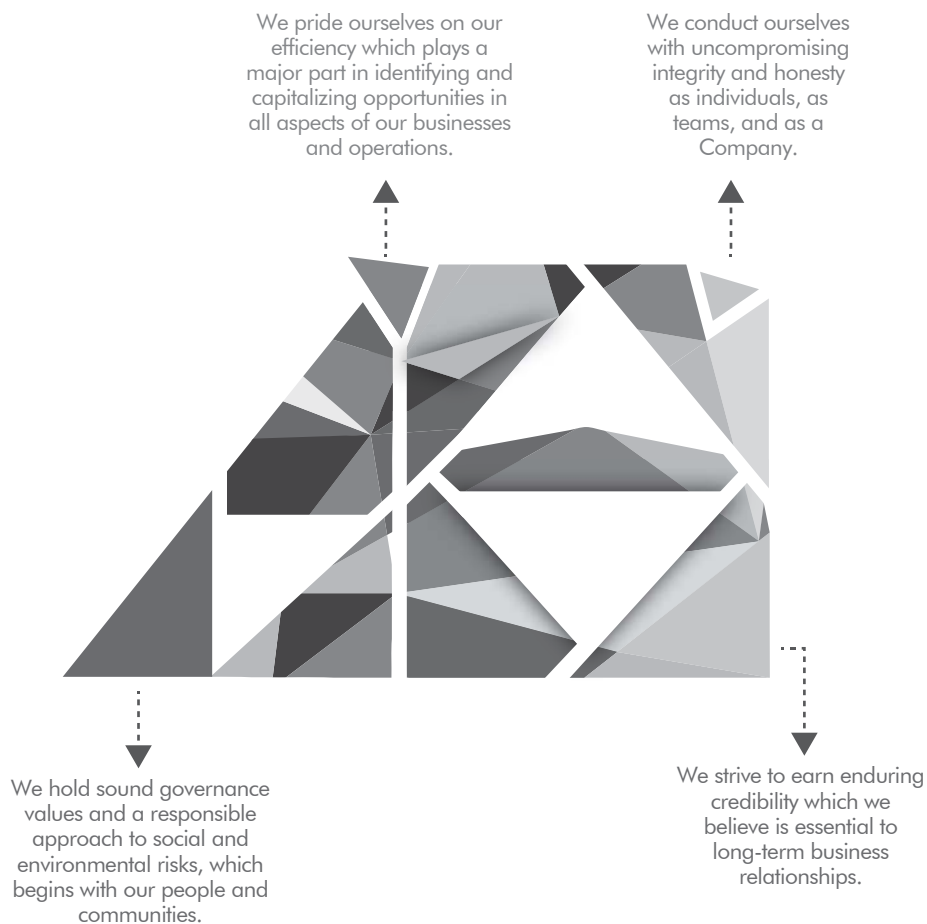


STRIVING TO REALIZE OPPORTUNITIES

QUARTERLY REPORT SEPTEMBER 30, 2016





STRIVING TO REALIZE OPPORTUNITIES

Arif Habib Limited (AHL) is constantly STRIVING TO REALIZE OPPORTUNITIES, albeit not compromising on our values.

Our theme for this year shows correlation between elements of the Company's logo and our core values; *Efficiency, Integrity, Social Responsibility* and *Credibility*. These values are embedded in our foundation and are the cornerstones of the Company. This has been illustrated in the image above.

We shall continue to strive and highlight these values in our daily business practices.

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CORPORATE INFORMATION

Board of Directors

Mr. Zafar Alam
Chairman & Non-executive Director

Mr. Muhammad Shahid Ali Habib
Chief Executive Officer & Executive Director

Mr. Ali Murtaza Kazmi
Independent Director

Mr. Haroon Usman
Non-executive Director

Dr. Muhammad Sohail Salat
Independent Director

Ms. Nida Ahsan
Non-executive Director

Ms. Sharmin Shahid
Non-executive Director

Audit Committee

Mr. Ali Murtaza Kazmi
Chairman

Mr. Haroon Usman
Member

Ms. Nida Ahsan
Member

Human Resource & Remuneration Committee

Mr. Haroon Usman
Chairman

Mr. Muhammad Shahid Ali Habib
Member

Ms. Nida Ahsan
Member

Company Secretary & CFO

Mr. Muhammad Taha Siddiqui

Auditors

M/s. Rahman Sarfaraz Rahim Iqbal Rafiq
Chartered Accountants

Credit Rating

JCR-VIS Credit Rating Company Limited

Legal Advisors

M/s. Bawaney & Partners

Bankers

Allied Bank Limited
Askari Bank Limited
Bank Alfalah Limited
Bank Al Habib Limited
Bank Islami Pakistan Limited
Dubai Islamic Bank Pakistan Limited
Habib Bank Limited
Habib Metropolitan Bank Limited
JS Bank Limited
KASB Bank Limited
MCB Bank Limited
National Bank of Pakistan
NIB Bank Limited
Sindh Bank Limited
Soneri Bank Limited
Standard Chartered Bank (Pakistan) Limited
Summit Bank Limited
The Bank of Khyber
The Bank of Punjab
United Bank Limited

Registrar & Share Transfer Office

Share Registrar Department
Central Depository Company of Pakistan Ltd.
CDC House, 99-B, Block-B
S.M.C.H.S., Main Shahra-e-Faisal
Karachi-74400
Tel: Customer Support Services 0800-CDCPL (23275)
Fax: (92-21) 34326053
Email: info@cdcpak.com
Website: www.cdcpakistan.com

Registered Office

Arif Habib Centre
23, M.T. Khan Road Karachi-74000
UAN: (92-21) 111-245-111
Fax No: (92-21) 32416072; 32429653
E-mail: info@arifhabibltd.com
Company website: www.arifhabibltd.com
Online Trade: www.ahletrade.com
Branch Reg. No: BOA-050/01

DIRECTORS' REPORT



DIRECTORS' REPORT

Dear Fellow Shareholders of Arif Habib Limited (AHL),

On behalf of the Board of Directors of AHL, I am pleased to present the First Quarter Report of the Company for the year 2016-17 together with the financial statements of the quarter as per the accounting, regulatory and legal standards/requirements.

Business Environment

The benchmark equity index (KSE-100) recorded a return of 7.3% during 1QFY17 to close at an all-time high of 37,783. Top performing sectors during the mentioned period remained Auto Assemblers (59%), Oil Marketing (24%), Textile composite (23%), Chemicals (23%), Refinery (21%), Glass & Ceramics (20%) and Banks (12%). Performance of the equity bourse during the period can be linked to i) healthy earnings growth of 16% Year-on-Year (YoY) for FY16, ii) on-track progress of CPEC projects, iii) first ever successful completion of IMF program, iv) MSCI effect transpiring encouraging response received for the latest Euro Sukuk Issue of USD 1 billion, and lastly v) minimal activity exhibited in the real estate sector, thus rendering the equity market more lucrative. On the foreign front, net-sell of USD 39 million was seen compared to higher net-sell of USD of 105 million in the same period last year (SPLY). Moreover, with second/third tier scrips garnering investor interest, volumes during 1QFY17 averaged at 339 million shares (1QFY16: 313 million), meanwhile valued traded improved by 28% YoY to USD 153 million.

During the period under review, Contrary to the global slowdown, the Pakistani economy continued to show resilience amid rising consumerism and urbanization. While agriculture sector still poses risk with declining cotton production, both industrial and services sectors maintain their strong support expecting to push GDP growth north of 5.0% in FY17. Concurrently, the business environment has remained buoyant with armed and paramilitary forces playing a key role in reviving stability in the country and restoring investors' confidence. Major industries driving LSM growth at 3.21% in FY16 were a) Automobiles up; 16%, b) Fertilizers; 14%, c) Non Metallic Mineral Products; up 10%.

Your Company's Performance

By the grace of Almighty Allah, your Company has continued to perform well and achieved healthy profitability during the first quarter of the fiscal year 2017. The Company has posted after tax profit of PKR 357.95 million (PKR 132.22 million) which translates into an EPS of PKR 6.51 (PKR 2.40).

During the period under review, despite average market traded values having decreased by 14.94% in the first quarter of the financial year, the brokerage division revenues have increased by 23.59% from the same period last year and posted a total brokerage revenue of PKR 89.03 million (PKR. 72.03 million). The Investment Banking division's revenues increased phenomenally, which stood at PKR 63.55 million (PKR 25.52 million) from the same period last year, due to increase in number of IPO transactions. The Company's investment portfolio has yielded realized and unrealized revenue of PKR 330.79 million (PKR 85.51 million).

Our finance cost for the period increased to PKR 45.32 million (PKR 29.68 million) as higher borrowings were deployed in the opportunistic investments' which have continued to perform significantly well.

The equity of the Company as at the balance sheet date is PKR 3.1 billion (June 2016: PKR 2.71 billion) which translates into book value per share of PKR 48.70 (June 30, 2016: PKR 49.19). The equity level decreased due to the release of PKR 385 million reserves for cash dividends approved in the AGM held on September 24, 2016.

Future Prospects

The future prospects of your Company look encouraging on account of our rising market share in various business segments. We are targeting to generate better volumes from our existing as well as potential foreign and domestic clients on account of improving relationship with foreign and domestic institutional investors as well as key broker dealers through value-added services. This includes, but not limited to, offering new products and services through enhancing our research over our peers. We are also

eyeing increased activity on account of new equity and debt listings and secondary public offerings of major government holding companies. We are confident that the Company's investment portfolio will also keep generating better results going forward, as the market continues to offer lucrative investment opportunities. We are also taking steps to provide exceptional research and value-added services to all our clients to improve our business and strengthen our brand even further.

Acknowledgement

We are grateful to the Company's shareholders for their increased confidence and patronage. We record our gratitude and thanks to all Stakeholders and the Parent Company, the State Bank of Pakistan, the Securities & Exchange Commission of Pakistan and the management of Pakistan Stock Exchange Limited for their continuing support and guidance without which we would not have been able to pursue our strategy and such business performance.

We acknowledge and appreciate the hard work put in by all the Employees of the Company during the period. We also appreciate the valuable contribution and active role of the Members of the Board Committees in supporting and guiding the management on matters of great importance.

For and on behalf of the Board of Directors,



Muhammad Shahid Ali Habib
Chief Executive Officer and
Executive Director

Karachi.

Dated: October 21, 2016

CONDENSED INTERIM FINANCIAL INFORMATION

Condensed Interim Balance Sheet AS AT SEPTEMBER 30, 2016

	Note	Unaudited September 30, 2016	Audited June 30, 2016
Rupees			
ASSETS			
NON- CURRENT ASSETS			
Property, plant and equipment	5	42,427,835	43,709,729
Intangible assets		18,102,046	17,797,902
Long-term investments		209,342,551	209,342,551
Investment property	6	531,966,414	531,966,414
Long-term deposits		15,730,022	15,730,022
Deferred tax asset		23,866,932	21,476,825
		841,435,800	840,023,443
CURRENT ASSETS			
Short-term investments		3,609,069,687	3,294,296,278
Trade debts - considered good		1,005,140,400	618,645,963
Short-term loans - secured		985,214	945,649
Trade deposits and prepayments		268,102,244	155,369,117
Other receivables		308,148,110	347,821,352
Cash and bank balances		368,656,621	306,240,100
		5,560,102,276	4,723,318,459
TOTAL ASSETS		6,401,538,076	5,563,341,902
EQUITY AND LIABILITIES			
CAPITAL AND RESERVES			
Authorized Capital			
75,000,000 (June 2015: 75,000,000) ordinary shares of Rs.10/- each		750,000,000	750,000,000
Issued, subscribed and paid-up capital		550,000,000	550,000,000
Unappropriated profits		2,113,045,540	2,140,091,803
		2,663,045,540	2,690,091,803
Surplus on revaluation		15,432,500	15,432,500
LIABILITIES			
NON-CURRENT LIABILITIES			
Liabilities against assets subject to finance lease		1,705,094	1,878,241
CURRENT LIABILITIES			
Short-term borrowings- secured		2,454,471,386	1,880,668,813
Current portion of liability subject to finance lease		687,187	687,187
Trade and other payables		1,015,994,876	406,969,260
Payable against purchase of securities- net		154,906,701	465,407,950
Markup accrued		40,058,923	41,758,563
Taxes payable -net	7	55,235,869	60,447,585
		3,721,354,942	2,855,939,358
CONTINGENCIES AND COMMITMENTS	8		
TOTAL EQUITY AND LIABILITIES		6,401,538,076	5,563,341,902

The annexed notes from 1 to 14 form an integral part of the condensed interim financial information.


Chairman


Chief Executive Officer

Condensed Interim Profit and Loss Account

FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

	September 2016	September 2015
	Rupees	
Operating revenue	202,628,698	153,208,212
Capital gain on sale of short-term investments	21,495,386	39,649,001
Unrealized gain/(loss) on re-measurement of short-term investments	259,244,150	22,203,750
	483,368,234	215,060,963
Administrative and operating expenses	(95,367,209)	(63,364,206)
Finance costs	(45,315,645)	(29,677,800)
Other operating income	42,815,824	43,802,238
Other charges	(7,710,024)	(3,316,424)
Profit before taxation	377,791,180	162,504,771
Taxation	(19,837,443)	(30,282,133)
Profit after taxation	357,953,737	132,222,638
Earning per share - basic and diluted	6.51	2.40

The annexed notes from 1 to 14 form an integral part of the condensed interim financial information.



Chairman



Chief Executive Officer

**Condensed Interim
Statement of Comprehensive Income**
FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

	September 2016	September 2015
	Rupees	
Profit after taxation	357,953,737	132,222,638
Other comprehensive income for the period	-	-
Total comprehensive income for the period	<u>357,953,737</u>	<u>132,222,638</u>

The annexed notes from 1 to 14 form an integral part of the condensed interim financial information.


Chairman


Chief Executive Officer

Condensed Interim Statement Of Changes In Equity FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

	Issued, subscribed & paid up capital	Unappropriated profits	Total
	Rupees		
Balance as at July 1, 2015	550,000,000	2,115,595,052	2,665,595,052
Cash dividend paid @ 70% for the year ended June 30, 2015 (2014: 50%)	-	(385,000,000)	(385,000,000)
Comprehensive income for the three months ended September 30, 2015	-	132,222,638	623,429,456
Balance as at September 30, 2015	<u>550,000,000</u>	<u>1,862,817,690</u>	<u>2,904,024,508</u>
Balance as at October 1, 2015	550,000,000	1,862,817,690	2,904,024,508
Comprehensive income for the period October 2015 - June 2016	-	277,274,113	277,274,113
Balance as at June 30, 2016	<u>550,000,000</u>	<u>2,140,091,803</u>	<u>3,181,298,621</u>
Balance as at July 1, 2016	550,000,000	2,140,091,803	3,181,298,621
Cash dividend paid @ 70% for the year ended June 30, 2016 (2015: 70%)	-	(385,000,000)	(385,000,000)
Comprehensive income for the three months ended September 30, 2016	-	357,953,737	357,953,737
Balance as at September 30, 2016	<u>550,000,000</u>	<u>2,113,045,540</u>	<u>2,663,045,540</u>

The annexed notes from 1 to 14 form an integral part of the condensed interim financial information.


Chairman


Chief Executive Officer

Condensed Interim Cash Flow Statement FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

Note	September 2016	September 2015
	Rupees	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	377,791,180	162,504,771
Adjustments for:		
Depreciation	1,602,146	2,264,347
Amortization of intangible asset	649,258	230,210
Loss / (gain) on disposal of property, plant and equipment	10,238	(3,737)
(Gain) / loss on re-measurement of short term investments	(259,244,150)	(22,203,750)
(Gain) on short term investment	(21,495,386)	(39,649,001)
Dividend income	(50,053,495)	(23,659,241)
Recovery of provision against doubtful debts	(30,236,570)	(427,600)
Finance costs	45,315,645	29,677,800
	(313,452,314)	(53,770,972)
Cash generated from operating activities before working capital changes	64,338,866	108,733,799
Effect on cash flow due to working capital changes		
(Increase)/decrease in current assets		
Short-term investments - net	(34,033,873)	(807,290,691)
Trade debts - consider good	(356,257,867)	(1,090,926,348)
Receivable against sale of securities-net	-	-
Short term loans	(39,565)	215,343
Deposits and short-term prepayments	(112,733,127)	221,013,166
Other receivables	89,396,992	(30,854,275)
Increase/(decrease) in current liabilities		
Trade and other payables	224,025,616	365,089,418
Payable against purchase of securities- net	(310,501,249)	66,767,770
	(500,143,073)	(1,275,985,617)
Cash used in operations	(435,804,207)	(1,167,251,818)
Taxes paid	(27,439,317)	(19,031,091)
Finance costs paid	(47,015,285)	(63,566,841)
Net cash used in operating activities	(510,258,809)	(1,249,849,750)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property, plant and equipment and investment property	(768,991)	(589,114)
Proceeds from disposal of property, plant and equipment	10,000	27,442
Acquisition of intangible assets	(524,850)	-
Dividends received	329,745	23,659,241
Long term deposits	-	(509,175)
Net cash (used in) / generated from investing activities	(954,096)	22,588,394
CASH FLOWS FROM FINANCING ACTIVITIES		
Liability against assets subject to finance lease	(173,147)	(152,116)
Dividend paid	-	-
Net cash used in financing activities	(173,147)	(152,116)
Net (decrease) in cash and cash equivalents	(511,386,052)	(1,227,413,472)
Cash and cash equivalents at the beginning of the year	(1,574,428,713)	(78,044,746)
Cash and cash equivalents at the end of the year	(2,085,814,765)	(1,305,458,218)

11

The annexed notes from 1 to 14 form an integral part of the condensed interim financial information.


Chairman


Chief Executive Officer

Condensed Interim Selected Notes To The Financial Statements FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

1 STATUS AND NATURE OF BUSINESS

- 1.1 Arif Habib Limited (the Company) is a public listed Company incorporated in Pakistan under the Companies Ordinance, 1984. The shares of the Company are quoted on Pakistan Stock Exchange Limited (formerly Karachi Stock Exchange Limited). The Company was initially incorporated as an unquoted public limited Company wholly owned by Arif Habib Corporation Limited (the Parent Company). Subsequently, the Parent Company offered its 25% share holding in the Company to general public and the Company obtained listing on the Karachi Stock Exchange Limited on January 31, 2007.

The Company is holder of Trading Right Entitlement Certificate (TREC) Holder of Pakistan Stock Exchange Limited. The principal activities of the Company are Investments, share brokerage, Inter bank brokerage, Initial Public Offer (IPO) underwriting, advisory and consultancy services. The registered office of the Company is situated at Arif Habib Centre, 23 M.T. Khan Road, Karachi.

- 1.2 The Parent Company holds 73.29% shares of the Company.

- 1.3 The Securities and Exchange Commission of Pakistan vide its letter No. EMD/233/683/2007-288 dated September 16, 2016 and EMD/233/683/2007-351 dated October 06, 2016 has granted exemption to the Company from preparation of the Consolidated Financial Statements for its subsidiaries namely M/s. Arif Habib Commodities (Pvt.) Limited and M/s. Arif Habib 1857 (Pvt.) Limited respectively. These subsidiaries have been consolidated by the ultimate holding Company i.e. Arif Habib Corporation Limited. The financial statements of the subsidiary company are available for inspection at the Company's registered office and would be available to the members on request without any cost.

2 BASIS OF PREPARATION

2.1 Statement of compliance

These condensed interim financial statement of the Company for the quarter ended September 30, 2016 have been prepared in accordance with the requirements of the international Accounting Standard 34 "Interim Financial Reporting" and provision and directives issued under the Companies Ordinance, 1984 have been followed.

These condensed interim financial statement are being submitted to the shareholders are required under section 245 of the companies Ordinance, 1984 and the listing regulation of the Stock Exchanges of Pakistan where the company is listed.

These Condensed interim financial statements comprise of the balance sheet as at September 30, 2016 and profit and loss account, statement of comprehensive income, statement of changes in equity and the cash flow statement for the period ended September 30, 2016.

The comparative balance sheet presented in these condensed interim financial statements as at June 30, 2016 has been extracted from the audited financial statements of the company for the year ended June 30, 2016, whereas the comparative profit and loss account, statement of comprehensive income, statement of changes in equity and the cash flow statement for the quarter ended September 30, 2015.

3 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies and methods of computation adopted in the preparation of this condensed interim financial information are the same as those applied in the preparation of the financial statements for the year ended June 30, 2016.

Amendments to certain existing standards and new interpretation on approved accounting standards that become effective during the period either were not relevant to the Company's operations or did not have any significant impact on the accounting policies of the Company.

4 ACCOUNTING ESTIMATES AND JUDGMENTS

The preparation of the condensed interim financial information in conformity with approved accounting standards require management to make estimates, assumptions and use judgments that affect the application of policies and reported amounts of assets and liabilities, income and expenses. Estimates, assumptions and judgments are continually evaluated and are based on historical experience and other factors, including reasonable expectations of future events. Revisions to accounting estimates are recognized prospectively commencing from the period of revision.

In preparing the condensed interim financial information, the significant judgments made by management in applying the Company's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the preceding published annual financial statements of the Company as at and for the year ended June 30, 2016.

Condensed Interim Selected Notes To The Financial Statements FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

5 PROPERTY, PLANT & EQUIPMENT

During the period ended September 30, 2016, addition made amounting to Rs. 768 thousands (June 2016: 4,580 thousands) which comprised of computer & allied. Further, assets having WDV of Rs. 20 thousands were sold for Rs. 10 thousands (June 2016: WDV of Rs. 783 thousands were sold of Rs. 725 thousands).

6 INVESTMENT PROPERTY

	September 30, 2016	June 30, 2016
	Rupees	
Carrying Value	531,966,414	511,639,974
Acquisition during the year	-	19,290,000
	531,966,414	530,929,974
Increase in fair value - net	-	1,036,440
	531,966,414	531,966,414

7 TAXES PAYABLE -NET

The Finance Act, 2015 introduced a new tax under Section 5A of the Income Tax Ordinance, 2001 at the rate of ten percent on every public company other than a scheduled bank or modaraba, that derives profits for tax year and does not distribute cash dividend within six months of the end of said tax year or distributes dividends to such an extent that its reserves, after such distribution, are in excess of 100% of its paid up capital, so much of its reserves as exceed the threshold shall be treated as income of the said company. However, this tax on undistributed reserves is not applicable to a public company which distributes profit equal to either 40% of its after tax profits or 50% of its paid up capital, whichever is less, within six months of the end of the tax year.

Board of Directors of the Company intends to distribute sufficient cash dividend for the year ending 30 June 2017 to comply with the above stated requirement. Accordingly, no provision for tax on undistributed reserves has been recognized in these condensed unconsolidated interim financial information.

8 CONTINGENCIES AND COMMITMENTS

CONTINGENCIES

There were no change in contingencies at the period end as disclosed in the financial statements for the year ended June 30, 2016.

	September 30, 2016	June 30, 2016
	Rupees	
COMMITMENTS		
Following commitments are outstanding as at the year end.		
- Outstanding Settlements against Marginal Trading contracts	2,306,061,170	1,806,919,064
- Outstanding Settlements against (purchase) / sale of securities in regular market.	27,066,503	471,058,025
-Guarantee given by a commercial bank on behalf of the Company	100,000,000	100,000,000

9 RELATED PARTY DISCLOSURE

	September 30, 2016	September 30, 2015
	Rupees	
Brokerage commission and other services to:		
Parent	437,301	2,034,098
Group companies	1,949,117	48,591
Key management personnel	918,918	341,356
Other Related Party	2,398,483	1,991,698
Rent paid associated company	5,224,560	-
Remuneration to Chief Executive Officer	2,238,094	1,503,669
Remuneration to other directors	150,000	1,792,565
Contribution to staff provident fund	979,345	1,855,724

Condensed Interim Selected Notes To The Financial Statements FOR THE QUARTER ENDED SEPTEMBER 30, 2016 (Unaudited)

	September 30, 2016	June 30, 2016
	Rupees	
Balances with related parties at the end of the period are as follows:		
Receivable from related parties		
Parent	-	74,188
Group Companies	1,962,305	3,946,480
Key management personnel	529,290	61,685
Other related parties	7,240,384	4,064,783
Investment in related parties	1,264,750,725	1,093,026,818
Subsidiary	88,000,000	88,000,000
Payable to related parties:		
Parent	5,131,660	-
Group Companies	24,018,465	984,275
Key management personnel	10,335,501	2,217,301
Other related parties	5,013,858	176,967

10 FINANCIAL RISK MANAGEMENT

The financial risk management objectives and policies are consistent with those disclosed in the annual financial statements of the Company as at and for the year ended June 30, 2016.

11 CASH AND CASH EQUIVALENTS

Cash and cash equivalents at the end of the reporting year as shown in the cash flow statement are reconciled to the related items in the balance sheet as follows:

	September 30, 2016	September 30, 2015
	Rupees	
Cash and bank balances	368,656,621	340,912,026
Short term borrowings	(2,454,471,386)	(1,646,370,244)
	(2,085,814,765)	(1,305,458,218)

12 DATE OF AUTHORIZATION FOR ISSUE

These financial statements were authorized for issue by the Board of Directors in meeting held on October 21, 2016.

13 APPROPRIATION FOR DIVIDEND

Shareholders in their annual general meeting held on September 24, 2016 have approved cash dividend of Rs. 7 per share amounting to Rs. 385 million. This condensed interim financial information includes the effect of the aforementioned appropriation.

14 GENERAL

Figures have been rounded off to the nearest rupee.


Chairman


Chief Executive Officer

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*Mobile apps are also available for download for android and ios devices



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FAX No: (92-21) 32416072; 32429653
Company Website: www.arifhabibltd.com
Group Website: www.arifhabib.com.pk