

# The financial stability conundrum

would you defining the properties of the properi

## Breaking the herd mentality The following is an interview with Mr Khalid Aziz Mirza, Chairman,

Limited. Please tells about the success. The state of the success of the succes traff, a central memore of dito-pline, customercentric appro-ach, and upheid the integrity and teamvork. The company has success-fully launched six funds and is in the process of introducing several more to widen the scope of investment solutions it would like to offer to the growing tar like to offer to the growing tar from Shariah compliant Islamic

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engage in any irregular ity and it is more than li adhere to high oper standards.

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against the benchmark of 6.22% in comparison with Industry Average of 9.06%. (i.e. 1" July 2015 to 31" Oct. 2015) me Fund since its change of cate Hint-Income rund since its change of category from cash fund has posted 15,74% against the benchmark of 8.05% during the same period (i.e. 17<sup>th</sup> Apr. 2014 to 31<sup>th</sup> Oct. 2015)

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PIML Asset Under Management AUM achiev of 172.3% (i.e. Oct. 2012 to Oct. 2015).

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All investments in mutual fund a lease read the Offering Document ect to market risks. Pa e Funds to understand ADVERTISEMENT SUPPLEMENT

# Providing stable returns

growth of the country. What is the market share of NIT in the Mutual Funds sector?

The following is an interview with Shahid Ghaffar, MD, NIT. shahid Ghaijar, MD, NT. Vesset ave ANT Vesset ave ANT NT is currently the addest and argest Asset Management Jonganyi Paksitan, which was stabilished in 1962, by the Jongship equity fund, known as statomatic linear the state of the state statement (Unity Trust NUT) was launched in 1963, ind it has never missed a divi-shile continuing to provide at letter of the structure of the structure of the letter of the structure of the structure of the letter of the structure of

Where are we heading?

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invests in debt issued by akistan, of vari-ing investors to ment securities

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services. We launched our wealth management platform a decade ago and since then have been offering exceptional investment management ser-vices to our clients while being distribution partner of all lead-ing asset managers. Being an entity independent of asset management compa-nies, we conduct in-depth and objective research on mutual fund performance and our investor services team provides fund performance and our investor services team provides clients with end-to-end solu-tions in relation to investment experienced investment advi-sory team also caters to high ner work and corporate investors who invest directly in capital markets through our discretionary investment advisory sortes. The order of the solution of the end of the solution of the solution of the general investors and why should they invest through IGP

for the general investors and why should like to quote the tag line of recently launched inves-tor awareness initiative of SECP. Jama Punji "An informed investor is a safe investor". Making informed investor". Making informed present investor Inlly managing investments on a surtained basis, be it individ-ual investors managing their sustained basis, be it individ-ial investors managing their personal funds or fund manag-rs managing investment port-olios of corporations. Before naking investments, investors hould assess their risk appe-

hould assess their risk appe-ite, time horizon of investment and underlying fundamentals of the instrument. On this account, a credible and experienced investment advisor plays a pivotal role, par-ticularly for individual inves-tors

advisor pays a produit nois, par-tores. The second secon

### DAWN TUESDAY DECEMBER 8, 2015

Capitalising potential opportunities

Herd mentality

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sive range of diverse products offering investment avenues with varying degrees of risk and returns. AKDML aspires to create a product line that per-mits investors to gain diversi-fied exposures by bringing on board Real-estate Investments Funds, Index-based exchange Funds, Index-base traded funds, endov etc as permissible

> NAFA Islamic Savings Centers in the country to cater to this market. Our NAFA Islamic Asset Allocation Fund has pro vided a 231% return to its inves tors over the last six years, with a medium risk level, as it has been roughly 55% invested ir Shariah-compliant charge shariah-compliar NAFA is pro ment management / advisor services to over a hundred suc corporations, and is furth-

> ment management / advisory services to over a hundred stack expanding this line of business. What is your message to the instance of the service of the service services to over the service of the service service of the service of the service service is a service of the service of the service of the service of the service service of the service of the service service of the service that type of dwint line of the service the service of the service the service of the se

offering a of asset ma ts. It is our i tion to add them to our pr and services so that we b

bution of its products. We are aware that the two pillars on which the success of an asset management company rests are technology and size and both are inter-related. We one observed unoffering a failed

ment solutions capitalising on the opportunities subsisting in our market. We initiated our services in the largest metropolitan city, Karachi, and are now further expanding our services in Islamabad and Lahore. Primus will, of ourse, continue to expand and take its services to other cit-ment various. Homefully

on expanding its reach to remote areas of the country so that interested investors can benefit from its services. When does Primus Investments plan to go big in the market for masses? And what product masses? And what product masses? And what product as comportent primus has swell as corporate that seeks investand take its services to other cit-ies and regions. Hopefully, Primus should be able play a role in creating public awareness regarding the potential of invest-ing in marketable securities posi-tioning it to achieve mass distri-

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returns for its investors. NIT set up with a view to mobilise ings of investors, and the ds so poled up were invested apital market with a view to ad base equity ownership in distan. NIT has helped small setors to indirectly invest in ustrial and commercial sec-s, while sharing in growing fitability of the corporate sec-

e Asset Management indus-a Pakistan came into being 50 years ago but remained ned to public sector entities early 1990s. Today there are set Management Companies So operating in the country, ting in the

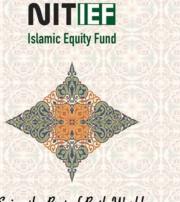
nutual funds, along with 17 Voluntary Pension Funds. Assets under Management AUMs) of mutual funds industry stand at PKR. 436 billion September 2015, up nearly 7% fox, during QQFV45. The first license for a full-ledged Shariah compliant AMC was issued in 2003 when A1 Meezan Investment Management

as issued in 2005 when At deexan Investment Management imited (www.almeezangroup. om) was issued asset manage-nent license. To date, Al Meezan as the privilege to be the only ull-fieldged Shariah Compliant UMO inshe sementee



an interfaced State-to its compar-tion interfaced State-to its compara-tive interface (KM1-30), harrials compilant equity index to Pakistan launched jointly by decean Investment Management (State) (State)





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