

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



Habib Metro Modaraba
Corporate Briefing Session June
2021

Corporate Briefing

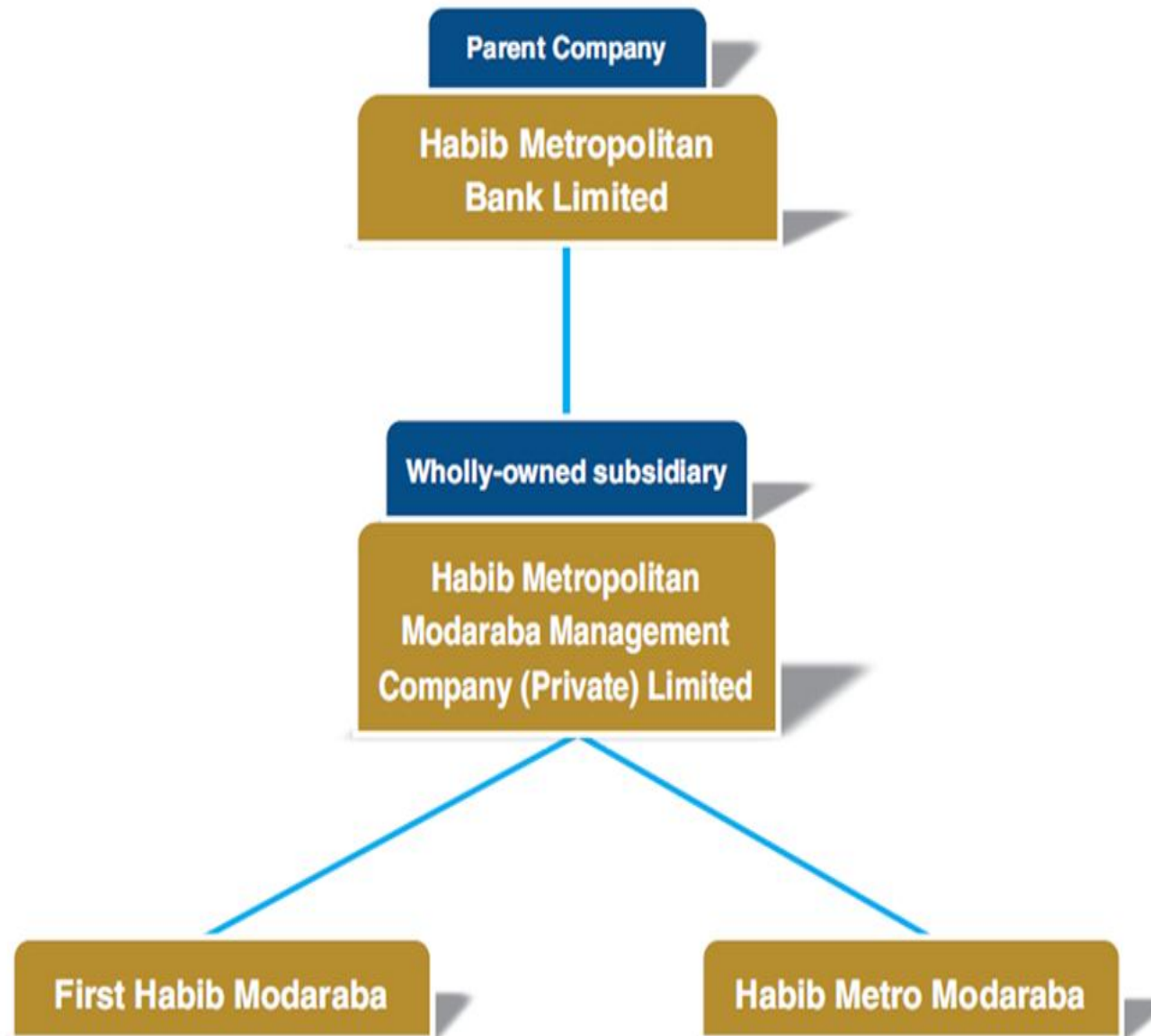
- ▶ About Habib Metro Modaraba
- ▶ Group Structure
- ▶ Operational Activities
- ▶ Financial Performance

ABOUT HABIB METRO MODARABA

Brief on HMM

- Habib Metro Modaraba is managed by Habib Metropolitan Modaraba Management Company (Private) Limited.
- Habib Metro Modaraba commenced its operations in October 2017.
- Habib Metro Modaraba is a perpetual and multi purpose Modaraba formed under the Modaraba Companies and Modaraba (Floatation and Control) Ordinance, 1980.
- All transactions of the Modaraba is in accordance with Principle of Islamic Finance and applicable laws in Pakistan.

GROUP STRUCTURE



Branch Network

HEAD OFFICE

- Karachi

LIAISON OFFICES

- Lahore
- Islamabad
- Multan

OPERATIONAL ACTIVITIES

Product Brief

RESIDUAL VALUE (RV) CAR FINANCING MODEL

The Modaraba provides car financing solutions to various individual and corporate customers on the basis of RV car financing model “Insta Car”.

In the RV car financing, the monthly rentals are significantly lower than the regular financing mode. This allows a customer to repay some part of facility at considerably reduced monthly installments and after completion of facility period the customer can buy the car at fixed residual value or return it to Modaraba. Due to the significantly reduced monthly installments, customer can also enjoy use of higher value cars.

PROVIDING FINANCING FOR SOLAR POWER EQUIPMENT

The Modaraba also provide financing for solar power equipment to prospective customers on the basis of approved Islamic modes of financing.

FINANCIAL PERFORMANCE

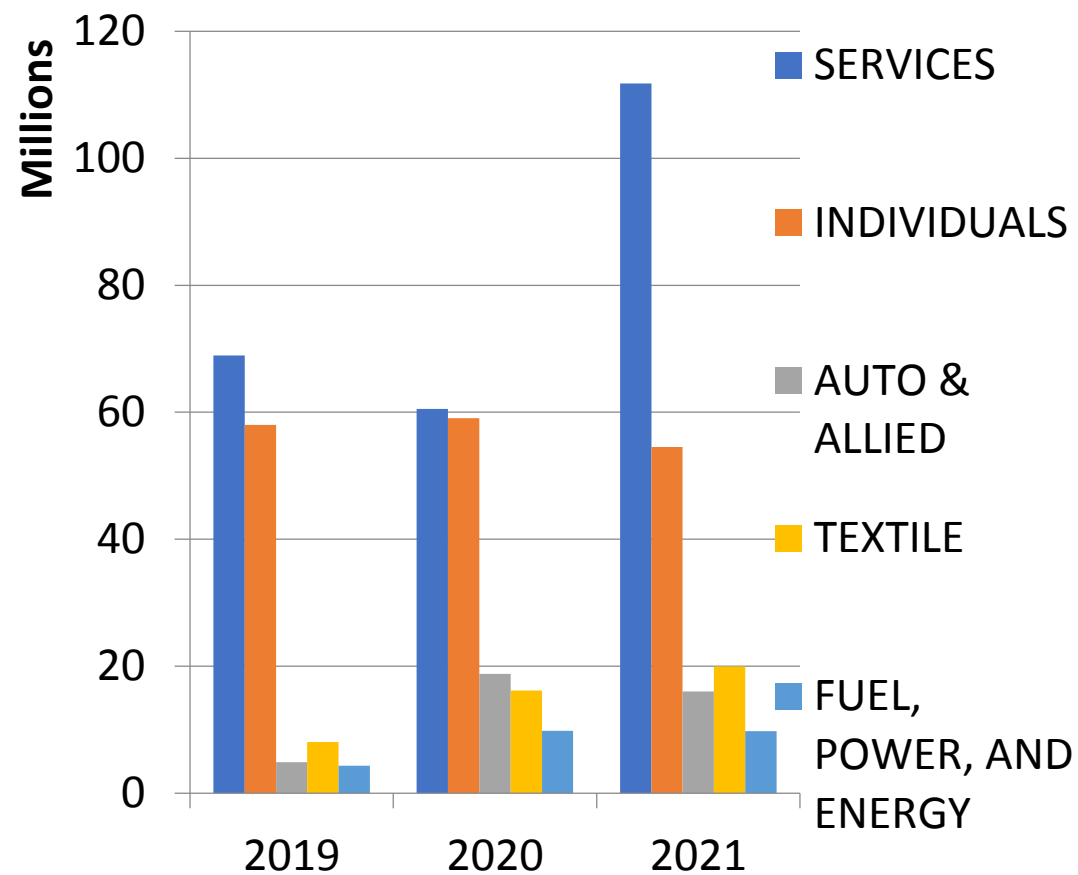
Key Financial Data of Three Years

Amount in Rs.	FY June-19	FY June-20	FY June-21
Total Assets	319,418,302	345,917,240	349,678,977
Current liabilities	7,311,414	14,046,457	22,548,949
Paid Capital	300,000,000	300,000,000	300,000,000
Certificate holders equity	312,106,888	331,870,783	327,130,028
Net Profit	11,094,811	28,013,895	16,259,245
Earning Per certificate	0.37	0.93	0.54
Cash dividend	0.275	0.70	0.40

SECTOR WISE OUTSTANDING BREAKUP FOR THE YEAR ENDED 2019, 2020 & 2021

SECTOR WISE OUTSTANDING BREAK UP FOR THE YEAR END 2019,
2020 & 2021

Sector	2019	2020	2021
SERVICES	68,918,200	60,510,602	111,758,794
INDIVIDUALS	58,021,325	59,057,361	54,519,268
AUTO & ALLIED	4,873,950	18,778,413	16,022,316
TEXTILE	8,035,300	16,158,517	19,948,081
FUEL, POWER, CHEMICAL AND ENERGY	4,312,200	9,788,987	40,611,162
CARGO COURIER LOGISTICS		9,072,312	10,803,309
EDUCATION	11,090,400	8,594,318	6,594,813
FOOD & ALLIED	11,326,393	7,186,406	11,596,296
HEALTH CARE	1,440,000	3,803,890	11,589,264
GLASS AND CERMAICS		2,260,557	1,549,653
TOTAL	168,017,768	195,211,363	284,992,956



**Thank
You**





Question
&
Answer