



Partner with AKD
Profit from the Experience

Risk Profile of Collective Investment Schemes/Plans

<u>Sr. No</u>	<u>Name of Collective Investment Scheme</u>	<u>Category</u>	<u>Risk Profile</u>	<u>Risk Of Principal Erosion</u>
1	AKD Opportunity Fund	Equity	High	Principal at High risk
2	Golden Arrow Stock Fund (Formerly: Golden Arrow Selected Stocks Fund Limited)	Equity	High	Principal at High risk
3	AKD Index Tracker Fund	Index Tracker	High	Principal at High risk
4	AKD Islamic Stock Fund	Shariah Compliant Equity	High	Principal at High risk
5	AKD Cash Fund	Money Market	Low	Principal at Low risk
6	AKD Aggressive Income Fund (Formerly: AKD Income Fund)	Aggressive Fixed Income	Medium	Principal at Medium risk
7	AKD Islamic Income Fund	Shariah Compliant Income	Medium	Principal at Medium risk
8	AKD Islamic Cash Fund (Formerly: AKD Islamic Daily Dividend Fund)	Shariah Compliant Money Market	Low	Principal at Low risk
9	AKD Alpha Income Fund	Aggressive Fixed Income	Medium	Principal at Medium risk

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 24/7 to provide assistance: Call at (+92-21) 111-AKD-IML (253465), Toll-free # 0800-25346, Email at info@akdinvestment.com, complaints@akdinvestment.com, Sales@akdinvestment.com. 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.



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. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc.



AKD Index Tracker Fund

Fund Manager's Comments

During July 2026, the NAV of AKD Index Tracker Fund (AKDITF) decreased by 2.28% versus the KSE-100 Index which decreased by 2.33%. Fiscal year to date return of the Fund stood at -2.28% as compared to -2.33% return provided by the Benchmark KSE-100 Index.

Fund Information	
Investment Objective: To track the return of the KSE-100 Index with up to 85% accuracy, providing investors with a high quality, in-depth diversification instrument.	
Fund Type	Open-End
Category	Index Tracker
Net Assets (PKR)	2,038,516,608
NAV (PKR)	40.5484
Risk Profile	High
Risk of Principal Erosion	Principal at High Risk
Benchmark	KSE-100 Index ¹
Dealing Days	Monday to Friday
Cut-off Timings	9:00 am to 5:00 pm
Pricing Mechanism	Forward Pricing
Management Fee	Upto 0.75% per annum
Actual Rate of Management Fee	0.75% per annum
Sales Load (Front End)	1.00%
Sales Load (Back End)	Nil
Contingent Load	Nil
Total Expense Ratio (Annualized)	MTD (1.28%), YTD (1.28%) - Including Govt. Levies
Government Levies (Annualized)	MTD (0.23%), YTD (0.23%)
Selling & Marketing Expense	Nil
Date of Fund Launch	October 11, 2005
Trustee	Central Depository Company (CDC)
Auditor	BDO Ebrahim & Co., Chartered Accountants
Asset Manager Rating	AM2 by PACRA (07 May' 2026)
Leverage	Nil
Portfolio Performance	
Portfolio Turnover Ratio	1.00%
Information Ratio	N/A
Beta (β)	0.97
Standard Deviation	5.73%
Fund Manager	
Ms. Anum Dhedhi	
Investment Committee Members	
Mr. Imran Motiwala	Ms. Anum Dhedhi
Mr. Faisal Shaikha	Mr. Raheel Farooque
Mr. Danish Aslam	

Fund Performance: July-2026						
	FYTD	MTD	365 Days	3 Years ²	5 Years ²	Since Inception ³
AKDITF	(2.28%)	(2.28%)	25.00%	243.41%	247.04%	14.20%
Benchmark ¹	(2.33%)	(2.33%)	26.33%	266.60%	274.23%	16.11%
Peer Average	-	-	-	-	-	-
	FY26	FY25	FY24	FY23	FY22	
AKDITF	41.64%	55.32%	84.42%	(1.10%)	(12.18%)	
Benchmark ¹	43.52%	60.15%	89.24%	(0.21%)	(12.28%)	
The Fund's returns are computed on NAV to NAV with dividends reinvested – (excluding sales load).						
Asset Allocation (% of Total Assets)				31-Jul-26	30-Jun-26	
Equities				97.21%	98.34%	
T-Bills				0.00%	0.00%	
Cash				2.26%	1.24%	
Others including receivables				0.53%	0.43%	
Top Ten Equity Holdings (% of Total Assets)						
Fauji Fertilizer Company Limited		8.66%	Oil & Gas Development Company Limited		3.91%	
United Bank Limited		7.89%	Lucky Cement Limited		3.75%	
Engro Holdings Limited		5.11%	Habib Bank Limited		3.44%	
Meezan Bank Limited		4.88%	MCB Bank Limited		3.27%	
The Hub Power Company Limited		4.09%	Mari Energies Limited		3.00%	
Sector Allocation (% of Total Assets)				31-Jul-26	30-Jun-26	
Commercial Banks				30.14%	29.32%	
Fertilizer				12.05%	12.36%	
Oil & Gas Exploration Companies				11.42%	12.21%	
Cement				8.49%	8.99%	
Inv. Banks / Inv. Cos. / Securities Cos.				5.62%	5.81%	
Others				29.49%	29.64%	

Name of non-compliant investment	Type of Investment	Value of investment before provision	Provision held (if any)	Value of investment after provision	Percentage(%) of Net Assets	Percentage (%) of Gross Assets
Load Disclosure: Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as many be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.						

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