



Portfolio Managers Discretionary Account (PMDA) products offer full & complete portfolio management services where the investor only monitors the performance of the Portfolio Manager and everything else **from investment decisions, corporate action, follow up, cash management to safe custody of his/her investment** are taken care of. “Yakin” is a Shariah based PMDA product which fulfill all the Shariah compliance.

### **Product Description:**

“Yakin” is developed for investors who lead their lives on Shariah path and want to earn profit from highest possible sources which is fully Shariah based and also have ability to bear reasonable risk.

### **Investor Profile:**

- Who have enough knowledge about Capital Market.
- Who wants to invest or have already invested in Capital Market.
- Who have a long term investment plan.
- Who have invested in Capital market but do not have enough time to maintain the invested capital.
- Who are 18 years and above and who are self assured and relatively ambitious.

### **Investor’s Benefit:**

As it is Islamic product, profit will come from Shariah based sources. Our future strategy of asset allocation and portfolio construction will be focused to maximize the return with minimum risk within Shariah supported sources defined by our Shariah board which consists of highly Islamic knowledgeable and renowned personnel.

### **Value Addition:**

Our highly experienced and skilled management team will minimize your risk through diversification timely of your fund either in the money market or in the capital market and appropriate assets allocation in the capital market, hence will maximize your return by using your fund effectively and efficiently with showing the respect on Islamic Shariah. Our experienced fund management team will also communicate with you on a regular interval regarding your portfolio investment status on a regular basis.

### **Communication:**

We will communicate with you through E-mail. Also we will provide you a web portal link (Click on “Client Login” of our web site, [www.capmadvisorybd.com](http://www.capmadvisorybd.com)) through which you will access your account using a unique “Password” and a “User name”. You will receive personalized report on regular interval every week electronically.

**Fee Structures:**

<b>Name of Fees</b>		<b>Charges<sup>1</sup> (%)</b>	<b>Basis of Calculation</b>
Management fee		2.75	On total Net Asset Value (NAV) of Portfolio <sup>2</sup>
Brokerage fee (including Custody & Settlement fee)		0.40	On transaction value.
Indicative Excess Cash Management fee <sup>3</sup>		0.45	On cash balance.
Early Settlement fee <sup>4</sup>		0.50	On net asset value of portfolio.
Documentation fee	Account opening form fee	300 taka	Once, when open Account.
	Account opening & Processing fee	500 taka	
	Communication & Other fees	200 taka	

1. Percentage charges are on an annual basis.

2. Total NAV will be calculated on daily basis (NAV= Net Asset Value).

3. Indicative Excess Cash Management Fee only on the Cash portion. (i.e.: not invested in any security)

4. Early settlement fee is applicable if you withdraw your money within one year from account opening date.