

# prabhu SYSTEMATIC INVESTMENT SCHEME



At Prabhu Capital, we believe that small, consistent investments—combined with the power of compounding and a long-term mindset—can drive meaningful wealth creation.

Prabhu Systematic Investment Scheme (PSIS) is designed around this philosophy, enabling investors to build wealth steadily through disciplined SIPs and a focus on staying invested, rather than timing the market.

With a well-diversified portfolio and active management, PSIS aims to deliver sustainable growth while minimizing risk, making it an ideal choice for goal-based, long-term investing.

## INVESTMENT PHILOSOPHY



Disciplined approach to investments



Long-term Investment with compounding returns



Strategic asset allocation with optimal diversification



Quality companies at a reasonable price

Issue Opening Date 23<sup>rd</sup> Jestha 2082

Issue Closing Date 27<sup>th</sup> Jestha 2082

prabhu BANK

prabhu  
CAPITAL  
(A Subsidiary of Prabhu Bank Limited)

prabhu  
MUTUAL FUND

prabhu SYSTEMATIC  
INVESTMENT SCHEME

## Fund Name Prabhu Mutual Fund

Scheme Name	Prabhu Systematic Investment Scheme
Nature of the Scheme	Open-ended
Approved Size of the Scheme	NRs. 400 Million (Expandable with prior approval from SEBON)
Seed Capital	Prabhu Bank - 7.5% of scheme size; Prabhu Capital- 7.5% of scheme size
New Fund Offer Price per Unit	NRs. 10
New Fund Offer Units	31,000,000 units
Minimum Units to Apply	100 units
Maximum Units to Apply	3,100,000 units
Maturity	Not Applicable (Open-Ended)
Allotment of Units	The units will be allotted as per Securities Issue and Allotment Directive, 2074
Trading Open from	3 months from the date of Allotment
Tradable Price	Applicable NAV published by Fund Manager on Daily Basis
Listing of Units	The units are not listed in any stock exchange; the trading is facilitated by the fund manager and distribution agents appointed by the fund manager
Exit Load	1.5% of applicable NAV; for redemption within 12 months of purchase 0.75% of applicable NAV; for redemption between 12-24 months of purchase No exit load to be levied after 24 months of purchase
DP Fee (on transactions)	NRs. 5 per Transaction (Payable to CDSC)
Additional Features	Systematic Investment Plan (SIP) Dividend Re-Investment Plan (DRIP) Systematic Withdrawal Plan (SWP)
Fund Management Fees	1.50% of NAV
Depository Fees	0.20% of NAV
Fund Supervisor Fees*	0.10% of NAV

\*The fee will not exceed Rs. 50,000 per month per supervisor and will be proportionately allocated across all schemes under the 'Prabhu Mutual Fund'.

## FUND ALLOCATION

Types of Instruments	Targeted Allocation	Risk Profile
Equities	35%-90%	High
Fixed Income Instruments	5%-35%	Low
Cash	1%-25%	Low

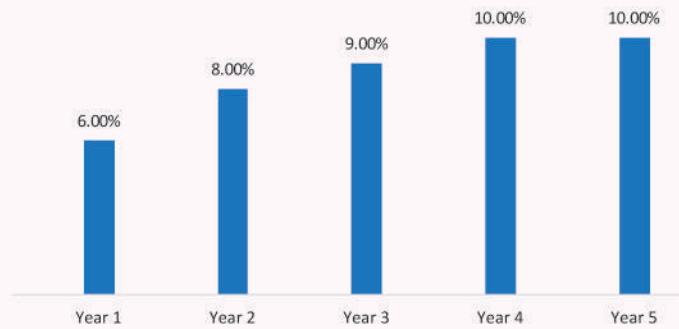


## FINANCIAL PROJECTION

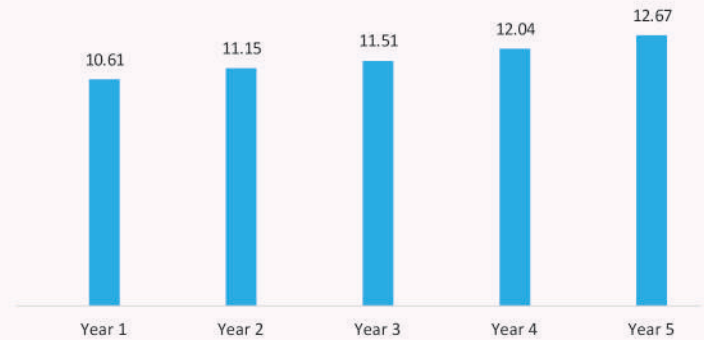
Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Cash and Bank Balance	52,795	33,831	56,382	54,044	62,780
Equity Investments	187,209	246,100	249,841	277,228	305,140
Fixed Return Investments	98,348	89,875	98,461	108,759	118,258
Total Assets	338,352	369,806	404,683	440,031	486,178
Total Liabilities	1,456	1,587	1,735	1,892	2,075
Net Asset Value	336,896	368,219	402,948	438,139	484,103
Total Units	31,750	33,020	35,001	36,401	38,221
NAV per Unit	10.61	11.15	11.51	12.04	12.67
Unit Growth	6.11%	5.09%	3.24%	4.55%	5.23%
Estimated Dividends	6.00%	8.00%	9.00%	10.00%	10.00%
Total Return	12.11%	13.09%	12.24%	14.55%	15.23%



## CONSISTENT DIVIDENDS



## ... WITH CAPITAL GAINS



## HISTORICAL PERFORMANCE

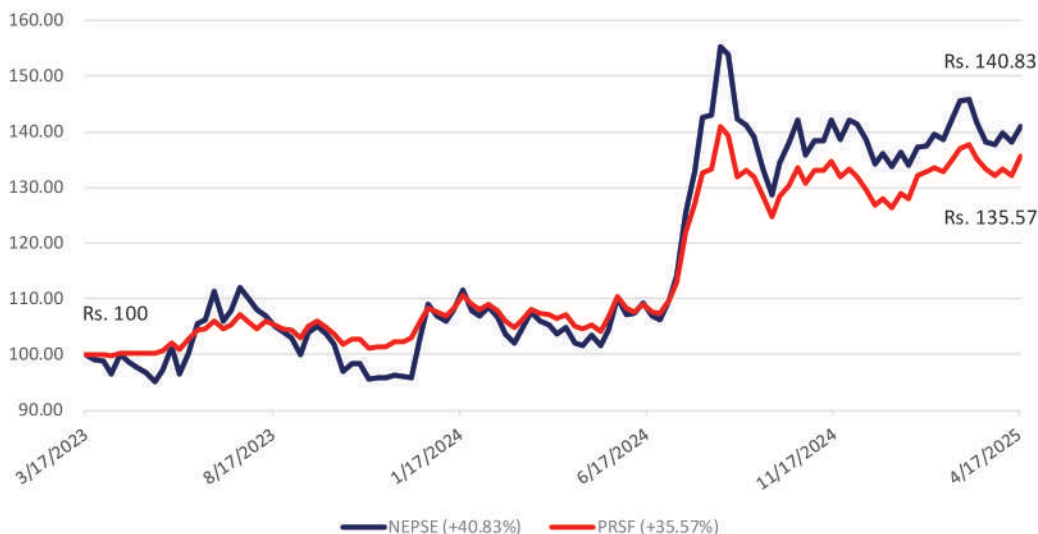
Despite operating mostly in a bear market since its launch, PSF has successfully protected the investments of its unitholders while delivering a healthy return. Since inception, while the market has declined by **3.29%**, the fund has generated exceptional alpha, achieving a total return of **49.24%**.



SCORECARD	
OPERATING PERIOD (Years)	3.9
CAGR (p.a.)	10.8%
FUND BETA (β)	0.54

Fiscal Year	Cash Dividend
2080/2081	10.00%
2079/2080	9.5%

Similarly, PRSF has delivered a return of **35.57%** since inception, closely tracking NEPSE's **40.83%**. With lower volatility, PRSF has offered better risk-adjusted returns and greater stability to unitholders.



SCORECARD	
OPERATING PERIOD (Years)	2.1
CAGR (p.a.)	15.5%
FUND BETA (β)	0.75

Fiscal Year	Cash Dividend
2080/2081	8.5%

## FUND SUPERVISORS



### Mr. Yogendra Gauchan

MBA graduate and Retired Joint Secretary of the Government of Nepal, Mr. Gauchan brings extensive experience in public administration and has held key roles within the Chamber of Commerce and Industry.



### Mr. Arjun Lal Rajbanshi

With 27 years at Citizen Investment Trust, including as Acting Executive Director, Mr. Rajbanshi has deep expertise in capital markets, financial management, and system design. He holds a Master's in Economics (Econometrics) from Tribhuvan University and has received international training in mutual funds, stock markets, and pension funds.



### Mr. Sabin Bikram Panta

Associate Professor and HoD of Finance, Economics, and Accounting at KU School of Management, Mr. Panta holds a Master's in Banking and Finance from Griffith University, an MPhil from KUSOM, and is currently pursuing a PhD. An IIM Ahmedabad alumnus, he brings over a decade of experience in Nepal's banking and financial sector.



### Mr. Madan Kumar Niraula

A Fellow Chartered Accountant (FCA) with over 20 years of experience, Mr. Niraula specializes in finance and accounting, budgeting compliance, taxation, and auditing.



### Dr. Narayan Desai

Dr. Desai holds a PhD focused on Nepal's capital market and an eMBA in Finance from Kathmandu University. With over 15 years of experience in the Nepali capital market, he currently serves as CEO of Nepal Sharehub and Investment Pvt. Ltd.

## FUND MANAGEMENT TEAM



### Mr. Aasis Gauchan

Managing Director

With over 19 years of banking experience, Mr. Gauchan has held leadership roles at Machhapuchhre Bank, Global IME Bank, and Prabhu Bank. He now leads Prabhu Capital as Managing Director, bringing expertise across trade finance, credit, treasury, risk, and branch management. He holds an MBS from Tribhuvan University.



### Mr. Bhavan Karmacharya

Head - Investment

Mr. Karmacharya brings over 10 years of experience in finance, audit, and taxation. For the past 4 years, he has led the Investment Department at Prabhu Capital, driving strategic investment decisions. He holds a Master's degree in Business Studies (Finance) from Tribhuvan University.



### Mr. Saugat Pant

Head - Research and Mutual Fund

With over eight years of capital market experience, Mr. Pant has been with Prabhu Capital for around 2.5 years, where he leads the Research Department and oversees mutual fund investments. His strengths include market analysis, investment strategy, portfolio management, and financial and macroeconomic research.



### Ms. Nikita Tamrakar

Officer - Mutual Fund Operations/Research

With around four years at Prabhu Capital, Ms. Tamrakar serves as a Research Associate and leads the Mutual Fund Operations team. She plays a key role in ensuring efficient fund operations and supporting data-driven investment decisions. Prior to this, she spent four years at Moody's Analytics in India, gaining valuable experience in financial research and analysis.

### Fund Sponsor

## Prabhu Bank Limited

Prabhu Bank is a leading commercial bank in Nepal, committed to supporting financial independence and wellbeing across individuals and businesses. With 312 branches and over 3.1 million customers, it offers wide-reaching, reliable financial services. As the sponsor of Prabhu Select Fund, Prabhu Smart Fund, and now Prabhu Systematic Investment Scheme, the bank continues to champion long-term investment growth in Nepal.



(A Subsidiary of Prabhu Bank Limited)

### Contact us

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### Fund Manager

## Prabhu Bank Limited

Established in 2009 by Prabhu Bank and other leading financial institutions, Prabhu Capital is one of Nepal's premier merchant banks. We are driven by a vision to deliver superior returns through integrity, expertise, and innovation. As a trusted fund manager, we have been managing Prabhu Select Fund and Prabhu Smart Fund, both recognized for their market-beating performance and disciplined investment strategy.

#### Disclaimer:

Mutual fund investments are subject to market risks. Please read all related documents carefully before investing. Returns are not guaranteed, and the value of investments may fluctuate with market conditions. Prabhu Capital does not guarantee returns or capital protection. It is advisable to consult a financial advisor before making any investment decisions.

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TO APPLY

