

# INFOCUS

## FUND MANAGER'S REPORT JANUARY 2012

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## ECONOMY AND CAPITAL MARKETS UPDATE

### Temporary improvement in economic indicators

2012 kicked off with renewed optimism over Pakistan's economic health as current account and inflation numbers showed significant improvement over previous months. Inflation was back in single digits, recorded at 9.75% for December 2011 (10.87% cumulative for 1HFY12), while the current account, against all odds, posted a surplus of USD 160mn. Narrowing of trade gap along with robust remittances (+26% YoY) boosted the current account in December 2011. However, with oil prices remaining firm and committed military and civilian aid still on hold from the US, major doubts have arisen on the sustainability of these economic indicators as well as exchange rate. The Central Bank has added further twist to the tale by delaying the release of the monetary policy statement to February 11, 2012, earlier scheduled for last week of January 2012. Review of Pakistan's economy by the IMF on 3rd February along with the release of January 2012 CPI are likely to set the policy tone for State Bank. We feel the odds favour status quo on the discount rate in the upcoming monetary policy as recent improvements in key economic indicators (Inflation and Current Account) appear to be temporary. Moreover, concerns related to heavy Government borrowing (PKR 777bn in 7MFY12) to finance the burgeoning fiscal deficit (4.5% for 1HFY12) and weak financial accounts also diminish the possibility of further monetary easing.

### Money Market rates declined

Money market yields subsided as yearend pressures eased. Nevertheless regular SBP interventions in the form of weekly Open Market Operations were conducted to maintain market liquidity. PKRV and KIBOR rates declined in tandem leading to valuation gains on Treasury bills and Bonds. Exacerbating low yields were expectations of a Discount rate cut in the next MPS Announcement. Consequently, heavy participation was witnessed in Treasury bill auctions during the month and against a cumulative target of Rs.150 billion, Rs.209.1 billion was accepted. Despite higher than target acceptance, cut off yields on T-bills declined considerably. Mixed sentiments regarding Discount rate adjustments led to PKRV volatility at the end of the month where 10 year PIB yields fluctuated. We feel that market is likely to behave erratically until the MPS announcement.

### CGT clarification rejuvenated investor sentiment

Equity markets, buoyed by the decision of the Finance Minister to accept all proposals of the KSE for relaxation in reporting of CGT gained 4.6% MoM. Pick up in volumes was clearly evident with average daily volume recorded at 75mn for January 2012 vs. 42mn in December 2011. Foreign flows though still negative, depicted significant improvement with outflows for the month standing at just USD 0.5mn against an outflow of USD 25mn in the previous month. Apart from the CGT related clarifications, improved macro-economic numbers and start of the results season also improved investor sentiment. Early results of major index players (FFC, PPL, and FFBL) have surpassed expectations. Looking ahead, all eyes will be on the release of the SRO, which will pave way for the implementation of CGT related measures announced by April 1st, and the announcement of the monetary policy statement. Any delay in the release of the SRO is expected to create panic in the market but a timely release could lead to an extended rally. Annual result announcements in the banking sector plus Engro along with quarterly announcements of index heavy Oil & Gas Sector can generate additional excitement.

### Economic Summary

	Last Reported Month	Current Month	Previous Month	YTD
CPI Inflation	Dec	9.75%	10.19%	10.87%
Trade Deficit (USD mn)	Dec	1,025	1,239	7,619
Remittances (USD mn)	Dec	1,085	925	6,325
Current A/C (USD mn)	Dec	160	(688)	(2,154)
FDI (USD mn)	Dec	112	96	532
Tax Collection** (PKR bn)	Jan	124	201	965
M2 Growth*	Jan	-	-	4.24%
FX Reserves* (USD bn)	Jan	-	-	16.8

\* Latest monthly figures

\*\* Provisional figures

Source: SBP, FBS

### Government Securities

Govt. Securities	6M	1yr	3yr	5yr	10yr
Yield Curve (%)	11.6	11.69	11.96	12.51	12.58

\*As at January 31, 2012

Source: FMA

### Equity Market Performance

	Jan-12	Dec-11	M/M	1yr Low	1yr High
KSE-100 Index	11,875	11,348	4.6%	10,842	12,577
Avg. Daily Vol. (mn)	75	42	79%	15	230
Avg. Daily Val. (USD mn)	35	20	75%	7	105
2012 PE (x)	6.3				
2012 DY	7.8%				

Source: KSE

## FUND MANAGER'S COMMENTS

ABL-IF yielded an annualized compounded return of 13.25% for the month of January - outperforming its benchmark by 134 bps and drastically improving performance by 625bps over the previous month. Returns got a boost from valuation adjustments in T-bills and bonds as market participants finally reversed their strategy of shunning bonds for bank TDRs. As the fund had a high duration, falling yields help lift fund's returns. Primary investments were in T-bills which constituted 79.4% of assets, followed by bank placements at 12.3%. In order to diversify asset allocation, minimal investments were made in TFCs constituting 3.5% and PIBs 2.1% of total assets. Fund size declined by 32.4% to Rs.5.20 billion.

ABL-IF will continue to explore investments in Term Finance Certificates issued by strong banks in order to diversify its investments. Nevertheless, in view of the prevailing economic conditions, primary investments will continue to be in low duration sovereign debt instruments which offer lower risk and better tradability.

## INVESTMENT OBJECTIVE

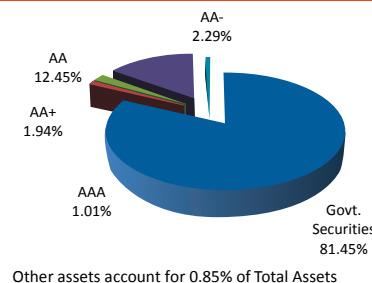
To earn superior risk adjusted rate of return by investing in a blend of short, medium and long term instruments, both within and outside Pakistan.

TOP TFC/SUKUK HOLDINGS (% OF TOTAL ASSETS)	JAN '12
HUBCO Short Term Sukuk	1.91%
Askari Bank - IV	1.74%
UBL TFC - IV	1.20%
Bank Alfalah Fixed	0.55%

ASSET ALLOCATION (% OF TOTAL ASSETS)	DEC '11	JAN '12
Cash	15.45%	12.31%
Placements with Banks (TDRs)	13.11%	0.00%
Reverse Repo against all other securities	0.54%	0.00%
TFCs	2.77%	3.49%
T-Bills	64.41%	79.37%
PIBs	1.47%	2.08%
Short Term Sukuk	1.28%	1.91%
Others including Receivables	0.97%	0.85%

TECHNICAL INFORMATION	
Leverage	NIL
Weighted average time to maturity of net assets	284 days

## CREDIT QUALITY OF PORTFOLIO

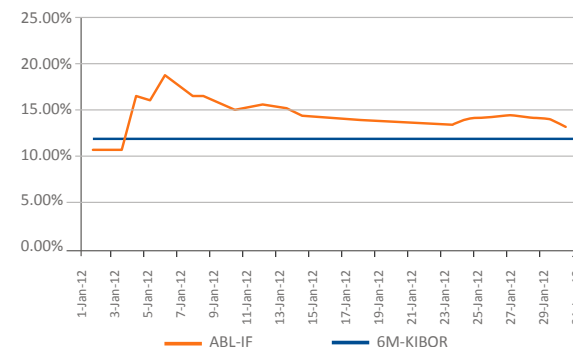


## INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

FUND RETURNS*	ABL-IF	6M-KIBOR
FY-2012 to date	13.00%	12.66%
January	13.25%	11.91%

\* Returns are net of management fee & all other expenses



## BASIC FUND INFORMATION

<b>Fund Type</b>	Open-end
<b>Category</b>	Income Fund
<b>Launch Date</b>	September 20 <sup>th</sup> , 2008
<b>Net Assets</b>	PKR 5,201 mn as at January 31 <sup>st</sup> , 2012
<b>NAV</b>	PKR 10.1248 as at January 31 <sup>st</sup> , 2012
<b>Benchmark</b>	6 Month Kibor Average
<b>Dealing Days</b>	As per Banking Days
<b>Cut-off time</b>	4:00 pm
<b>Pricing mechanism</b>	Forward
<b>Management Fee</b>	1.5% p. a.
<b>Front-end load</b>	Nil
<b>Trustee</b>	Central Depository Company of Pakistan Ltd. (CDC)
<b>Auditor</b>	A.F. Ferguson & Co. Chartered Accountants
<b>Asset Manager Rating</b>	AM2- (Stable Outlook) (JCR-VIS)
<b>Risk Profile of the Fund</b>	Low
<b>Fund Stability Rating</b>	A+(f) (JCR-VIS)
<b>Fund Manager</b>	Hammad Ali Abbas

## FUND MANAGER'S COMMENTS

ABL-SF returned 10% in Jan'12 against 9.8% appreciation in the benchmark KSE-30 index, which reflects an outperformance of 20 basis points. During the month, investment in Oil & Gas sector was increased from 23.5% to 29.9% of the portfolio, exposure in Chemicals sector was increased from 19.2% to 23.1% and allocation to Banking sector was raised from 6.0% to 13.3%. ABL-SF as of January 31st, 2012 is 88.0% invested in equities and remaining in short-term bank placements.

Looking ahead to February, investors will closely follow year end results being announced by Chemical and Banking sectors. Monetary policy, expected to be released on February 11th, is another major event that will be tracked next month (ABL AMC expecting status quo). Possible "partial" resolution of circular debt in form of payment to IPPs by the government will ease off balance sheets in the energy chain and can serve to be a major trigger for select stocks in the power sector. Our strategy is to maintain high exposure in equities and benefit from renewed interest in bourses as investors look ahead of politics and rejoice tax amnesty, now assured by the Finance Minister, for equity investors.

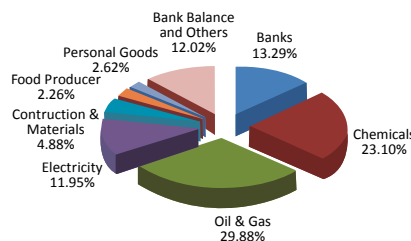
## INVESTMENT OBJECTIVE

To provide higher risk-adjusted returns over the long term by investing in a diversified portfolio of equity instruments offering capital gains and dividends.

TOP TEN HOLDINGS (% OF TOTAL ASSETS)	Dec '11	Jan '12
Fauji Fertilizer Company Limited	10.19%	11.60%
Pakistan Oilfields Limited	7.07%	9.19%
Engro Corp.	3.11%	8.07%
Pakistan Petroleum Limited	7.68%	7.62%
Pakistan State Oil	1.08%	6.78%
Hub Power Company Limited	4.13%	6.45%
United Bank Ltd	5.98%	6.14%
Attock Petroleum Limited	6.55%	4.63%
Nishat Chunian Power Limited	1.56%	4.34%
Lucky Cement Limited	5.27%	4.04%

ASSET ALLOCATION (% OF TOTAL ASSETS)	Dec '11	Jan '12
Stock/Equities	61.71%	87.98%
Cash	13.35%	8.82%
T-Bills	4.96%	0.00%
Others	19.98%	3.20%
Leverage	NIL	NIL

## SECTOR ALLOCATION (% OF TOTAL ASSETS)

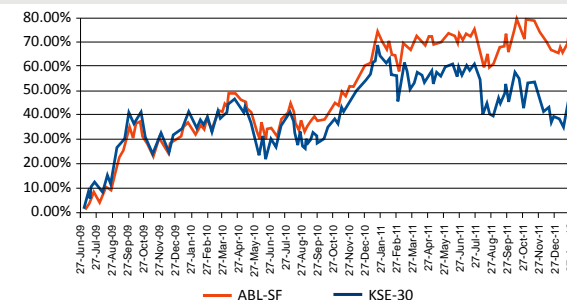


## INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

PERFORMANCE*	ABL-SF	KSE-30
Year to Date (YTD)*	6.27%	-3.57%
Trailing 12 months*	7.23%	-6.97%
Month to Date (MTD)*	9.98%	9.76%

\* Returns are net of management fee & all other expenses



## BASIC FUND INFORMATION

Fund Type	Open-end
Category	Equity Scheme
Launch Date	June 28 <sup>th</sup> , 2009
Net Assets	PKR 308.56 mn as at January 31 <sup>st</sup> , 2012
NAV	PKR 10.6703 as at January 31 <sup>st</sup> , 2012
Benchmark	KSE-30
Dealing Days	As Per Local Stock Exchanges
Cut-off Time	4:00 pm
Pricing Mechanism	Forward
Management Fee	3% p. a.
Front-end Load	3%
Trustee	Central Depository Company of Pakistan Ltd.
Auditor	A.F. Ferguson & Co. Chartered Accountants
Asset Manager Rating	AM2- (Stable Outlook) (JCR-VIS)
Risk Profile of the Fund	High
Performance Rating	MFR 5-Star (JCR-VIS) (Based on 2 year weighted average ranking)
Fund Manager	Kamran Aziz

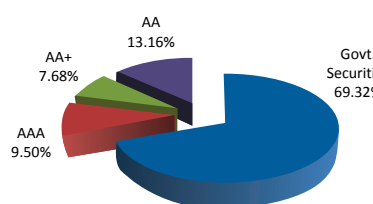
## FUND MANAGER'S COMMENTS

ABL-CF yielded an annualized compounded return of 11.59% for the month of January, an improvement of 156 bps compared to previous month. Furthermore the fund outperformed its benchmark by 449bps during the month. The improvement in returns is attributable to valuation adjustments in T-bills, which constitute 69.3% of total assets, as well as bank placements at attractive rates. As the market's frenzy to dump bills for bank deposits faded, T-bill demand resurfaced and yields fell sharply which led to some decent gains on the T-bill portfolio. Fund size increased by 23.8% to Rs.23 billion.

As bank placements mature, our strategy will be to increase exposure in T-bills. Varied market sentiments pertaining to possible rate adjustment in the upcoming MPS announcement are a cause of return volatility. As we expect no change in the upcoming MPS announcement, we would look to maintain a low duration to curb return fluctuations. A higher duration entails the risk of valuation losses in case the discount rate is left unchanged by the central bank.

## INVESTMENT OBJECTIVE

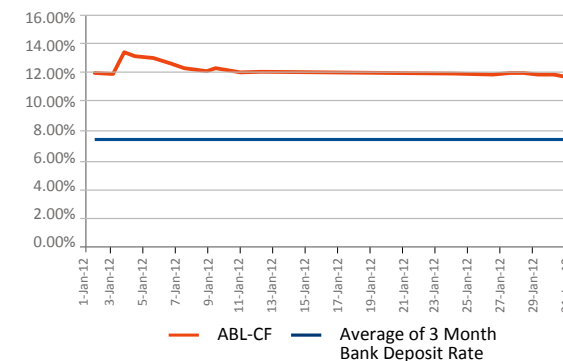
To provide investors, consistent returns with a high level of liquidity, through a blend of money market and sovereign debt instruments.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Dec '11	Jan '12	CREDIT QUALITY OF PORTFOLIO
Cash	20.23%	14.87%	 <p>Other assets account for 0.34% of Total Assets</p>
Placements with Banks (TDRs)	36.40%	8.51%	
Placements with DFIs	0.00%	6.53%	
T-Bills	42.56%	69.32%	
HUBCO Short Term Sukuk	0.51%	0.43%	
Others Including Receivables	0.30%	0.34%	

TECHNICAL INFORMATION	INVESTMENT COMMITTEE MEMBERS
Leverage	NIL
Weighted average time to maturity of net assets	47 days
	<ol style="list-style-type: none"> <li>1. Farid A. Khan, CFA – CEO</li> <li>2. Muhammad Imran – CIO</li> <li>3. Abid Jamal – Head of Research</li> <li>4. Hammad Ali Abbas – Fund Manager</li> <li>5. Kamran Aziz – Fund Manager</li> <li>6. Faizan Saleem – Fund Manager</li> </ol>

FUND RETURNS*	ABL-CF	Average of 3 Month Bank Deposit Rate
FY-2012 to date	11.96%	7.64%
January	11.59%	7.10%

\* Returns are net of management fee & all other expenses



## BASIC FUND INFORMATION

<b>Fund Type</b>	Open-end
<b>Category</b>	Money Market Fund
<b>Launch Date</b>	July 30 <sup>th</sup> , 2010
<b>Net Assets</b>	PKR 23,041 mn as at January 31 <sup>st</sup> , 2012
<b>NAV</b>	PKR 10.1184 as at January 31 <sup>st</sup> , 2012
<b>Benchmark</b>	Average 3 Month Deposit rates of AA and above rated Banks
<b>Dealing Days</b>	As Per Banking Days
<b>Cut-off time</b>	4:00 pm
<b>Pricing mechanism</b>	Backward
<b>Management Fee</b>	1.25% p. a.
<b>Front-end load</b>	Nil
<b>Trustee</b>	Central Depository Company of Pakistan Ltd. (CDC)
<b>Auditor</b>	A.F. Ferguson & Co. Chartered Accountants
<b>Asset Manager Rating</b>	AM2- (Stable Outlook) (JCR-VIS)
<b>Risk Profile of the Fund</b>	Low
<b>Fund Stability Rating</b>	AA+(f) (JCR-VIS)
<b>Fund Manager</b>	Hammad Ali Abbas



## FUND MANAGER'S COMMENTS

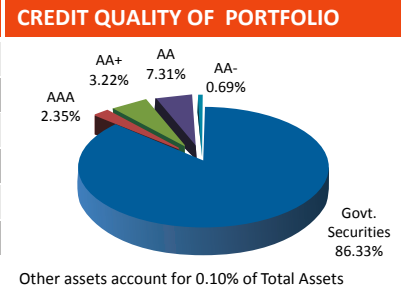
ABL GSF (B-Units) generated an impressive compounded annualized return of 15.21% in January '12 versus a benchmark return of 10.40%, showing an outperformance of 481 bps. At the end of the month, T-bills were 84.43% of total assets whereas GoP Ijarah Sukuk was 1.90%. Since its inception on November 30th, 2011, ABL GSF has attracted considerable investor interest with fund size currently standing at an impressive PKR 31.46 billion. The substantial increase in fund size during January 2012 reduced the weighted average maturity of the fund to 68 days from 255 days previously as bulk of the new cash was placed in short maturity instruments. This low duration also kept the fund returns stable despite some volatility in market yields.

The fund has a diversified portfolio of government securities, actively managed to maximize return in a risk controlled framework. Looking at the overall macroeconomic situation, we will maintain our strategy of sticking to the short end of the yield curve. However, we will keep an eye on upcoming economic data to reallocate assets in a timely manner to take advantage of emerging opportunities.

## INVESTMENT OBJECTIVE

The objective of the scheme is to deliver optimal risk adjusted returns by investing mainly in mix of short to long term Government Securities and other debt Instruments.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Dec '11	Jan '12
Cash	11.03%	5.43%
Placements with Banks (TDRs)	6.15%	0.00%
Placements with DFIs	0.00%	8.14%
GoP Ijarah Sukuk IX	66.89%	1.90%
T-bills	15.42%	84.43%
Others Including Receivables	0.51%	0.10%

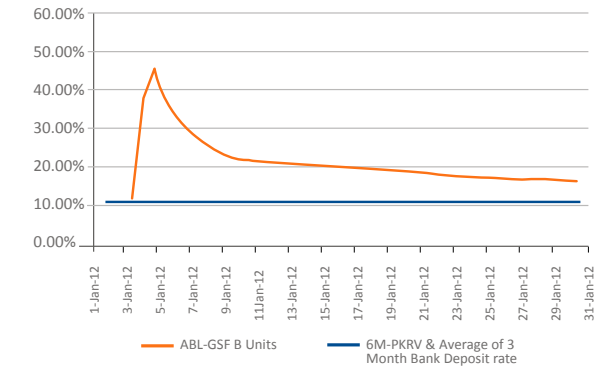


TECHNICAL INFORMATION	
Leverage	NIL
Weighted average time to maturity of net assets	68 days

INVESTMENT COMMITTEE MEMBERS
1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

FUND RETURNS*	ABL-GSF B Units	6M-PKRV & Average of 3 Month Bank Deposit rate
January	15.21%	10.40%
Since Inception	12.08%	10.49%

\* Returns are net of management fee & all other expenses



BASIC FUND INFORMATION	
<b>Fund Type</b>	Open-end
<b>Category</b>	Income Fund
<b>Launch Date</b>	November 30 <sup>th</sup> , 2011
<b>Net Assets</b>	PKR 31,459 mn as at January 31 <sup>st</sup> , 2012
<b>NAV</b>	Class - A units 10.0861 as at January 31 <sup>st</sup> , 2012 Class - B units 10.1449 as at January 31 <sup>st</sup> , 2012
<b>Benchmark</b>	70% average 6m-PKRV & 30% average 3 Months deposit rates of AA- & above rated banks
<b>Dealing Days</b>	As per Banking Days
<b>Cut-off time</b>	4:00 pm
<b>Pricing mechanism</b>	Forward
<b>Management Fee</b>	Class-A unit 0.25%, Class-B unit 1.25%
<b>Front-end load</b>	Nil
<b>Trustee</b>	Central Depository Company of Pakistan Ltd. (CDC)
<b>Auditor</b>	A.F. Ferguson & Co. Chartered Accountants
<b>Asset Manager Rating</b>	AM2- (Stable Outlook) (JCR-VIS)
<b>Risk Profile of the Fund</b>	Low
<b>Fund Stability Rating</b>	A+(F) (JCR-VIS)
<b>Fund Manager</b>	Faizan Saleem

## FUND MANAGER'S COMMENTS

ABL-IIF delivered a compounded annual return of 10.32% for the month of January, a decline of 279bps against last month. However the fund still outperformed its benchmark by 288bps. The fund has exposure to GoP Ijara Sukuk, which led to some return volatility due to valuation adjustments. However, with yearend pressures behind us, we anticipate stable returns going ahead. Furthermore, high profits on bank placements at year end crossing continue to compliment returns. Fund size continued to improve, closing at Rs.793.7 million, a 13.2% increase in contrast to the previous month.

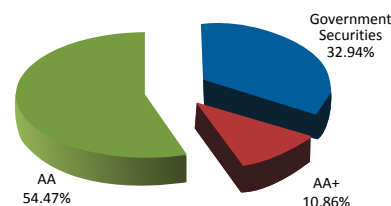
ABL-IIF has started building up its GoP Ijara Sukuk portfolio whilst exploring other shariah compliant avenues in order to maintain return competitiveness. This will help retain return competitiveness to a large extent while keeping the portfolio risk to minimal levels.

## INVESTMENT OBJECTIVE

To provide investors with an opportunity to earn higher income over the medium to long-term by investing in a diversified portfolio consisting of different money market and debt instruments permissible under the Shariah principles.

ASSET ALLOCATION (% OF TOTAL ASSETS)	Dec '11	Jan '12
Cash	64.67%	59.12%
GoP Ijara Sukuk IX	26.23%	32.94%
HUBCO Short Term Sukuk	7.07%	6.21%
Others Including Receivables	2.03%	1.73%

## CREDIT QUALITY OF PORTFOLIO



Other assets account for 1.73% of Total Assets

## TECHNICAL INFORMATION

Leverage	NIL
Weighted average time to maturity of net assets	355 days

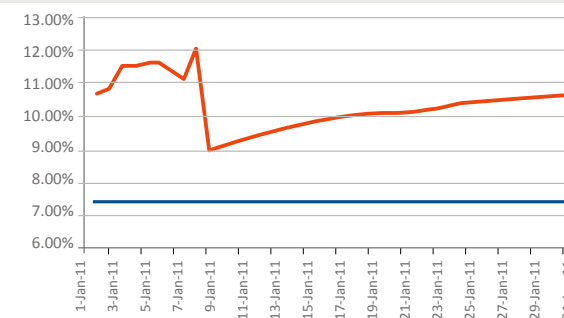
## INVESTMENT COMMITTEE MEMBERS

1. Farid A. Khan, CFA – CEO
2. Muhammad Imran – CIO
3. Abid Jamal – Head of Research
4. Hammad Ali Abbas – Fund Manager
5. Kamran Aziz – Fund Manager
6. Faizan Saleem – Fund Manager

## FUND RETURNS\*

	ABL-IIF	Average of 6 Month Bank Deposit Rate
FY-2012 to date	11.45%	7.91%
January	10.32%	7.44%

\* Returns are net of management fee & all other expenses



## BASIC FUND INFORMATION

<b>Fund Type</b>	Open-end
<b>Category</b>	Islamic Income Fund
<b>Launch Date</b>	July 30 <sup>th</sup> , 2010
<b>Net Assets</b>	PKR 793.734 mn as at January 31 <sup>st</sup> , 2012
<b>NAV</b>	PKR 10.1228 as at January 31 <sup>st</sup> , 2012
<b>Benchmark</b>	Average of 6 Month Deposit rates of 3 Islamic Banks
<b>Dealing Days</b>	As Per Banking Days
<b>Cut-off time</b>	4:00 pm
<b>Pricing mechanism</b>	Forward
<b>Management Fee</b>	1.0% p. a.
<b>Front-end load</b>	Nil
<b>Trustee</b>	Central Depository Company of Pakistan Ltd. (CDC)
<b>Auditor</b>	A.F. Ferguson & Co. Chartered Accountants
<b>Asset Manager Rating</b>	AM2- (Stable Outlook) (JCR-VIS)
<b>Risk Profile of the Fund</b>	Low
<b>Fund Stability Rating</b>	A+(F) (JCR-VIS)
<b>Fund Manager</b>	Hammad Ali Abbas

# To Invest, Please Contact Any Branch of Allied Bank

ABL AMC Head Office: **021-111-ABL AMC (225-262)**, ABL AMC Helpline: **0800 ABL-AM (0800 225 26)**

## 3 steps to Invest in ABL AMC FUNDS

### STEP ONE

- ▶ Call us on our Toll Free number 0800-ABL-AM (225-26) to let our Investment Consultant guide you better or
- ▶ Visit any ABL Branch or for Expert Opinion, call 11 Business development manager listed on your right or
- ▶ Email us at: [contactus@ablmc.com](mailto:contactus@ablmc.com) and we will answer all your queries or
- ▶ Visit us on our website [www.ablmc.com](http://www.ablmc.com) for information and guidance

### STEP TWO

#### Investment Process

##### Forms

- ▶ Our investment advisors will help you fill the required forms:
  - ▶ Form 1 – Account Opening Form
  - ▶ Form 2 – Investment Form
  - ▶ Know Your Customer Form

##### Payment Mode

- ▶ Payments can be made through Cheques / Demand Drafts or Pay Orders
- ▶ Payments shall be made in favor of: "CDC-Trustee ABL \_\_\_\_\_ FUND"

#### Documents to be attached

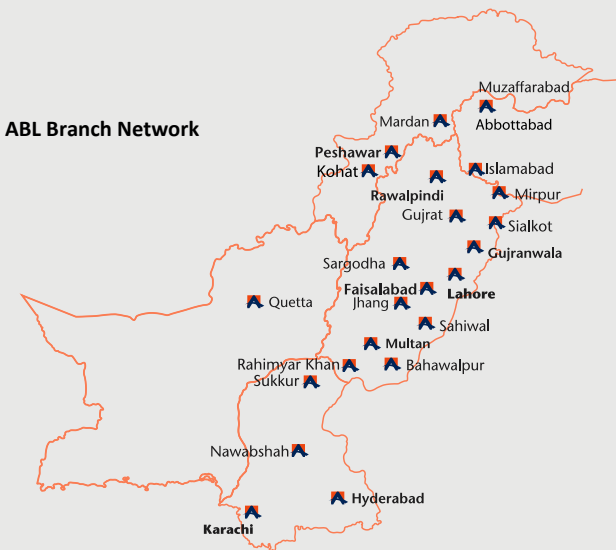
- ▶ **For Individuals:**
  - ▶ Copy of CNIC (In case of Joint Application, CNIC of all applicants is required)
  - ▶ Zakat Affidavit (In case of exemption from Zakat)
  - ▶ Know Your Customer Form
- ▶ **For Corporate:**
  - ▶ Memorandum and Articles of Association/Bye Laws/ Trust Deed
  - ▶ Power of Attorney or other document authorizing the authorized signatory(ies) to sign the application
  - ▶ Board Resolution authorizing the Investment
  - ▶ Copy of CNIC(s) of the Authorized Signatory(ies)

### STEP THREE

#### Submission of Documents

- ▶ You may submit your documents / investment amount at any branch of ABL or drop them / courier them at ABL AMC's Head Office: First Floor, 11-B, Lalazar, MT Khan Road, Karachi
- Once we receive the documents / investment amount a registration number will be generated and allotted. An introductory letter will be dispatched to confirm your investment in ABL AMC Funds.

#### ABL Branch Network



Name	Contact No.	Branches with Business Development Managers
<b>Karachi</b>		
Furqan Ali Dakhan	0321-2014622	Clifton Branch
Shoaib Shoukat	0333-5473547	Foreign Exchange Branch
Danish Abdul Rauf	0345-2121623	Tariq Road Branch
<b>Lahore</b>		
Muhammad Yasir	0333-4306795	Y-Block, DHA Branch
Waqar Ahmad Paracha	0300-8840151	Kashmir Road Branch
<b>Islamabad</b>		
Iftikhar Hameed Khan	0333-5607962	Blue Area Branch
Zahir Mehmood Khan	0346-9273633	I-8 Markaz Branch
M. Rashid Qayyum	0345-5923766	F-6 Markaz Branch
<b>Faisalabad</b>		
Mughees Ahmad Sheikh	0332-8663525	Peoples Colony Branch
<b>Hyderabad</b>		
Haider Abbas	0321-3051874	Civic Center Branch
<b>Quetta</b>		
Imran Hassan Khan	0345-8165666	Jinnah Road Branch

#### CONTACT US:

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