

Building Financial Growth with Trust & Strategy

INVESTMENT PROPOSAL

Dear Sir,

Greetings from invest4Edu

At the outset, we would like to thank you for giving us an opportunity to present our business proposition to you. Further to our discussion with you, I am attaching herewith a detailed investment proposal for your reference. Also sharing below a brief about INVEST VALUE, Our Parentage and Our Offerings.

About Invest4Edu

Founded with the vision to transform intellect, experience and technology into services and products for the Financial services Industry using the digital wave. We are the first certified Fintech platform in India to provide solution to all your business needs that you'll ever need to transform your effort and determination into a roaring success in terms of wealth creation, client happiness and business growth. All our offerings are based on the idea of honesty and simplicity.

We are an information technology outsourcing company. The business world is adapting to the fast-changing technological environment and we are committed to build and offer newgen comprehensive portfolio to accelerate your growth and provide sustainability to navigate through a competitive business framework. Our product and service offerings are built to harness technology and analytics.

Our Product Offering

Our product and service offerings harness the power of technology, research, analytics, and data science. Our primary goal is to address sustainability issues and overcome challenges such as user-agnostic designs, higher cost of innovation and distribution, and non-standardization of the current channels. We are a cloud-native, multi-issuer, digital platform. With a strong emphasis on scale and speed, we strive to drive transformative change and ensure a sustainable future that benefits everyone.

Equity Investments



Fixed Income



Protection Solutions



Structured Products



Research Services



Private Equity



Asset Allocation

Asset Allocation is a mix of different asset class eg equity, Debt, Gold etc in an investment portfolio. The aim of asset allocation is to balance risk and return in accordance with different financial goals and risk appetite of the client.



Asset Allocation



■ Equity: 70% ■ Debt: 30%

S. No.	Asset Allocation	Assets Class	Amount
Mutual Funds			
1	<ul style="list-style-type: none"> Large Cap Fund - 25 Lacs. Global Funds - 25 Lacs. Hybrid Fund/Multi Asset Fund - 25 Lacs. Thematic Fund - 25 Lacs. 	Equity	1.00 Cr.
2	Portfolio Management Service	Equity	0.50 Cr.
3	Private Equity	Equity	0.50 Cr.
4	Debt	Debt	0.50 Cr.
Total			2.50 Cr.

Investment Products

1. Mutual Fund

Target: 1.00Cr

- Focus on creating a Mutual fund portfolio with objective of long term wealth creation.
- Selection of fund which are majorly equity oriented and capable of generating Alpha in comparison with the benchmark returns.
- Investment in funds with a time horizon of 5 - 7years.
- Selection of portfolio which are managed by Fund Managers with proven track record.

Top Performing Mutual Funds

Fund Name	Category	1 Year	3 Years	5 Years
HDFC Top 100 Fund	LargeCap	8.0%	8.0%	8.0%
Nippon India Large cap Fund	LargeCap	8.0%	8.0%	8.0%
ICICI Bluechip Fund	Large Cap	18.0%	18.0%	18.0%
Bajaj Finserv large Cap Fund	Large Cap	8.0%	8.0%	8.0%
Motilal Oswal Nasdaq 100 Fund of Fund	Global Fund	8.0%	8.0%	8.0%
ICICI Prudential US Bluechip Equity Fund	Global Fund	18.0%	18.0%	18.0%
Axis Long Term Equity Fund	LargeCap	12.0%	12.0%	12.0%
Tata Hybrid Equity Fund	Hybrid	10.0%	10.0%	10.0%
DSP BlackRock Top 100 Equity Fund	LargeCap	14.0%	14.0%	14.0%
Franklin India Prima Fund	LargeCap	16.0%	16.0%	16.0%
HDFC Balanced Fund	Balanced	12.0%	12.0%	12.0%
ICICI Prudential Long Term Equity Fund	LargeCap	10.0%	10.0%	10.0%
SBI Magnum Multiplier Fund	LargeCap	12.0%	12.0%	12.0%
Canara Robeco Equity Tax Saver Fund	ELSS	10.0%	10.0%	10.0%

2. Portfolio Management Service (PMS)

Target: 1.00Cr

The funds endeavor to generate alpha and risk adjusted returns for the investor by investing in benchmark agnostic multi-cap portfolio with bias towards companies which classify in the mid and small market capitalization.

- The Selected Funds invest in companies where valuations are attractive and strong underlying fundamentals form high intrinsic value.
- The companies selected have a strong economic moat that helps them build a competitive advantage to not just withstand economic headwinds but also to compound their earnings over the long term.

PMS Funds

Fund Name	Category	Investment Size (INR)
Seven Island Multi Cap Fund	PMS	0.50Cr

3. Fixed Income Offering

Target: 1.00Cr

The investment strategy is to invest across high quality Fixed Income Instruments along with structured diversified portfolio with an aim to generate periodic cash flows and capital growth.

- Focus on high credit quality instruments with majority allocation to issuers with high degree of corporate governance
- Investment strategy is to achieve diversification, targeting periodic cash flows, balancing risk and higher portfolio performance
- High quality income portfolio with dynamic investment duration to take care of market volatility

List of Debt Papers

Fund Name	Maturity	Payment Frequency	YTM	Quantum	Type	Face Value	Rating
10.5% SATIN CREDITCARE NETWORK LIMITED 2027	28 Jan 2027(M)	Monthly	11.00%	10 Lac	Senior Secured	1,00,000	A by ICRA
11.1% ESAF SMALL FINANCE BANK LIMITED 2034	28 Jan 2027(M)	Monthly	11.00%	10 Lac	Senior Secured	1,00,000	A by ICRA
8.40% HDB FINANCIAL SERVICES LIMITED 2033	28 Jan 2027(M)	Monthly	11.00%	10 Lac	Senior Secured	1,00,000	A by ICRA
8.50% CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED 2034	28 Jan 2027(M)	Monthly	11.00%	10 Lac	Senior Secured	1,00,000	A by ICRA
9.49% KERALA INFRASTRUCTURE INVESTMENT FUND BOARD 2034	28 Jan 2027(M)	Monthly	11.00%	10 Lac	Senior Secured	1,00,000	A by ICRA

4. Private Equity

Target: 1.00Cr

The investment strategy is to invest across high quality Fixed Income Instruments along with structured diversified portfolio with an aim to generate periodic cash flows and capital growth.

- The popularity of unlisted shares has grown as a result of the competition between new-age companies to reach the necessary threshold for being listed on the stock market. The majority of unlisted stocks are related to start-ups or small businesses. Evidently, small businesses have a smaller basis and hence expand more quickly than well-established businesses.
- In contrast to investing later, investing in a start-up at an early stage will benefit the investor more because it will result in greater profits and ownership holdings. Early investment in a start-up not only promises higher returns but also makes sure the investor provides guidance and decisions to the business.

Top Performing Unlisted Scripts

Unlisted Scrip Name	Industry	Investment Size (INR)
SBI AMC	Financials	0.50Cr
NSE	Financials	0.50Cr
Tata Capital	Financials	0.50Cr

Disclaimer

Investments in securities market are subject to market risks, read all the related documents carefully before investing.

The information and opinions in this report have been prepared by invest4Edu (i4E) Private limited and are subject to change without any notice. The report and information contained herein are strictly confidential and meant solely for the intended recipient and may not be altered in any way, transmitted to, copied or redistributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of i4E.

The information and opinions contained in the research report have been compiled or arrived at from sources believed to be reliable and have not been independently verified and no guarantee, representation of warranty, express or implied, is made as to their accuracy, completeness, authenticity or validity. No information or opinions expressed constitute an offer, or an invitation to make an offer, to buy or sell any securities or any derivative instruments related to such securities. Investments in securities are subject to market risk. The value and return on investment may vary because of changes in interest rates, foreign exchange rates or any other reason. Investors should note that each security's price or value may rise or fall and, accordingly, investors may even receive amounts which are less than originally invested. The investor is advised to take into consideration all risk factors including their own financial condition, suitability to risk return profile and the like, and take independent professional and/or tax advice before investing. Opinions expressed are our current opinions as of the date appearing on this report. Investor should understand that statements regarding future prospects may not materialize and are of general nature which may not be specifically suitable to any particular investor. Past performance may not necessarily be an indicator of future performance. Actual results may differ materially from those set forth in projections.

Technical Analysis reports focus on studying the price movement and trading turnover charts of securities or its derivatives, as opposed to focussing on a company's fundamentals and opinions, as such, may not match with reports published on a company's fundamentals.

i4E, its research analysts, directors, officers, employees and associates accept no liabilities for any loss or damage of any kind arising out of the use of this report. This report is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to law, regulation or which would subject i4E and associates to any registration or licensing requirement within such jurisdiction. The securities described herein may or may not be eligible for sale in all jurisdictions or to certain category of investors. Persons in whose possession this document may come are required to inform themselves of and to observe such restriction.

The views and sentiments expressed in this research report and any findings thereof accurately reflect i4E's analyst truthful views about the subject securities and or issuers discussed herein. i4E is not registered as a stock broker, stock exchange or an advisory firm and/or broker-dealer under the Securities Exchange Act of 1934, as amended (the "Exchange Act") and is not a member of the Securities Investor Protection Corporation ("SIPC").

This Research Report is the product of i4E Private Limited. i4E Private Limited is the employer of the research analyst(s) who has prepared the research report. i4E Private Limited is the employer of the i4E Private Limited representative who is responsible for the report, are responsible for the content of the i4E Private Limited Research Report; any material conflicts of interest of i4E Private Limited in relation to the issuer(s) or securities discussed in the i4E Private Limited Research Report.

RESEARCH ANALYST – INH000010113

| ARN – 190026 | CIN – U93000MH2021PTC366886

GST No – 27AAGCI2917P1Z3

invest4Edu pvt ltd is AMFI registered Mutual Fund distributor.

Email: Info@invest4edu.com

Call: +91 85918 58565

Web: www.invest4edu.com

Our Locations: Hyderabad | Mumbai |
Gurgaon – NCR | Noida – NCR | Kolkata



Scan to Download App



For Both IOS & Android