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**Building Financial Growth with Trust & Strategy** 

**INVESTMENT PROPOSAL** 

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# 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 useragnostic 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.















#### Market Outlook

The current market outlook presents a mixed picture with both opportunities and challenges. Equity markets have shown resilience despite global economic uncertainties, with key indices demonstrating moderate growth over the past quarter. Fixed income markets are adjusting to the changing interest rate environment, creating potential for strategic positioning.

Emerging markets continue to offer growth potential, particularly in sectors aligned with technological innovation and sustainable development. However, investors should remain cautious of volatility triggered by geopolitical tensions and inflationary pressures.





## **Debt Overview**

The debt market is experiencing significant shifts due to changing monetary policies. Government securities offer stability but with modest returns, while corporate bonds present higher yields with corresponding credit risk. The yield curve suggests potential for strategic duration positioning.

Credit quality remains a key consideration, with selective high-yield opportunities emerging in specific sectors. Inflation-protected securities may offer value as a hedge against persistent price pressures.





# **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**

50%

EquityDebt

S. No.	Asset Allocation	Assets Class	Amount	
1.	Mutual Funds  Large Cap Fund - 50 Lacs.  Global Funds - 50 Lacs.		2.75 Cr.	
	Hybrid Fund/Multi Asset Fund - 50 Lacs.  Thematic Fund - 25 Lacs.	Equity		
2.	Portfolio Management Service	Equity	1.00 Cr.	
3.	Private Equity	Equity	0.50 Cr.	
4.	Debt	Debt	0.50 Cr.	
	Total		3.75 Cr.	





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 - 7 years.

Selection of portfolio which are managed by Fund Managers with proven track record.

## **Top Performing Mutual Funds**

Fund Name	Cotogory		Returns (%)	
runa name	Category	1 Year	3 Years	5 Years
HDFC Top 100 Fund	LargeCap	10.50%	12.30%	14.80%
Nippon India Large cap Fund	LargeCap	9.75%	11.50%	13.20%
ICICI Bluechip Fund	Large Cap	11.20%	13.40%	15.70%
Bajaj Finserv large Cap Fund	Large Cap	8.90%	10.20%	12.50%
Motilal Oswal Nasdaq 100 Fund of Fund	Global Fund	15.30%	18.70%	21.40%
ICICI Prudential US Bluechip Equity Fund	Global Fund	12.80%	14.90%	17.30%
Nippon India US Equity Opportunites	Global Fund	14.20%	16.80%	19.50%
Fund	Hybrid	7.90%	9.50%	11.80%
HDFC Balance Advantage Fund	Hybrid	8.50%	10.20%	12.60%
SBI Balance Advantage Fund	Multi Asset	9.30%	11.40%	13.90%
CICI Prudential Multi asset Fund		16.40%	19.80%	22.50%
		13.70%	15.90%	18.20%





## 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		
Marcellus Consistent Compounder	PMS	0.25Cr		
ASK India Select Portfolio	PMS	0.25Cr		





## **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.

# **List of Debt Papers**

Fund Name	Maturity	Payment Frequency	YTM	Quantum	Туре	Face Value	Rating
10.5% SATIN CREDITCARE NETWORK LIMITED 2027	28 Jan 2027(M)	Monthly	10.50%	10 Lac	Senior Secured	1,00,000	A by ICRA
11.25% IIFL HOME FINANCE LIMITED 2028	15 Feb 2028(M)	Monthly	11.25%	15 Lac	Senior Secured	1,00,000	AA by CRISIL
9.75% SHRIRAM TRANSPORT FINANCE COMPANY LTD 2025	20 Aug 2025(M)	Quarterly	9.75%	10 Lac	Senior Secured	1,00,000	AA+ by CRISIL
8.85% HDFC BANK LTD 2026	12 May 2026(M)	Semi- Annual	8.85%	15 Lac	Tier 2 Bond	10,00,000	AAA by CRISIL





# 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.

## **Top Performing Unlisted Scrips**

Unlisted Script Name	Industry	Investment Size (INR)
SBI AMC	Financials	0.20Cr
Paytm	Fintech	0.15Cr
Zomato	Food Delivery	0.15Cr





## **Direct Equity**

Target: 1.00Cr

- High-return potential through direct investment in listed companies.
- In-house Research delivers timely, high-conviction stock ideas.
- · Alpha generation focus by outperforming benchmarks with smart stock picks.
- Diversified portfolio across sectors and market caps for balanced growth.
- · Active monitoring and swift action to capture opportunities and manage risks.

# **Top Performing Listed Scrips**

Listed Scrip Name	Industry	Investment Size (INR)
Bajaj Finance Itd.	Financials	0.10Cr
HDFC Bank	Banking	0.10Cr
Reliance Industries	Conglomerate	0.10Cr
Infosys	IT	0.10Cr
TCS	ΙΤ	0.10Cr



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

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