



Investment Proposal for Alex Chen

Prepared for: Client

Date: 15 May 2025

Advisor: InvestWise Advisor

Market Outlook

Current market conditions are favorable for a balanced approach.

Global uncertainties, particularly geopolitical tensions and the looming U.S. presidential election, contributed to market instability. While Donald Trump's election victory initially sparked a relief rally, concerns surrounding his proposed expansionary fiscal policies—potentially inflating fiscal deficits and delaying Federal Reserve rate cuts—quickly tempered investor optimism. In the U.S., the Dollar index added to the volatility.

Foreign Portfolio Investors continued their selling streak in November, pulling out ₹39,315 crore—albeit significantly lower than October's record outflows of ₹1.14 lakh crore. A brief respite occurred between November 23–25, when FPIs turned net buyers, infusing ₹11,112 crore into Indian equities. This inflow was largely attributed to MSCI index rebalancing, which prompted passive funds to realign their portfolios by including select Indian stocks. However, the buying momentum didn't last long, with FPIs resuming their selling activity and offloading ₹16,139 crore in the subsequent two sessions.

Debt Overview

At the Monetary Policy Committee (MPC) meeting held on 4th, 5th & 6th December 2024, RBI Governor Shaktikanta Das announced that the central bank has decided to keep the policy repo rate steady at 6.5% for the 11th consecutive time. "Maintain the policy repo rate under the liquidity adjustment facility (LAF) at 6.50%," stated the RBI Governor. This decision was supported by a majority vote of 4 out of 6 MPC members. The standing deposit facility (SDF) rate remained unchanged at 6.25%, while the marginal standing facility (MSF) rate and the bank rate are also steady at 6.75%, following this decision.

The RBI statement: "The reduction in the real GDP growth projection for 2024-25 to 7.0 per cent translates into a downward revision in the growth forecast for the current year. Going forward into the second half of the year, the MPC assessed the growth outlook to be resilient, but warranting close monitoring. Inflation, on the other hand, surged above the upper tolerance level of 6.0 per cent in October 2024, though it is expected to moderate going forward."

India's economy has been demonstrating remarkable resilience by maintaining its status as the fastest growing major economy while effectively managing inflation. However, Q2 growth turned out to be much lower than expected. This decline in growth was led mainly by a substantial deceleration in industrial growth from 7.4 per cent in Q1 to 2.1 per cent in Q2 due to subdued performance of the manufacturing companies. Markets are hopeful of a rate cut by RBI in February MPC meet which will further boost the growth.

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



S. No.	Asset Allocation	Assets Class	Amount
1.	Mutual Funds 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			5.00 Lacs.



The [redacted] is designed to generate alpha and risk adjusted returns for the investor by investing in benchmark
aggressive portfolio with bias towards companies which classify in the mid and small market
capitalization.

[redacted]

S	Fund Name	Category	Investment Size (INR)
			0.50Cr



Target: 1.00Cr

PMS Funds
Investment Products

Disclaimer

Past performance is not indicative of future results. Investments are subject to market risks. Please read all scheme-related documents carefully before investing. This is not an official document for regulatory submission.