contribution of Employees will be invested in Money Market Sub-Fund only.

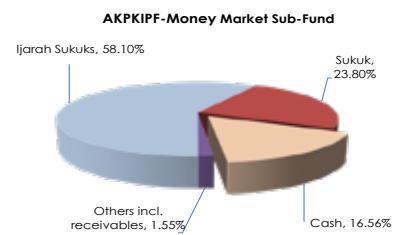
Yearly Performance



Annualized Return

* Performance from Dec 13, 2023 - June 30, 2024

Portfolio Composition



Fund Facts of AKPKIPF-Money Market Sub Fund

Launch Date	13-Dec-23		
Total Expense Ratio	Upto 1% (including Takaful charges)		
Total Expense Ratio - Annualized	MTD TER Incl Govt Levy	YTD Govt Levy	YTD TER Incl Govt Levy
AKPKIPF-M.M (MMSF)	0.92%	0.07%	0.75%

Actual Rate of Management Fee 0.02% of Avg. Annual N.A.

Marketing & Selling Expense Nil
Front End Load Nil
Trustee Central Depository Company Ltd.
Registrar ITMinds Limited
Auditors Shinewings Hameed Chaudhary & Co

Minimum Investment The minimum amount of Contribution is Rs. 1,000/- or such other amount as may be prescribed by the Employer
Eligibility All Employees of KPK Government who appointed / recruited after coming into force of the Khyber Pakhtunkhwa Civil Servants (Amendment) Act, 2022 dated June 7, 2022 shall be eligible to contribute to the Pension Fund.

Asset Manager Rating AM2++ (PACRA) (As on 30-Nov-2024)

Shariah Advisor Dr. Mufti Muhammad Wasie Fasih

(at month end)	Net Assets (mn)	NAV
AKPKIPF-M.M (MMSF)	PKR 46	PKR 125.61

Trailing Performance

AKPKIPF-Money Market Sub-Fund		
30 Days *	Since Inception	CAGR**
11.07%	25.61%	16.83%

*Annualized return: (Absolute return) * (365/No. of days)

** Since Inception CAGR

Investment Committee

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BE AWARE, BE SECURE

Follow these steps to prevent your data and personal information from online scams.



Use strong password & change it frequently



Never share your password & OTP Codes



Do not share your personal information



UPDATE...

Keep antivirus, firewall & security features updated



Never use public WiFi & Hotspot to access Atlas Invest Mobile App



Always look out for minor change such as change in logos, design of login screen & email addresses



Never open any URL/links from unknown sources via email, SMS, instant or social media messaging



In case of any malicious activity, please report at cs@atlasfunds.com.pk



021-111-688-825



cs@atlasfunds.com.pk



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Karachi-75600.
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Fax: (92-21) 35379280
UAN: 021-111-688-825

**Savings Center - Shahrah-e-Faisal
Karachi**

Ground Floor, Faiyaz Center,
Shahrah-e-Faisal
(opp. FTC Building),
Karachi-74400.
Ph: (92-21) 34522601-02,
(92-21) 34522604, 34522608

**Savings Center - North Nazimabad
Karachi**

Ground Floor, Symbol Building,
Block - L, North Nazimabad,
Karachi-74600.
Ph: (92-21) 36670214-16,
(92-21) 36721661-62

**Savings Center - Gulshan-e-Iqbal
Karachi**

Ground Floor, Gul Center,
KDA Scheme No. 24, Block - 3,
Gulshan-e-Iqbal,
Karachi - 75300.
Ph: (92-21) 34960557-60

SITE Office- Karachi

C/o. Atlas Honda Limited,
F/36, Estate Avenue,
S.I.T.E.,
Karachi.
Ph: (92-21) 32575561-65

Landhi Office- Karachi

C/o. Atlas Engineering Limited
15th Mile,
National Highway,
Landhi, Karachi.
Ph: (92-21) 35015525 Ext: 361

Savings Center - Lahore

64, Block -XX,
Khayaban-e-Iqbal,
Phase-III, DHA Lahore.
Ph: (92-42) 32560890-92
(92-42) 37132688-89

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