



“ My portfolio manager does everything for me.

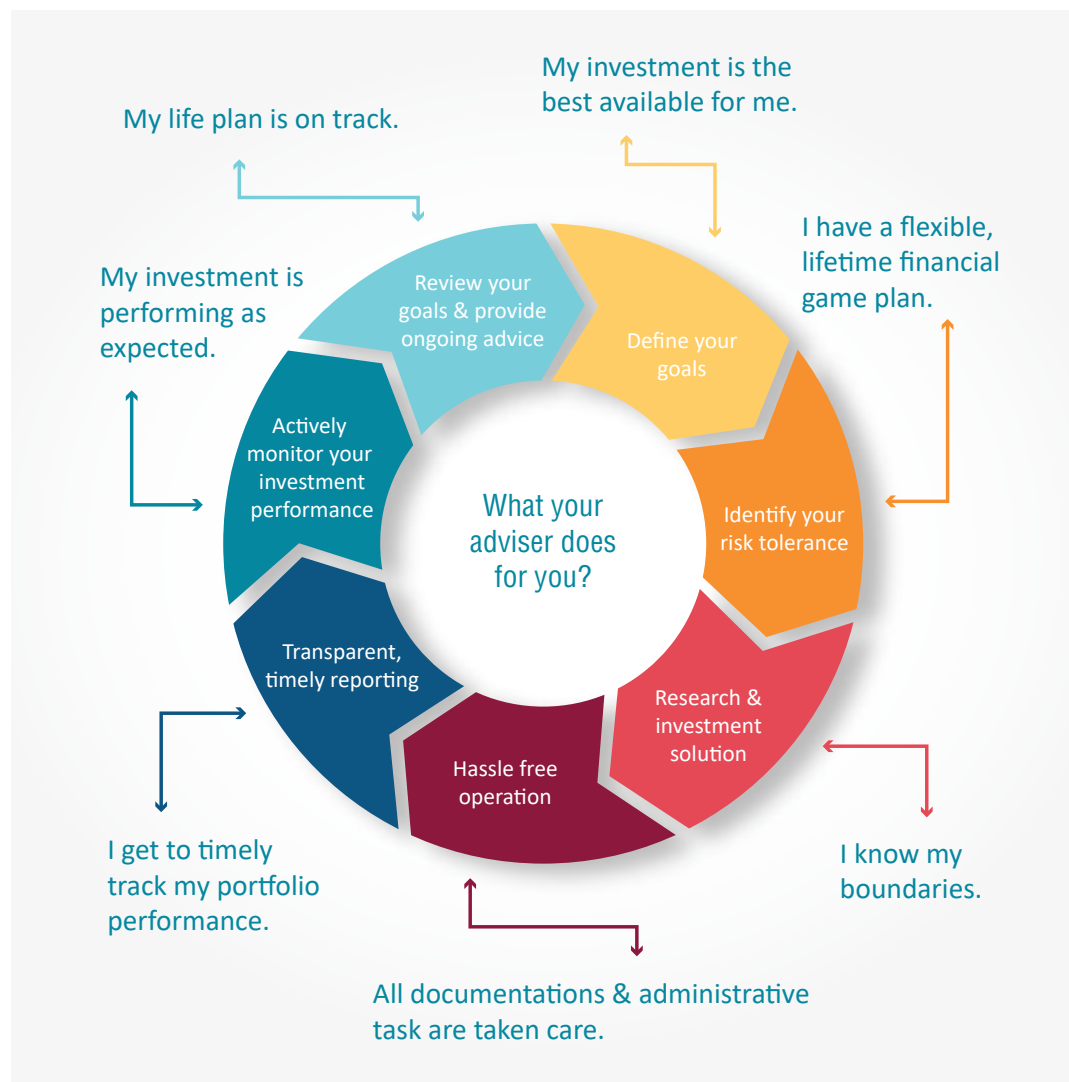
PORTFOLIO MGMT. SERVICES

Portfolio management is a tailored investment management service designed in response to our clients' needs, and reflects the fact that the investment fraternity continues to evolve rapidly. In a complex investment marketplace with a multitude of funds, NMBCL's Portfolio Management Service provides clients with actively managed investment strategies and solutions.

Our portfolio management service sits at the heart of our investment services and is overseen by our Investment Committee and managed by our investment management team. We deliver a personal service to clients, to ensure the management of the portfolio meets individual investment objectives. Clients using the portfolio management service benefit from active asset management, access to all asset classes, and greater diversification of investments, to ensure an effective distribution of risk. Due to our economies of scale, we have the ability to access products and pricing, which may not be available to individual investors.

Commencing with a full analysis of your objectives and attitude to risk, a strategy will be agreed with you, which we will manage on a day-to-day basis. Maintaining a suitably balanced and diversified portfolio positioned to anticipate fast-moving markets is key, whether your objectives are income preservation or building wealth. We aim to provide clear communication in relation to your portfolio, avoiding jargon and flashy terminology to keep you updated in a professional manner.

BENEFITS OF PMS



“ My portfolio manager is an advisor for the portfolio and I have flexibility to choose where I want to invest.

SELECT YOUR PORTFOLIO

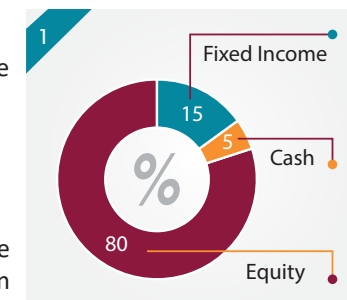
Whether you are a careful investor looking for long-term income, or more daring and willing to accept a higher risk, we offer a portfolio to match your requirements. You can select a portfolio that best suits your need and risk tolerance.

1. NMB VALUE PORTFOLIO

The portfolio is suitable for investors who have medium risk appetite and are comfortable with higher share of stock investment in their portfolio for a long period of time. As a growth portfolio the investments in the portfolio are predominantly made in equities with a small proportion in fixed income and liquid instruments. The portfolio mix seeks to maximize the returns of the investors while trying to identify and minimize the necessary risks. Investments are dominated by equities which exhibit potential for growth and provide opportunities for capital appreciation.

Guiding Investment Philosophy

- ➔ **Long Term Investment View:** Contract of 3 years or more.
- ➔ **Focused Strategy Construct:** The strategy will not consist of more than 15-20 stocks.
- ➔ **Balance Between Growth and Value:**
 - ☑ The focus is on buying undervalued companies.
 - ☑ Buying and holding on to companies which have stable earnings and are reasonably priced.
- ➔ **Minimum Investment Amount:** Three hundred thousand.

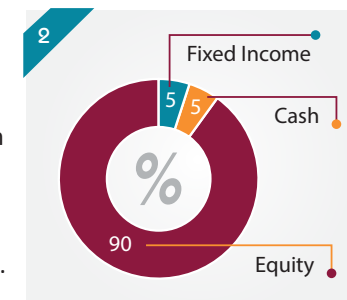


2. NMB HIGH YIELD PORTFOLIO

As a growth portfolio, the investments in the portfolio are dominated by equity with a part of the investments made in cash and cash equivalents and remaining in fixed income instruments. The mix seeks to maximize the returns of the investors while trying to identify and minimize necessary risks. Investments are dominated by equities which exhibit high potential for growth and provide opportunities for capital appreciation.

Guiding Investment Philosophy

- ➔ **Short Term Investment View:** Contract of 1.5-5 years.
- ➔ **Frequent Trading Strategy:** The strategy will encompass frequent buying and selling of stocks to capitalize the opportunities of market movement. Portfolio will consist of around 10 stocks at a time.
- ➔ **Balance Between Risk and Return:**
 - ☑ The focus is on short term price movement with frequent profit booking.
 - ☑ Buying mispriced stocks and capitalizing on short term volatility.
 - ☑ Quick entry and exit from the market with predefined stop loss levels helps avoid large losses.
- ➔ **Minimum Investment Amount:** Three Hundred Thousand.



3. NMB SYSTEMATIC RETIREMENT PLAN

This type of portfolio focuses on investing predominately in high grade fixed income instruments – government bonds, corporate debentures and fixed deposits which yield a constant return on the portfolio. Equity investments in the portfolio will constitute of blue chip companies which have a history of high dividend payment and low volatility. This portfolio is suitable for people with very low risk appetite and who seek capital protection.

Investors can create a systematic withdrawal plan by providing us with the following instructions:

- ➔ Amount of each withdrawal
- ➔ Withdrawal frequency (monthly or quarterly)
- ➔ A date for the first withdrawal
- ➔ Delivery instructions for the money
- ➔ Each withdrawal will be processed automatically according to the details of your plan

Guiding Investment Philosophy

- ➔ **Long Term Investment View:** Contract of 4 years or more.
- ➔ **Diversified Portfolio Construct:** Investment will encompass blue chip stocks as well as instruments that provide attractive returns at rates higher than bank's fixed deposits.
- ➔ **Balance Between Risk and Return:**
 - ✔ The focus is on long term capital appreciation with capital preservation.
 - ✔ Dedicated research and advisory desk to help investors with customized recommendations based on their needs.
- ➔ **Minimum Investment Amount:** Five hundred thousand, additional investments periodically or on ad hoc basis with consultation with the portfolio manager.

4. NMB INSTITUTIONAL PORTFOLIO MANAGEMENT SERVICES

By taking an academic mindset, our portfolio managers educate clients on how the markets can best work for them to achieve their investment goals. The fund managers together with our clients design the investment parameters and risk-return horizon. We offer solutions and thus deliver investment results through focus on the high-quality sectors of the capital market and within the context of prudent risk management. The importance of safety is mantra for us while investing and hence we select sectors while investing with utmost prudence.

Guiding Investment Philosophy

- ➔ **Investment Horizon:** 6 months - 3 years.
- ➔ **Portfolio Construction Strategy:** Tailor-made as per the clients' specific needs.
- ➔ **Risk/Return Horizon:** Based on the clients expected return and risk appetite.
- ➔ **Minimum Investment Amount:** Ten Million.

CONTACT US



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