

**AM2+**

Rated by VIS & PACRA  
with **Stable** Outlook

پاک قطر

PAK-QATAR  
ASSET MANAGEMENT

Pak-Qatar Islamic Income Fund

# INCOME PLAN

**AA-** Rated by PACRA with **Stable** outlook



The Art of  
Investment

پاک قطر

PAK-QATAR  
GROUP

111-PQAMCL (772-625) | info@pqamcl.com | www.pqamcl.com

Pakistan's Premier and Pioneer Islamic Financial Services Group

## About the Fund

Pak-Qatar Islamic Income Fund is a shariah-compliant Islamic income category investment solution which provide investors a safe and stable stream of superior long term risk adjusted Halal returns on their investments.

## Investment Objective:

Pak-Qatar Income Plan (PQIP) aims to focus on corporate and High Net Worth investors who prefer long term wealth generation and capital gain with an objective to invest in medium to long-term income instruments as well as short-tenor money market instruments to generate superior, long-term, risk-adjusted returns in accordance with shariah practices.

## Key Benefits

- 100% Shariah-based Islamic Income Fund.
- No minimum holding period of investment.
- Encashment without any charges.
- Portfolio assets comprise of good credit quality, a minimum instrument with a minimum credit rating of A for Corporates & High Net Worth investor.

## Who Should Invest

This plan is best for those investors who prefer

- Protection of investments from stock market volatility, while Seeking diversification to the overall investment portfolio
- Long-term regular halal income solution



## Product Overview

<b>Category</b>	Open-end Islamic Income Fund
<b>Fund Name</b>	Pak Qatar Income Plan (PQIP)
<b>Date of Inception</b>	3rd October 2022
<b>Duration (Perpetual / Fixed Maturity)</b>	Perpetual
<b>Minimum Contribution</b>	PKR. 1,000/-
<b>Risk Profile</b>	Medium
<b>Contribution Frequency</b>	As desired by the participant.
<b>Management Fee</b>	Up to 1.50% of daily Net Asset Value (NAV)
<b>Front End Load</b>	Up to 3.00%
<b>Asset Manager</b>	Pak-Qatar Asset Management Company Limited
<b>Trustee</b>	Central Depository Company of Pakistan (CDC)



## Shariah Advisors

You can be rest assured that our products and services are regulated and monitored by a team of Shariah Advisors comprising of the following world-renowned scholars:

- ▶ Mufti Dr. Muhammad Zubair Usmani (Shariah Advisor)
- ▶ Mufti Muhammad Shakir Siddiqui (Shariah Advisor)

## About Pak-Qatar Asset Management

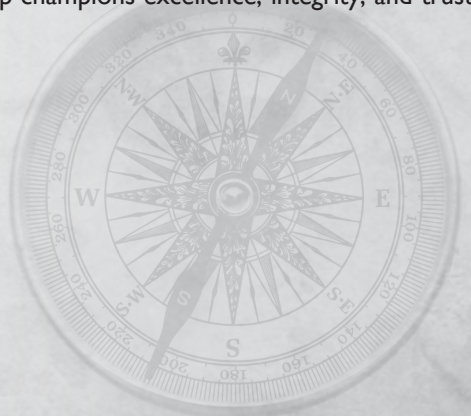
Pak-Qatar Asset Management Company Limited (PQAMCL) is a technologically advanced asset management company in Pakistan with a vision to “improve people’s lifestyles through right investments with Riba-free returns”. With our expertise, we offer our valued customers the best-in-class investment solutions, mutual funds, and investment advisory services.

PQAMCL was incorporated in 2021 and is a part of the Pak-Qatar Group, which comprises of Pak-Qatar Family Takaful Limited (PQFTL), Pak-Qatar General Takaful Limited (PQGTL), and Pak-Qatar Investment Limited (PQIL). The Group has been operating in Pakistan since 2006 and has a rich and diverse experience of more than 17 years in providing protection and investment solutions through Takaful. PQAMCL is registered with and supervised by, the Securities and Exchange Commission of Pakistan (SECP). A qualified Shariah Scholar certifies all products and operations for Shariah compliance.

With our team of experienced professionals, we have in our repertoire an array of product offerings best suited to cater to your financial and capital market needs making it a mutually beneficial relationship built on trust and care.

## About Pak-Qatar Group

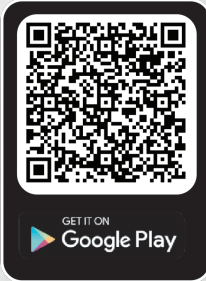
Pak-Qatar Group stands as a trailblazer in Pakistan’s Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Rooted in Islamic values and driven by excellence, the Group’s trusted entities - Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation - work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, and trust to reshape the country’s Islamic financial ecosystem.



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