

Emlaak Financials



Executive Summary

To develop & offer the simplest and easiest online mutual fund investment experience

With over Rs. 1.2 trillion of Assets under Management, the industry has witnessed overwhelming interest by retail segment

As per SBP, during fiscal year 2021, 1.2 billion transactions of \$500 billion value were processed through retail e-Banking channels, showing a year-on-year growth of 30.6 per cent in transaction volume and 31.1pc in value.

The industry must capitalize on these trends by digitizing and simplifying process for account opening and investment in mutual funds for individuals, which increasingly prefers to transact online

Pakistan's AUM stands at only 2.2% of the GDP. This low base offers a great opportunity in terms of market potential.

Despite the recent downturn of events on the economic front, the overall Assets Under Management by Mutual Funds have grown from PKR 954 Billion as of 31st Dec 2020 to PKR 1.2 trillion in June 2022



The Idea

Concept

- This FinTech solution aims to enhance the investor outreach for AMCs by leveraging the power of technology to provide a low cost, convenient, informative and interactive medium for investors to invest in a wide range of investment products offered by different fund families.
- The solution will act as a Mutual Funds Market Place that will allow digital account opening and swift online investment in different mutual funds with centralized tracking of entire mutual fund portfolio.
- The solution will offer a completely digital experience for investors from the step of on-boarding to execution of portfolio transactions

Value Proposition



One-Stop Shop: A complete array of mutual funds made available on a single platform



Transparency: Online tools and expert research to pick the best suited fund



Online Investment: Quick and hassle free online investment



Portfolio Tracking & Reporting: Ongoing Monitoring and evaluation of entire portfolio in one place

Operational Functionalities

Investor On-Boarding

Investor Dashboard

Consolidated Account Statement Generation

Transaction Facilitation to Investors including investments, redemptions, conversions and transfers

AML/KYC related services for on-boarding & ensuring ongoing compliance

Integration with Payment Gateways such as One Link, PayFast, NiFT ePay, etc.

International Platforms



All Funds Platform (Europe)

- Over 1700 AMCs worldwide
- 125,000 funds
- 620bn Euro of Assets under Administration
- Digital on-boarding and advanced data analytics tools



MFEX Mutual Fund Exchange (Europe and Asia)

- Connects distribution agents of mutual funds with the fund management companies under a b2b marketplace mechanism.
- 920 Asset management companies and 72000 funds
- 260bn USD under administration
- 250,000 fund orders processed monthly



FSMOne (Fund Super Mart – Singapore, Hong Kong, India)

- Includes a comprehensive range of investment products and services, with over 1,600 funds and over 900 bonds
- Offers retail bonds and Singapore Government Securities, Managed Portfolios, Singapore, Hong Kong, US-listed stocks and ETFs, insurance products, and estate planning services.

Why CDC/ITMinds?



CDC has a strong legacy as the sole depository of book entry securities and sound knowledge of the Industry



ITMinds: wholly owned subsidiary of CDC with a strong experience of service provisioning of Back Office services to Mutual Fund Industry



Skilled team with strong mutual fund industry background and specialized skills



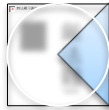
Good will of the AMCs and stakeholders in the financial eco-system



Defined Standard Operating Procedures



ISO/IEC 27001:2013 for ISMS/ ISO 22301- 2012 for BCM



CDC acts as the Information Sharing hub for Capital Market Investments via RDA

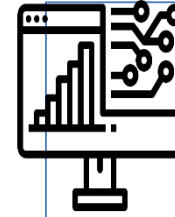


CDC was the first implementation partner for SBP's micro payment gateway Raast

Project dimensions



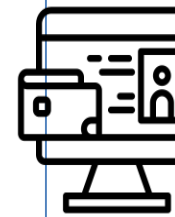
Digital on-boarding of Sahulat (Easy account) and Sarmayakari (Regular account) investors as per regulatory specifications



Investments, redemptions and conversions (both within and across the AMCs) by on-boarded account holders



E payments (both via bank transfers and via integrated payment gateways) of the above transactions



Facilitation of micro savings and investments via EMIs (e-wallet platforms) to inculcate investments at the grass-root level



Facilitation of onboarding requests received via banking channels for both local and international account-holders (shared KYC)



Provision of digital distribution platform and back office services to other digital distributors

AMCs on board Emlaak Financials

	AMC NAME
1	ABL Asset Management Company Limited
2	AKD Investment Management Limited
3	Al Meezan Investment Management Limited
4	AL Habib Asset Management Limited
5	Alfalah GHP Investment Management Limited
6	Atlas Asset Management Limited
7	AWT Investments Limited
8	Faysal Asset Management Limited
9	HBL Asset Management Limited
10	Lakson Investments Limited
11	MCB-Arif Habib Savings and Investments Limited
12	National Investment Trust Limited
13	NBP Fund Management Limited (Formerly: NBP Fullerton Asset Management Limited)
14	Pak Oman Asset Management Company Limited
15	UBL Fund Managers Limited

We will now present a short video on the investment journey on the platform

