

कुमारी धनवृद्धि योजनामा लगानी दिगो प्रतिफल योजना अवधिभरी



इकाईहरूको बित्री खुल्ला

आवेदन खुल्ने मिति: २०७९/०२/१२ गते । बन्द हुने मिति (छिटोमा): २०७९/०२/१७ गते (बैंकिङ्ग समय पश्चात्) । बन्द हुने मिति (दिलोमा): २०७९/०२/२६ गते (बैंकिङ्ग समय पश्चात्)

कुमारी सामूहिक लगानी कोष अन्तर्गत सञ्चालन हुने कुमारी धनवृद्धि योजनाको प्रति इकाई मूल्य रु.१०/- दरको जम्मा १,२०,००,००,००० (एक अर्ब बीस करोड) रुपैयाको १० वर्षे बन्दमुखी योजनामा न्यूनतम १ हजार रुपैया देखि अधिकतम १२ करोड रुपैयासम्म मेरो सेयर तथा आस्वा (ASBA) सदस्य बैंक तथा वित्तीय संस्था मार्फत आवेदन दिन सकिनेछ । १५ (पन्ध्र प्रतिशत) इकाई कोष प्रवर्द्धक श्री कुमारी बैंक लिमिटेडलाई सुरक्षित राखिएकोछ । इकाईमा लगानी गर्दा जोखिम मुक्त नहुने हुँदा लगानी गर्नुपूर्व विवरण-पत्र राम्ररी अध्ययन गर्नुहोस ।

कोष प्रवर्द्धक:
कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सधैंका लागि

योजना व्यवस्थापक तथा डिपोजिटरी:
कुमारी क्यापिटल लिमिटेड
KUMARI CAPITAL LIMITED
Invest for your Future

(यस निष्काशन सम्बन्धी विस्तृत जानकारीको लागि मिति २०७९/०२/०३ गतेको “कारोबार” राष्ट्रिय दैनिकमा प्रकाशित आवाहन-पत्र तथा उल्लेखित निष्काशन तथा वित्री प्रबन्धकको वेवसाइट www.kumaricapital.com र www.kumaribank.com मा पनि हेर्न सकिने छ ।



FUND DETAILS

| | |
|--------------------------|---|
| Fund Name | कुमारी सामूहिक लगानी कोष |
| Scheme Name | Kumari Dhanabridhi Yojana |
| Nature of the Scheme | Closed-end |
| Fund Sponsor | Kumari Bank Limited |
| Fund Manager | Kumari Capital Limited |
| Depository | Kumari Capital Limited |
| Corpus | Nrs. 1.2 Billion. The corpus amount may reach upto Nrs. 1.5 Billion if oversubscribed. |
| Seed Capital | Kumari Bank: 15% of the scheme size |
| Fund Sponsor Rating | [ICRANP]-IR] BBB |
| Fund Manager Rating | [ICRANP] AMC Quality 3 (AMC3) |
| NFO Unit | 12,00,00,000 units |
| NFO Price Per Unit | Nrs. 10 |
| Minimum Units to Apply | 100 units |
| Maximum Units to Apply | 1,20,00,000 units |
| Maturity | 10 years from the date of allotment of units |
| Allotment of Units | The units will be allotted as per Securities Issue and Allotment Directive, 2074 |
| Dividend Payout Strategy | Dividends will be paid out of realized profits in proportion to investments made. Retained earnings, if any, will be re-invested. |
| Listing | The units will be listed in Nepal Stock Exchange (NEPSE) for trading till maturity. |
| NFO Expense | Issue management fee @0.25% of scheme size & other relevant expenses on actual basis. |
| Entry Load | None |
| Fund Supervisor Fees | 0.10% of Net Asset Value (NAV) |
| Fund Management Fees | 1.50% of NAV |
| Depository Fees | 0.20% of NAV |

FUND ALLOCATION

| Types of Instruments | Targeted Allocation (Projected) | Risk Profile |
|-------------------------|---------------------------------|--------------|
| Listed Securities | 45%-95% (57%) | High |
| Primary Issue | 0-6% (3%) | Moderate |
| Fixed Income Securities | 0-35% (35%) | Low |
| Cash | 5%-20% (5%) | Low |



INVESTMENT PHILOSOPHY

Moat Investing

Margin of Safety

Long-term Investment

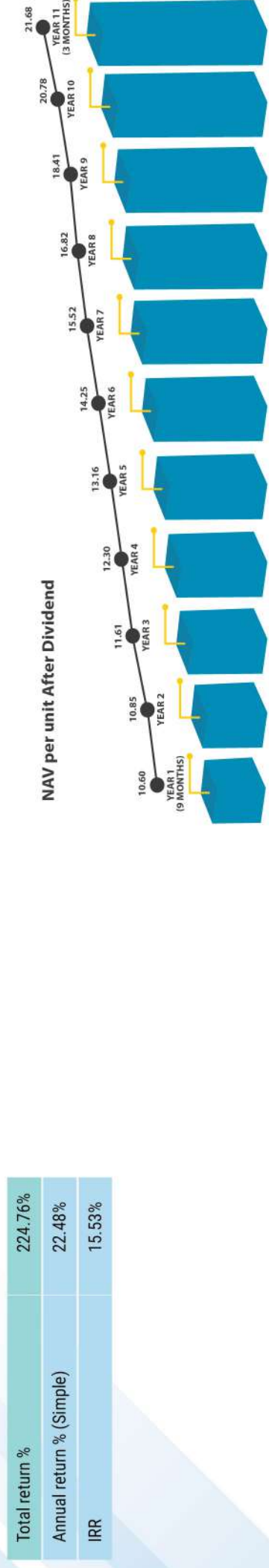
Compounding Returns



KUMARI DHANABRIDHI YOJANA

PROJECTED NET ASSET VALUE (NAV)

| Particulars | Inv. Prop. | Year 1 (9 Months) | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 | Year 11 (3 Months) |
|---------------------------------------|------------|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| A. Number of Units | | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 | 120,000,000 |
| B. Total Investable Amount | | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 | 1,200,000,000 |
| i. Listed Stocks | 57% | 437,184,000 | 614,175,955 | 854,444,469 | 923,951,071 | 1,036,868,288 | 1,121,680,787 | 1,280,917,890 | 1,420,893,303 | 1,549,989,936 | 1,652,284,212 | 1,682,989,366 |
| Trading | 7% | 50,778,000 | 69,211,281 | 90,949,404 | 93,742,980 | 98,556,806 | 101,467,380 | 110,208,332 | 117,540,977 | 126,874,456 | 136,210,110 | 136,399,117 |
| Long-term Capital Gain | 20% | 156,150,000 | 219,709,217 | 311,344,262 | 339,010,014 | 387,220,607 | 422,166,739 | 488,338,610 | 545,210,588 | 601,788,739 | 642,703,025 | 656,664,971 |
| Dividend Yielding | 30% | 230,256,000 | 325,255,457 | 452,150,803 | 491,198,077 | 551,090,875 | 598,046,667 | 682,370,947 | 758,141,738 | 821,326,741 | 873,371,076 | 889,925,278 |
| ii. IPO/Rights Investment | 3% | 5,551,875 | 9,663,511 | 14,370,026 | 19,099,064 | 24,454,695 | 29,888,803 | 35,987,700 | 42,227,167 | 49,176,962 | 53,614,355 | 54,698,625 |
| iii. Fixed Income Instruments | 35% | 294,000,000 | 378,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 | 420,000,000 |
| iv. Operating Accounts | 5% | 501,851,596 | 374,835,590 | 163,187,731 | 192,975,716 | 170,866,263 | 206,962,986 | 186,191,563 | 224,504,682 | 273,008,854 | 385,303,482 | 396,241,071 |
| v. Other Current Assets | | 38,059,388 | 52,313,487 | 67,624,761 | 71,824,618 | 78,251,360 | 83,427,147 | 92,299,133 | 100,463,835 | 108,093,494 | 114,083,993 | 47,248,765 |
| vi. Current Liabilities | | - | - | - | - | - | - | - | - | - | - | - |
| C. Gross Net Asset Value | | 1,276,646,859 | 1,428,988,543 | 1,519,626,987 | 1,627,850,468 | 1,730,440,606 | 1,861,959,722 | 2,015,396,286 | 2,208,088,986 | 2,400,269,246 | 2,625,286,041 | 2,601,177,826 |
| D. Fund Management Fee Payable | | 3,578,492 | 5,334,701 | 5,673,072 | 6,077,092 | 6,460,082 | 6,951,069 | 7,523,879 | 8,243,239 | 8,960,687 | 9,800,719 | - |
| E. Depository Fee Payable | | 477,132 | 711,293 | 756,410 | 810,279 | 861,344 | 926,809 | 1,003,184 | 1,099,099 | 1,194,758 | 1,306,763 | - |
| F. Fund Supervisor Fee Payable | | 238,566 | 355,647 | 378,205 | 405,139 | 430,672 | 463,405 | 501,592 | 549,549 | 597,379 | 653,381 | - |
| G. Net Asset Value (C-D-E-F) | | 1,272,352,668 | 1,422,586,902 | 1,512,819,300 | 1,620,557,957 | 1,722,688,508 | 1,853,618,439 | 2,006,367,632 | 2,198,197,099 | 2,389,516,422 | 2,613,525,178 | 2,601,177,826 |
| H. NAV per unit Before Dividend/(G/A) | | 10.60 | 11.85 | 12.61 | 13.50 | 14.36 | 15.45 | 16.72 | 18.32 | 19.91 | 21.78 | 21.68 |
| I. NAV per unit After Dividend | | 10.60 | 10.85 | 11.61 | 12.30 | 13.16 | 14.25 | 15.52 | 16.82 | 18.41 | 20.78 | 21.68 |
| J. Proposed Dividend | | - | 120,000,000 | 120,000,000 | 144,000,000 | 144,000,000 | 144,000,000 | 144,000,000 | 180,000,000 | 180,000,000 | 120,000,000 | - |
| K. Dividend in % | | - | 10% | 10% | 12% | 12% | 12% | 12% | 15% | 15% | 10% | - |



| | |
|--------------------------|---------|
| Total return % | 224.76% |
| Annual return % (Simple) | 22.48% |
| IRR | 15.53% |



HIGHLIGHTS OF KUMARI EQUITY FUND (KEF)

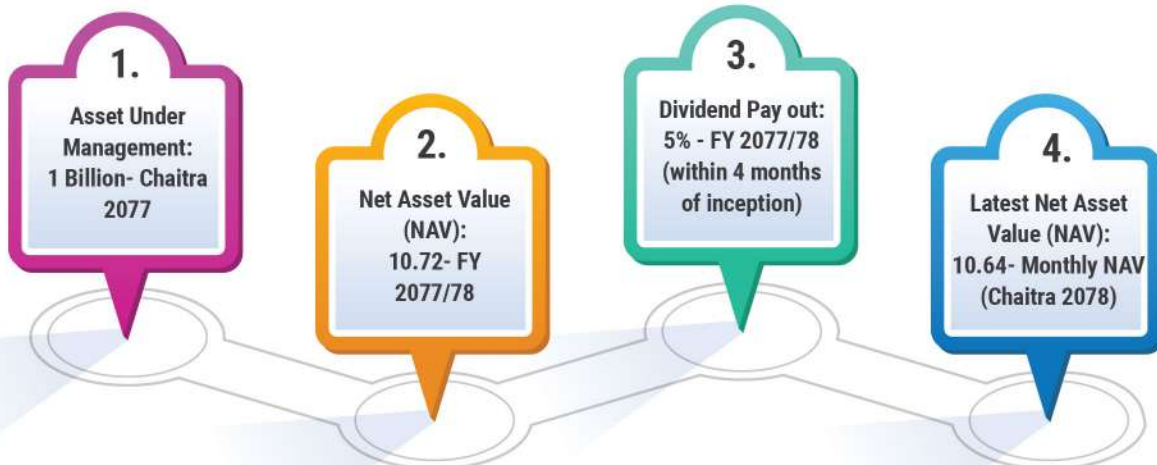
KEF Summary:

Scheme type: Closed-end
Fund Size: NRs. 1 Billion
Issue Date: 2077/11/14
Maturity Period: 10 Years
Maturity Date: 2087/12/04

Degree of Risk:



MILESTONES



KEF NAV VS BENCHMARK - NEPSE



NEPSE index has generated an **IRR of -2.4%** during the period of a year starting from Mid-march 2021 to Mid-april 2022.

Whereas, KEF-NAV has generated an **IRR of +10.9%** during the period of a year starting from Mid-march 2021 to Mid-april 2022.

| | IRR |
|-------|----------------------------|
| KEF | 10.90% (Dividend Adjusted) |
| NEPSE | -2.40% |

What Rs. 100 invested in NEPSE and KEF over a year ago would be worth today:

| Investment | Mid March 2021 | As of Mid- April 2022 |
|------------|----------------|-----------------------|
| NEPSE | Rs. 100 | Rs. 98 |
| KEF | Rs. 100 | Rs. 111 |



FUND MANAGER



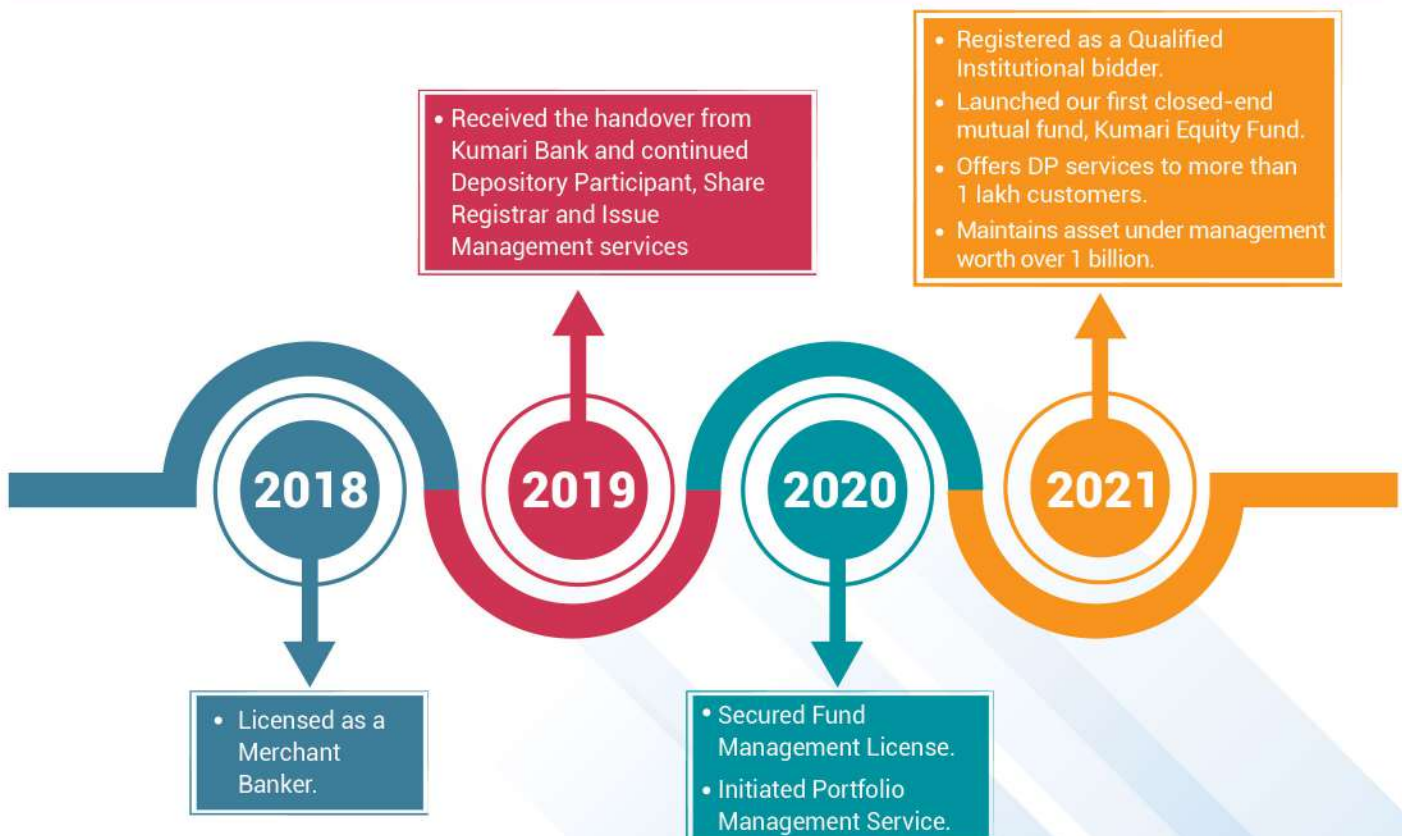
कुमारी क्यापिटल लिमिटेड
KUMARI CAPITAL LIMITED
Invest for your Future

Kumari Capital Limited, a wholly-owned subsidiary of Kumari Bank Limited, is an investment banking firm that provides a gamut of merchant and investment banking services to a substantial and diversified client base that includes corporations, financial institutions and individuals. Licensed in 2018 as a merchant banker, the company is headquartered in Naxal, Kathmandu and offer innovative and integrated financial services ranging from corporate advisory and asset management services to depository participant functions with a purpose to bridge the gap between savings and investments and help generate long-term wealth for the investors through simple and relevant solutions backed by extensive market research, professional management and strategic support from the board and its parent company, Kumari Bank Limited.

OUR SUITE OF OFFERINGS



COMPANY MILESTONES





FUND SPONSOR



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
सबैका लागि, सबैका लागि

Kumari Bank Limited, came into existence as the fifteenth commercial bank of Nepal, starting its banking operations from Chaitra 21, 2057 B.S (April 03, 2001) with an objective of providing competitive modern banking services in the Nepalese financial market. The Bank has been offering both Domestic and International Visa Debit and Credit Card, accessible in all VISA linked ATMs in Nepal and India. It serves through 177 ATMs and - POS terminals across the country. Along with this, the Bank has pioneered in providing modern banking services such as Mobile banking, Internet banking, and Viber Banking and QR payments.

The Bank is recognized as an innovative and fast-growing institution that always strives towards customer satisfaction. It has transparent business practices, professional management, corporate governance, and total quality management as the organizational mission. The Bank focuses on meeting dynamic needs of its customers via modern technology-driven banking products/services, thereby solidifying its reputation as an organisation committed towards enhancing stakeholders' experience.

BOARD OF DIRECTORS

Mr. Amir Pratap JB Rana

Chairman

Mr. Mahesh Prasad Pokharel

Director (Promotor Group)

Mr. Krishna Prasad Gyawali

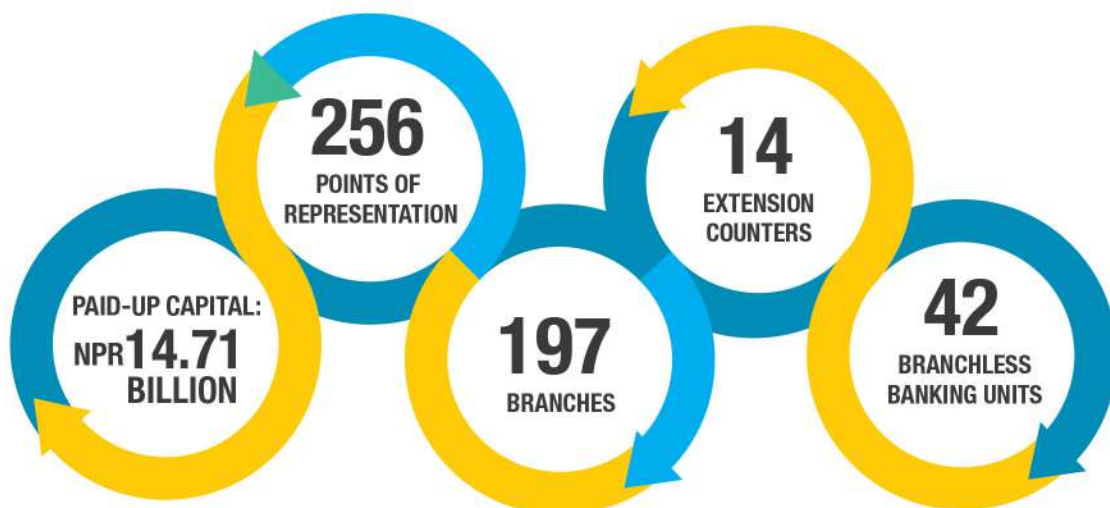
Director (Promotor Group)

Ms. Anuradha Chaudhary

Director (Public Group)

Mr. Ganesh Prasad Pathak

Independent Director



Kumari Bank has successfully bagged **“Accelerated Transformation 2019”** title at the InfoSysFinacle **“Client Innovation Award 2019”**

Kumari Bank was awarded with **“Manthan Award South Asia”** in 2011 for pioneering the **“Mobile-Wallet”** concept.

The same year, Bank has received a coveted international award **“mBillionth Award South Asia 2011”** which recognizes some of the key innovative applications and services and honored excellence in the arena of mobile communications across South Asia.

In 2019, Kumari Bank Limited was awarded with International recognition: the **“Accelerated Transformation Award”** at the Infosys Finacle Client Innovation Awards 2019 in a recognition of delivering breakthrough innovations in Banking products, customer service, process design and distribution channels via capitalization on Finacle solutions.



BOARD OF DIRECTORS



Mr. Bikas Khanal

Chairman



Mr. Rohit Singh

Director



Mr. Anil Joshi

Independent Director



Mr. Hari Prasad Wagle

Independent Director

FUND SUPERVISORS



Mr. Surya Prasad Koirala

LLM, MPA, MA

Experience:

Joined as Section Officer and served more than 30 years for Government of Nepal.



Mr. Bharat Raj Pokharel

MBA

Experience:

Associated with Teaching & Curriculum Development Centre for more than 27 years.



Mr. Krishna Prasad Gyawali

MBA

Experience:

Held 25 years of work experience as the Head of Advance Money Transfer Pvt. Ltd.



Mr. Nawaraj Burlakoti

CA

Experience:

Carries over 25 years of experience in accounting, auditing, teaching and consulting pursuits.



Mr. Prajit Kumar Timilsina

MBS

Experience:

Carries over 12 years of experience in education industry.



CUSTOMER SERVICE ENRICHMENT CENTER

01-5970082



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