

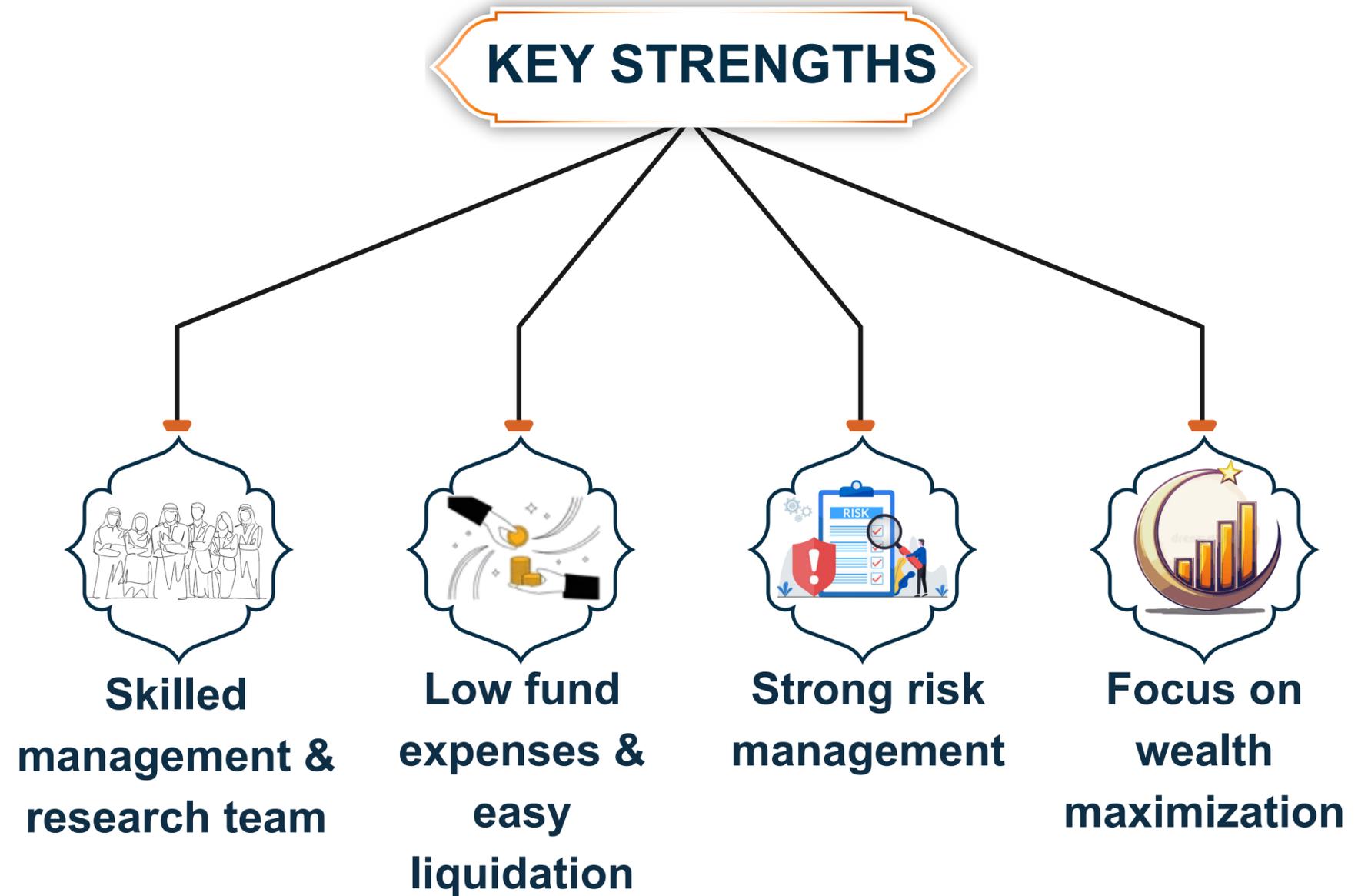
SANDHANI AML SLFL SHARIAH FUND



ABOUT SANDHANI AML

Sandhani Asset Management Limited is a subsidiary of the well-reputed Sandhani Life Insurance Company Ltd. (SLICL), listed on both the Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). The company was established to contribute to the growth and development of Bangladesh's capital market by managing mutual funds and alternative investment funds. Sandhani AML is registered with the Registrar of Joint Stock Companies and Firms (RJSC) and has obtained the necessary approvals from the Insurance Development and Regulatory Authority (IDRA).

Sandhani Asset Management Limited is proudly managing over BDT 110 crore through the nation's first no-dividend mutual fund the Sandhani AML SLIC Fixed Income Fund, marking a pioneering milestone in Bangladesh's asset management industry.



WHAT WE OFFER

Mutual Funds

Delivering trusted mutual fund solutions tailored to diverse investor needs.



Corporate Advisory

Delivering tailored corporate advisory solutions for informed decision-making.



Institutional Fund Management

Providing professional portfolio management for institutions and organizations.

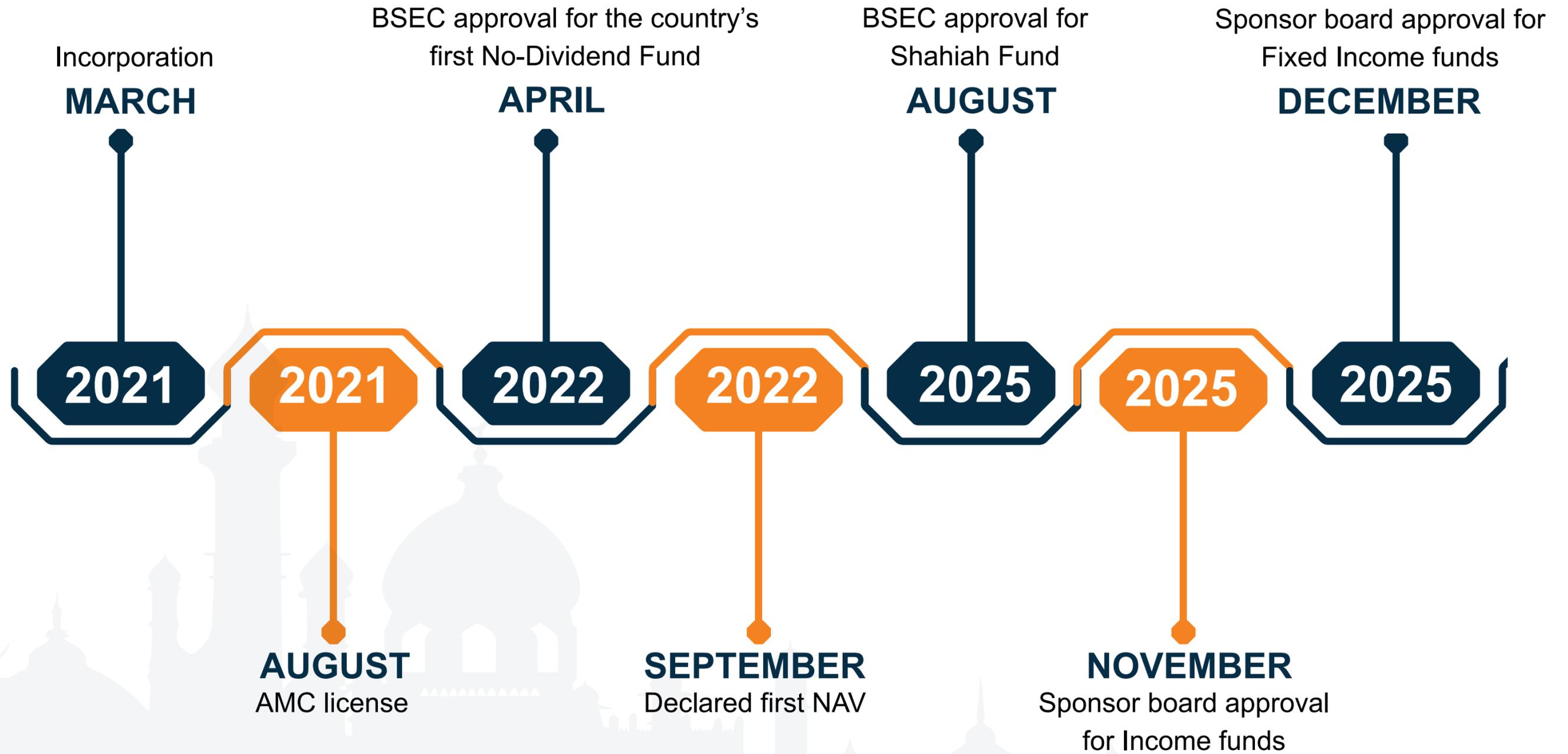


Financial Literacy & Awareness building

Promoting financial literacy through training and investor awareness programs.



OUR JOURNEY



MEET OUR TEAM



MIR ARIFUL ISLAM, FCS

Managing Director & CEO

Past Experience: Mr. Mir Ariful Islam has around 19 years of experience in equity research, investment management, and servicing foreign, institutional, and individual investors. Before joining Sandhani AML, he served as the Head of Research and Fund Management at Prime Finance Asset Management Company Limited (PAMC) and previously worked at LankaBangla Securities Limited in the Research & Analysis and Foreign & Institutional Trade departments.

Academic Profile: Mr. Mir Ariful Islam completed his BBA in Finance and MBA in Accounting and Information Systems from the University of Dhaka. He has also completed the Postgraduate Diploma in Islamic Finance Practices (PGDIFP) from the Academy of Business Professionals (ABP) and has been an Associate Member of the Institute of Chartered Secretaries of Bangladesh (ICSB) since 2018.



MD. TANVIR ISLAM

Chief Investment Officer & CCO

Past Experience: Mr. Md. Tanvir Islam has around 13 years of experience in research and investment analysis. Before joining Sandhani AML as Chief Investment Officer (CIO), he worked at the International Finance Corporation (IFC), a member of the World Bank Group, as an Associate Investment Officer in the MAS Unit. He also held sell-side research roles at various financial institutions, covering major sectors such as pharmaceuticals, fuel & power, consumer electronics, engineering, automobile, construction materials, and tannery - representing about 40% of the total market capitalization of the Dhaka Stock Exchange (DSE).

Academic Profile: Mr. Md. Tanvir Islam holds a BBA and MBA in Finance from the University of Dhaka. He is a CFA Level III candidate and has completed the Postgraduate Diploma in Islamic Finance Practices (PGDIFP) from the Academy of Business Professionals (ABP).

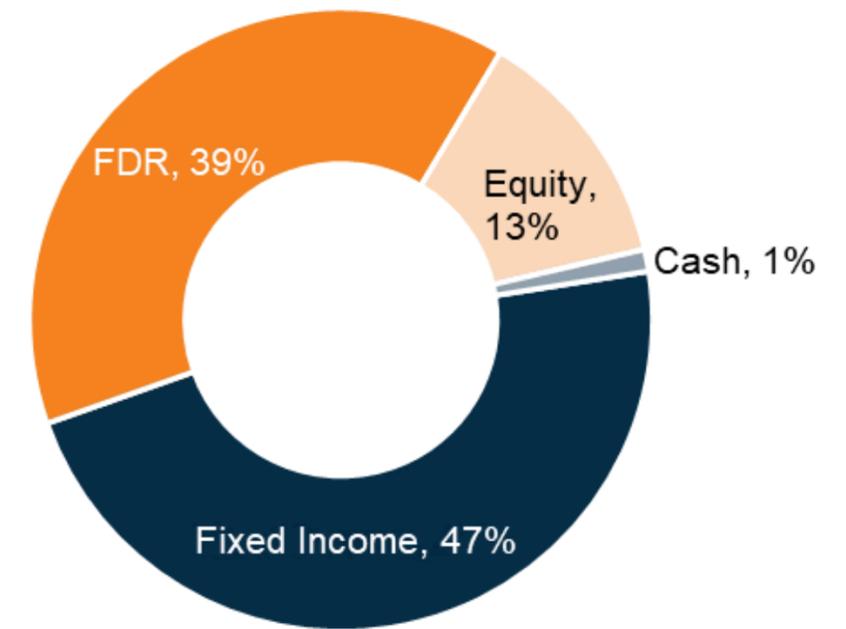


HISTORICAL PERFORMANCE OF SANDHANI AML'S FUND

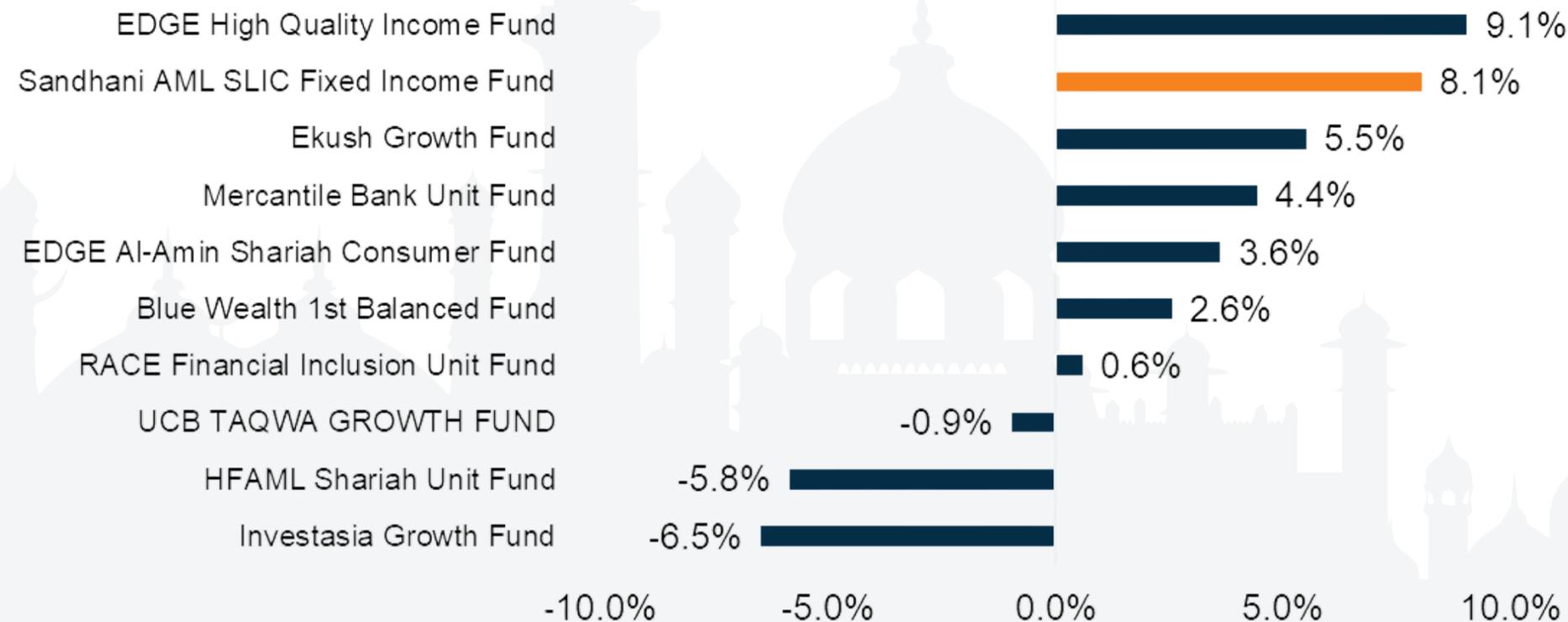
FUND OVERVIEW

Fund Name	Sandhani AML SLIC Fixed Income Fund
Sponsor	Sandhani Life Insurance Company Ltd.
Fund Manager	Sandhani Asset Management Ltd.
Trustee	Bangladesh General Insurance Company PLC
Custodian	Brac Bank PLC
Auditor	Malek Siddiqui Wali Chartered Accountants
Total Asset	1,100 Million BDT

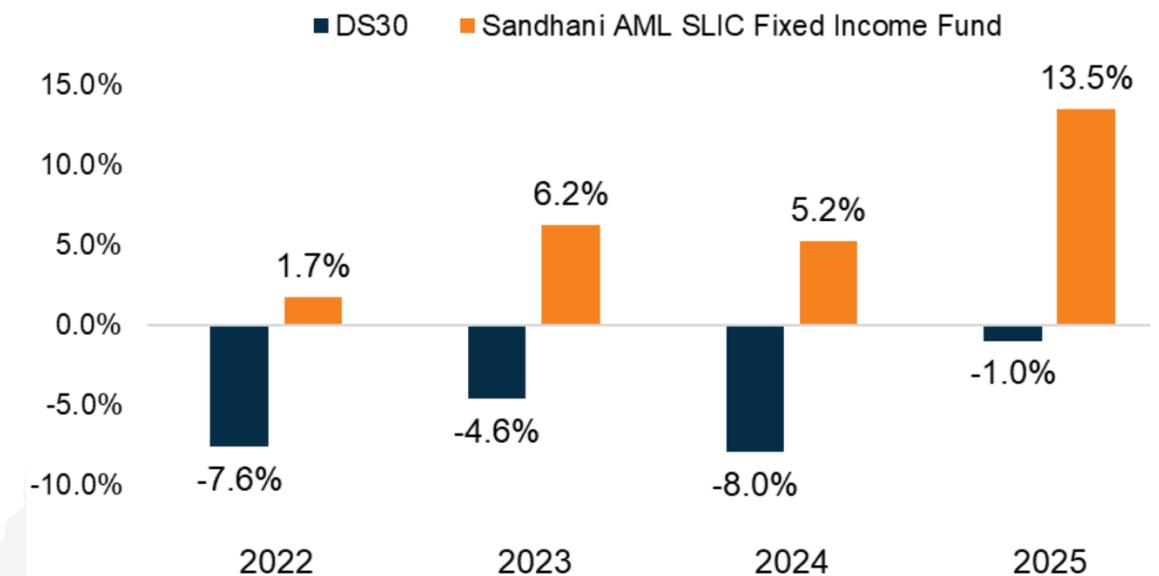
PORTFOLIO ALLOCATION



PERFORMANCE OF FUNDS LAUNCHED IN 2022 (CAGR 3Y)



PERFORMANCE OF SANDHANI AMLSLICFIF VS DS30



SUMMARY OF SANDHANI AML SLFL SHARIAH FUND

FUND NAME	FUND SIZE	NATURE	SPONSOR
Sandhani AML SLFL Shariah Fund	BDT 25.00 (Twenty-Five) crore	Open-Ended Fund	Sandhani Life Finance Limited
FUND MANAGER	TRUSTEE	CUSTODIAN	AUDITOR
Sandhani Asset Management Limited	Bangladesh General Insurance Co. PLC	Commercial Bank of Ceylon PLC	Hoda Vasi Chowdhury & Co

SHARIAH ADVISORY COMMITTEE



Dr. H. M. Mosarof Hossain
Professor & Chairman, Department of Finance, University of Dhaka

Professional Credentials: Professor & Chairman, Department of Finance, University of Dhaka; Former Director, BBA/MBA Programs and EMBA Coordinator; Former Faculty at NSU, IUB, and BRAC University.

Academic Profile: Ph.D. in Finance, University of Dhaka; Master's and Bachelor's in Finance, University of Dhaka; Over 27 years of teaching experience with several research publications.



Dr. K M Zakir Hossain Shalim
Assistant Professor & Academic Coordinator, Bangladesh Institute of Islamic Finance

Professional Credentials: Assistant Professor & Academic Coordinator, Bangladesh Institute of Finance (BIF); Shariah compliance supervisor for Sukuk and Islamic financial institutions in Bangladesh; Former Shariah researcher and educator at IIUM and BIU.

Academic Profile: Ph.D. and Master's in Fiqh, IIUM, Malaysia; Bachelor's from Al-Azhar University; Over 10 years of teaching, research, and advisory experience; Developer of AAOIFI-aligned Shariah standards.



Dr. Mohammad Saiful Islam
Assistant Professor, Department of Da'wah and Islamic Studies, International Islamic University, Chittagong

Professional Credentials: Assistant Professor, Department of Da'wah and Islamic Studies, International Islamic University Chittagong (IIUC); Shariah Advisor, ePolli (agricultural fintech company); Trainer in Islamic finance and educator at IIUC and IIUM.

Academic Profile: Ph.D. in Shariah Audit, IIUM (2021); Two Master's (IIUC 2007, IIUM 2011) and Bachelor's from IIUC (2005); Completed Dhakil to Kamil from Bangladesh Madrasha Board; 14+ years of teaching, research, and advisory experience; Published 20+ papers on Islamic jurisprudence, education, and Shariah compliance in banking and finance across Asia.

SHARIAH COMPLIANCE PROCESS FOR LISTED SECURITIES

EQUITY SCREENING



- Qualitative Analysis
- Quantitative Analysis

REBALANCING



- Updates in Shariah methodology or compliant lists follow exchange timelines; the Fund promptly adjusts its universe to maintain compliance.

ADDITION/DELETION



- Newly Shariah-compliant securities may be added based on merit and strategy.
- Non-compliant securities will be promptly divested.

OTHER SECURITIES



- The Fund invests only in Shariah-compliant instruments approved by BSEC, Bangladesh Bank, IDRA, or other authorities.

WHO SHOULD INVEST IN SANDHANI AML SLFL SHARIAH FUND

Investors who wish to avoid companies involved in prohibited products, those with high interest-bearing debt, or those operating as financial intermediaries.

Investors who can tolerate above-average risks (due to concentration risk) for higher long-term compounding returns

Investors interested in Shariah compliant companies.

Salaried professionals seeking high-quality investments that qualify for tax rebates.



HOW TO INVEST IN SANDHANI AML SLFL SHARIAH FUND

Collect, Fill
Up & Sign
the Form

Collect the Purchase Form from the Sandhani AML website, Sandhani AML office, or any authorized Selling Agent. Fill up the form accurately and sign it as required.

Attach all
required
documents

Include all necessary supporting papers (NID /Passport, photos, bank details, BO Acknowledgement and Nominee details).

Deposit the
investment
amount

Deposit the investment amount to the following account:
Account Name: Sandhani AML
SLFL Shariah Fund
Account Number: 2141550002733
Bank: Dhaka Bank PLC
Branch: Islamic Banking Branch,
Motijheel
Routing Number: 085272958
SWIFT Code: DHLBDDDH

Submit the
completed
form and
documents

Submit through Sandhani AML or any authorized Selling Agent.



CONTACT US



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