



SANDHANI
ASSET MANAGEMENT LIMITED



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SANDHANI AML SLFL SHARIAH FUND

**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**



About

Sandhani AML SLFL Shariah Fund is the first shariah open-ended unit fund by Sandhani Asset Management Limited (Sandhani AML). Sandhani AML is a subsidiary company of reputed Sandhani Life Insurance Company Limited, a company listed with both Dhaka Stock Exchange and Chittagong Stock Exchange.

The objective of the Fund is to achieve competitive long-term risk-adjusted returns through Shariah-compliant investments, while maintaining prudent risk management and capital preservation. The fund focuses shariah compliant investment in wide range of products including government & government-backed securities, corporate sukuks, money market instruments, IPOs/QIOs, and equity & equity-based securities with a view to ensuring lower volatility by actively managing the portfolio.

The initial target size of the Fund is BDT 25 Crore, and the face value of each unit is BDT 10. Size of the fund will be increased from time to time since it has a perpetual life. Minimum purchase amount for individual investors is 500 Units and for institutional investors is 5,000 Units.

Advantages of investing in the fund

Balanced Return on Investment

- More emphasis on long term growth
- Greater risk-adjusted performance than typical shariah compliant instruments

Seasoned Shariah Advisory Committee

- Experienced Shariah scholars with strong expertise in Islamic finance
- Ensuring strict Shariah compliance and effective governance

Affordability & Flexibility

- One-time investment
- o Initiate investing as low as buying 500 units (Not Applicable for SIP investors)
- Systematic Investment Plan
- o Invest as small as BDT 1,000 at regular intervals (monthly, quarterly, & yearly)

Professional Management

- Skilled team – experienced in local and international organizations; well-suited to oversee the investment management activities

Dividend Policy

- At least 70% of the realized Annual Income of the Fund, net of provisions in each accounting year

Diversification

- Diversified investment in Shariah Compliant GSEC, Corporate Sukuks, IPOs/QIOs, and Equity Securities
- Maintain an ideal balance of return, capital protection and liquidity

Investment in IPOs/QIOs & SME Platform

- More exposure in IPOs
- Secure access to QIOs & SME Platform

Low Cost

- Low issue and formation expenses to facilitate an optimized return to the investors

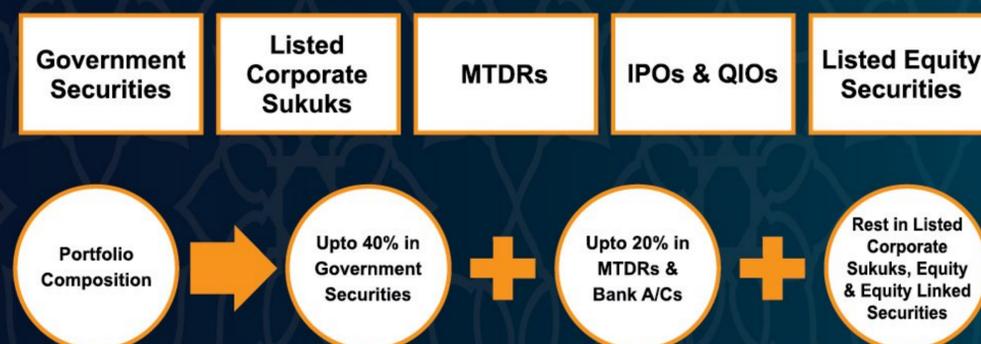
Liquidity

- Buy-sell at any time providing a notice of 3 working days

Transparency

- Strictly regulated and governed to ensure the transparency of the fund

Shariah Complaint Portfolio Allocation Style



Return Expectation

The Fund does not guarantee any specific return. However, disciplined portfolio management, diversification, and adherence to Shariah principles aim to deliver competitive long-term returns. Actual performance will depend on market conditions and asset allocation.

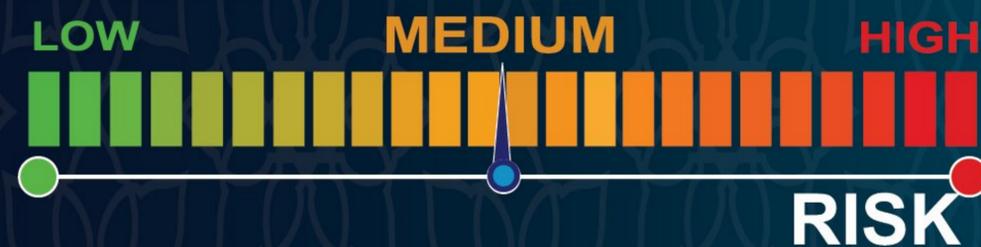
Investment Process

Offline: Fill up and submit the Application Form through Sandhani AML and authorized Selling Agents

Online: Fill out and submit the Application Form at <https://sandhaniaml.com>. Alternatively, you can simply scan the QR code.



Risk Indicator



A medium risk rating indicates moderate volatility with potential for capital growth, suitable for investors with a medium- to long-term investment horizon.

Entry/Exit Load:

The Entry/Exit load will be applicable in following manner: The difference between sale price and repurchase/surrender price shall not exceed 3%. In addition, the difference between the sale price and the NAV at fair value shall not exceed 2% or such limit as prescribed by Commission from time to time.

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