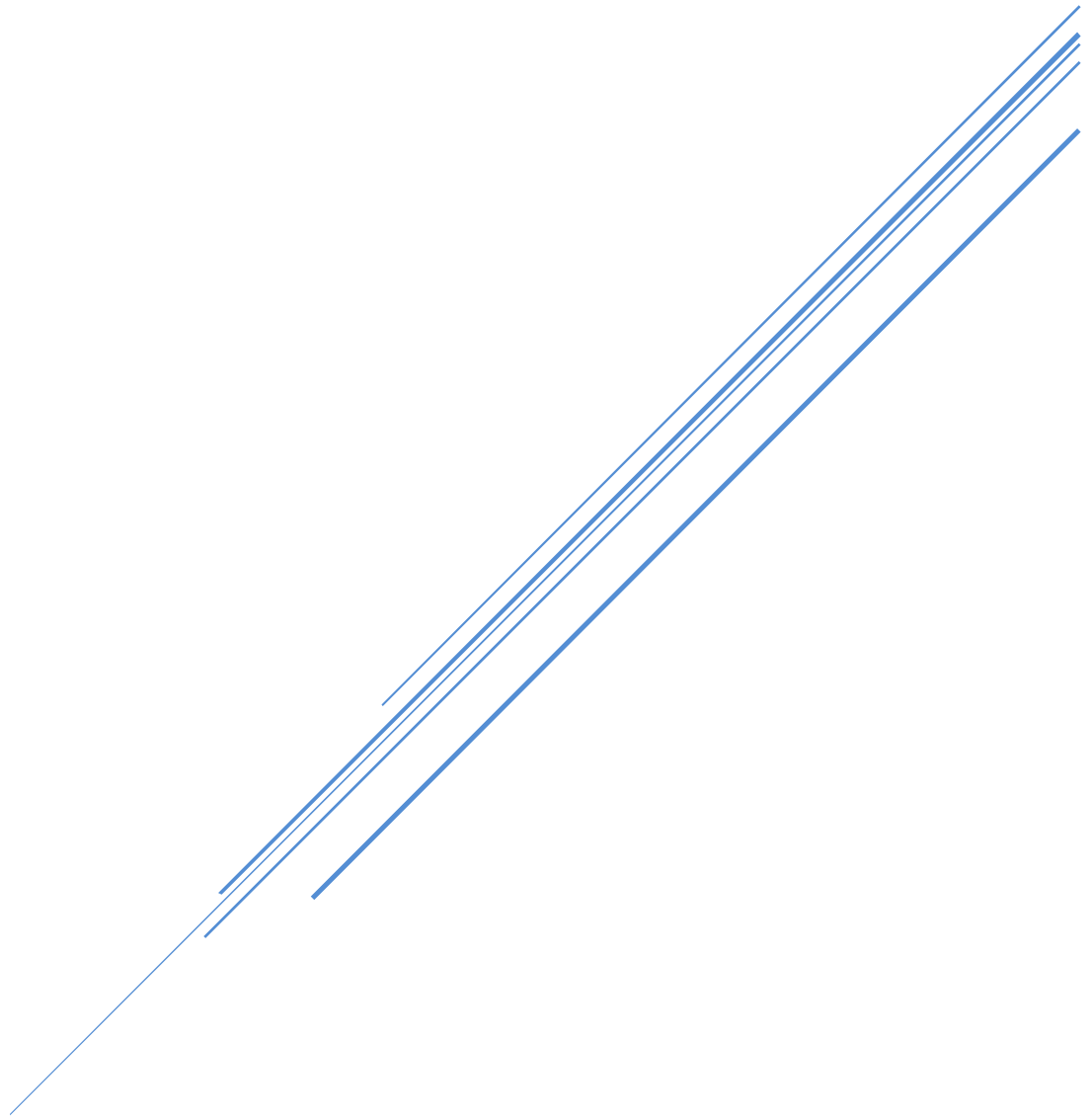


Monthly Flipbook – March 2025

Wealthy Nivesh



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Global Events

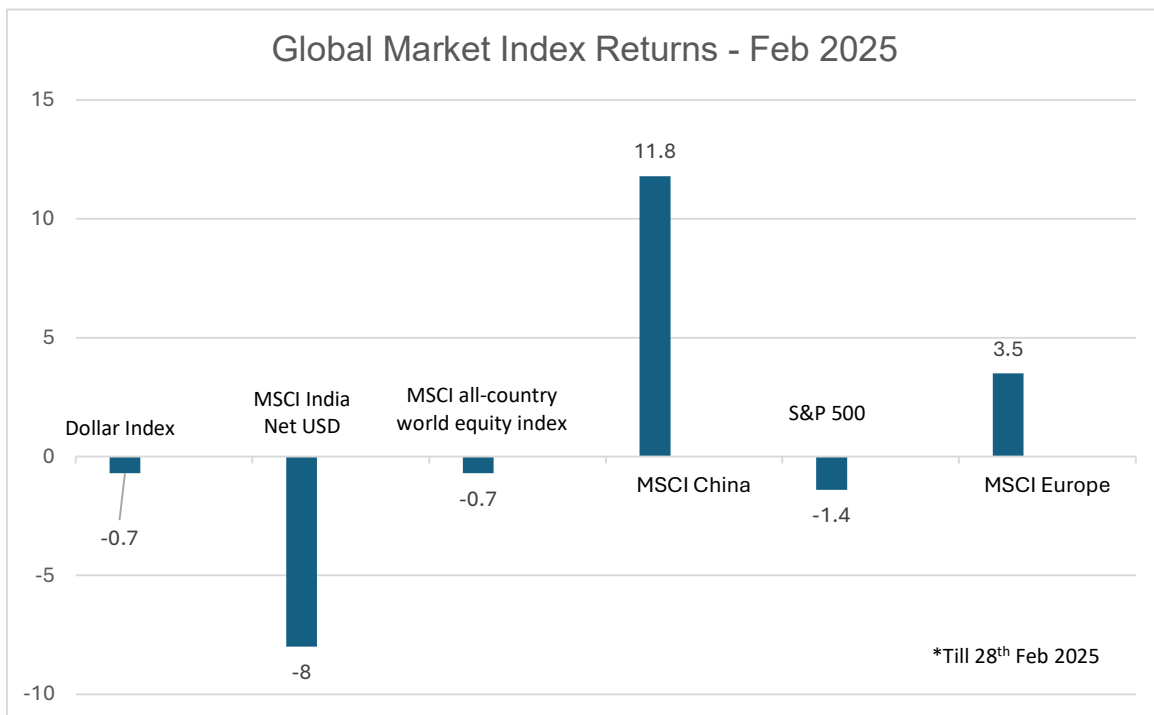
- **China-United States Trade Tensions:** China announced export controls and increased tariffs on certain American imports in retaliation for U.S. President Donald Trump's imposition of tariffs on Chinese goods
- **U.S. Involvement in Gaza:** The same day, President Trump declared that the United States would take control of the Gaza Strip in agreement with Israel, with the U.S. military overseeing Gaza's reconstruction.
- **Restoration of U.S.-Russia Diplomatic Relations:** Russian President Vladimir Putin announced that Russia and the United States had officially agreed to restore diplomatic relations, following a four-hour summit held in Saudi Arabia.
- **Cryptocurrency Market Fluctuations:** Bitcoin dropped below \$90,000 on February 25, hitting its lowest level since November, amidst a wider cryptocurrency selloff following a \$1.5 billion hack of ether from the Bybit exchange.

Domestic Events

- **RBI Rate Cut:** Headline CPI inflation approached the Reserve Bank's 4% target, leading to a 25 basis point cut in February. Further reductions are anticipated, with projections suggesting the repo rate could decrease to 5.50%. The current Repo rate is 6.25% after a cut from 6.50%.

Market Updates – Global

In February 2025, global markets experienced volatility driven by economic concerns, trade tensions, and policy shifts. The U.S. stock market saw fluctuations as consumer confidence fell to an eight-month low. Chinese equities outperformed their global counterparts, with a 11.8% increase over the month. This surge was driven by increased foreign capital flows and improving economic numbers.



Market Updates - India

In February, the markets remained weak, with the Nifty 50 experiencing notable corrections. The index opened at 23,529 on February 1 and reached a high of 23807 on February 5. However, it declined steadily, hitting a low of 22,104 on February 28, eventually closing at 22,124 on day end. In February 2025, FIIs sold investments valuing Rs 58,988 Cr while DIIs purchased equity worth Rs Cr 64,853 in the cash market.

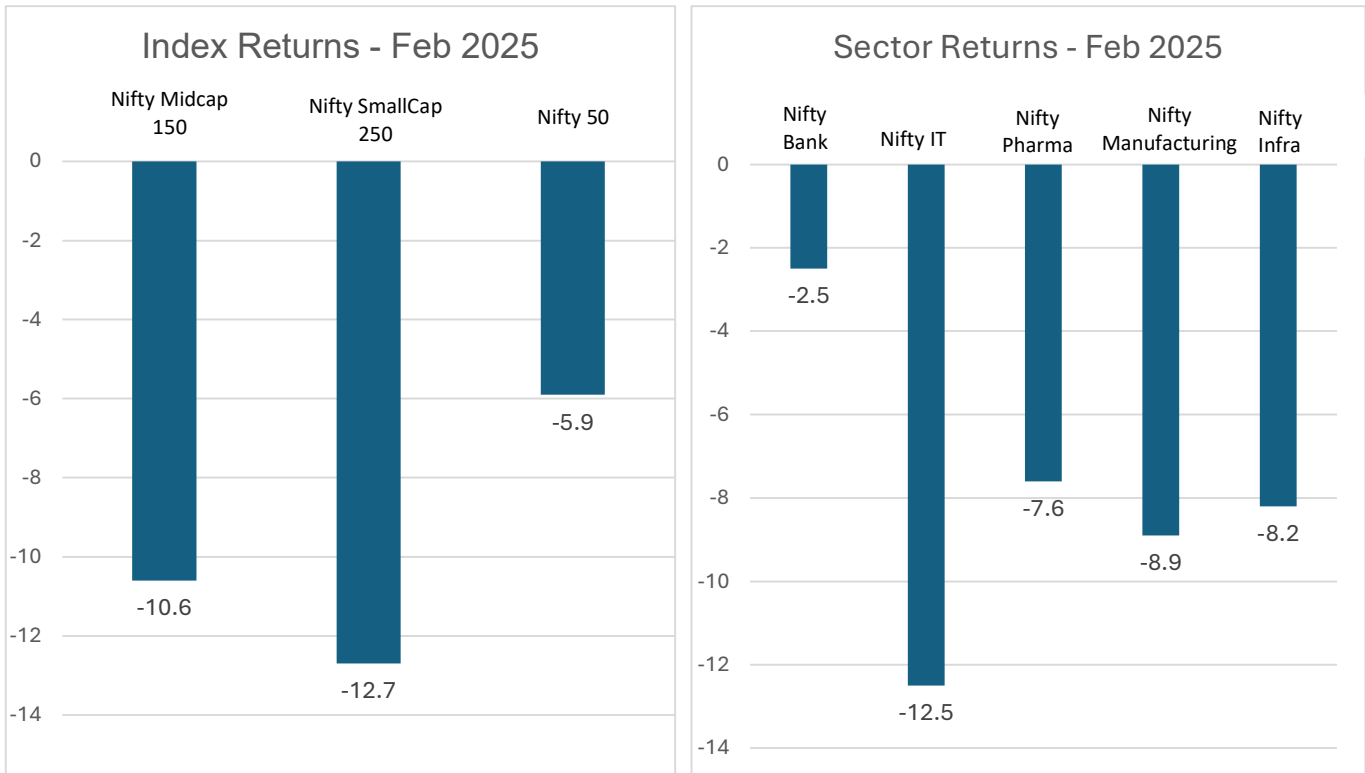
Index Valuations

While large caps valuations are considerably below their 5 years average valuations, Small and Mid-Cap continued being traded at marginal premium to their long-term average.

	Nifty 50	Nifty Mid Cap 150	Nifty Small Cap 250
28 th Feb 2025	19.67	33.44	26.09
1 Year Average	22.40	39.89	30.70
2 Years Average	22.21	32.79	26.94
5 Years Average	24.82	30.97	25.01

Index Growth

Mid and Small-Cap indices witnessed a sharper decline compared to the Large-Cap index. Among sectors, banking saw relatively mild corrections, whereas Pharma, IT, Infra & Manufacturing faced significant downturns.



*Till 28th Feb 2025

Wealthy Nivesh Strategy

Over the last 6 months, Wealthy Nivesh has been moving from Mid & Small Cap investments to Large Cap and Hybrid investments to manage market volatility. To navigate the uncertain market, we used both strategic and tactical approaches. Strategically, we invested in All Cap and Balanced portfolios based on clients' goals, time horizon, and risk tolerance. Tactically, we deployed funds using a Systematic Transfer Plan over 6 months based on the market valuations.

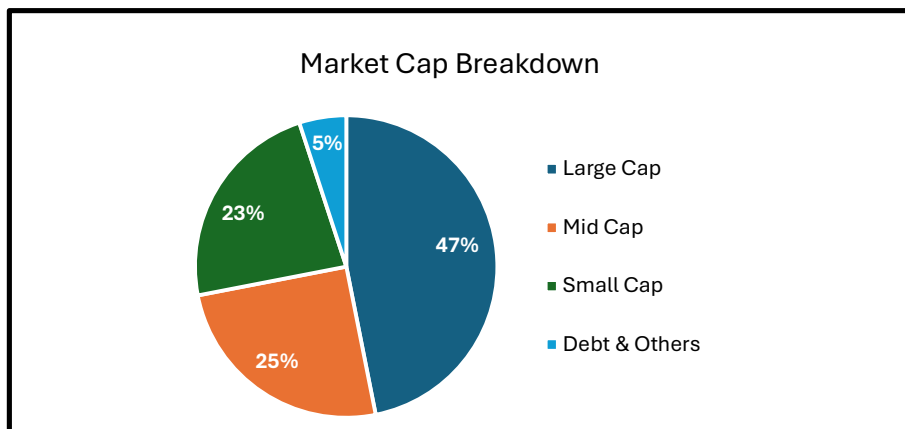
Wealthy Nivesh Portfolio Performance.

WN All Cap Portfolio

This portfolio follows a multi-cap strategy, currently leaning towards large caps based on market valuations. It includes two Large Cap, one Mid Cap, one Small Cap, and one Business Cycle Mutual Fund. Over the past month, the WN All Cap portfolio saw relatively higher decline than the benchmark. However, its long-term strength remains solid, as seen in its strong 1, 2, 3, and 5-year returns.

Portfolio Performance as on 28 th Feb 2025							
Time Period	1M	3M	6M	12M	2Y	3Y	5Y
All Cap Portfolio	-8.1%	-13.4%	-14.8%	4.6%	23.5%	18.2%	20.6%
Nifty 500 TRI	-7.8%	-12.2%	-16.2%	-0.1%	18.2%	12.7%	17.8%

As on 28-Feb-2025. Past performance is not indicative of future returns. Mutual Fund investments are subject to market risk.

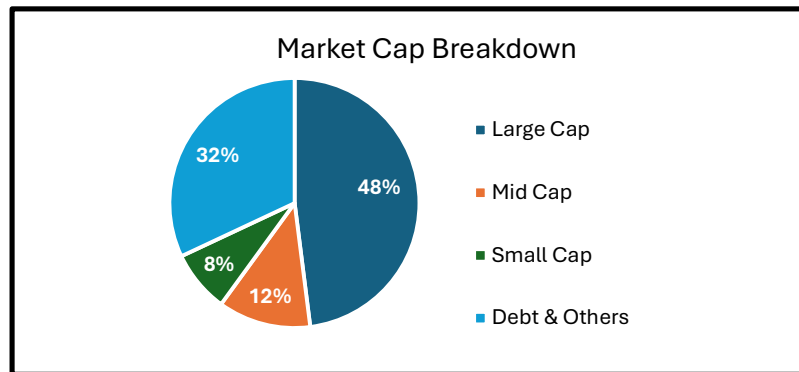


WN Balanced Portfolio

The portfolio follows a hybrid investing strategy investing in Multi Asset, Equity Hybrid and Balanced Advantage Mutual Funds. Asset Allocation in the last month has been 68% Equity and 32% Debt & Others. The portfolio has an objective to beat the inflation and other fixed income products at relatively lower volatility than Nifty over a longer period of time.

Portfolio Performance as on 28 th Feb 2025							
Time Period	1M	3M	6M	12M	2Y	3Y	5Y
Balanced Portfolio	-5.5%	-8.1%	-9.8%	5.2%	17.9%	13.4%	15.3%
Hybrid Benchmark	-3.5%	-5.3%	-6.4%	2.7%	11.1%	8.3%	10.6%

As on 28-Feb-2025. Past performance is not indicative of future returns. Mutual Fund investments are subject to market risk.

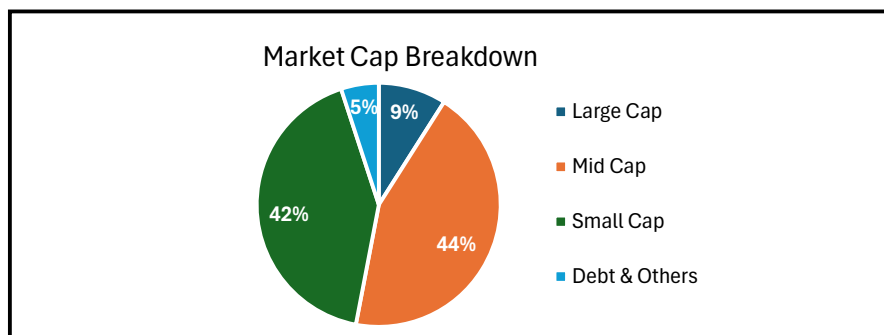


WN Mid & Small Cap

This portfolio invests in mid and small cap companies and is suited for aggressive investors with an investment horizon of 7+ years. We only recommend SIP or STP Allocation over 6 months in Mid & Small Cap Portfolio in the current market scenario.

Portfolio Performance as on 28 th Feb 2025							
Time Period	1M	3M	6M	12M	2Y	3Y	5Y
WN Mid and Small Cap	-10.6%	-18.3%	-18.8%	3.1%	24.8%	18.8%	24.5%
BSE Mid Small TRI	-12.1%	-19.1%	-21.6%	-2.6%	27.0%	18.9%	24.9%

As on 28-Feb-2025. Past performance is not indicative of future returns. Mutual Fund investments are subject to market risk.



Way Forward

We expect the markets to be volatile over the next 1 to 2 quarters due to uncertainty towards tariffs and trade wars. Earnings are expected to recover over next 3 quarter. The correction is triggered by the sell off from foreign investors due to geo-political uncertainty. There is fear in the market because of uncertainty in tariffs and policies from the Trump government. We expect the markets to be range bound for the next 1 to 2 months before making upward movement. After the correction since September, Large Cap Valuations appear to be reasonably valued, making lumpsum investment suitable. However, for Mid and Small Caps, we recommend gradual investments through SIPs or STPs over the next six months. Investors should stay invested in their long-term SIPs, aligning with their financial goals.

Wealthy Nivesh- Milestone

Media Recognitions

- 15 Most Promising Entrepreneurs (Ankit Garg) – Money Control
- 10 Game Changing Entrepreneurs of 2024 (Aditya Gupta) – India Today
- Wealthy Nivesh Outperforms Markets amidst market turbulence – Outlook Money
- 10 Best Wealth Tech Startups of 2024 – Silicon India

Business Landmarks

Geographical Expansion

Active sourcing from Middle East, specifically Dubai.

SIP Book Expansion

2 crores SIP book closed, almost 1 BPS of Indian SIP Book

Funding

Raised a successful round of 1 million USD, to fund product and services expansion

Wealthy Nivesh - Gamut Expansion

New Products

Unlisted Shares

Building an inventory of Unlisted Shared (Pre-IPO, Private Equity) , backed by robust research, data mining and market study.

Corporate and Government Bonds

Fixed income options to ensure diversification and risk hedging.

GIFT City Products

Facilitate global exposure to clients through the comfort of Indian jurisdiction and varied geographies and asset classes.

Services

Family and Estate Planning

For safeguarding family assets against uncertainties of life and external threats.

Recovery of Shares

Salvage of physical format shares, nominee issues, transmission of assets.

Concierge

Stress-free planning of family trips, buying luxury good or getting tickets to premium global events.

Thank You Note

As this month comes to an end, we take this opportunity to mention our cornerstones: **Trust, Simplicity, and Growth.**

To build practices that build **Trust** with our client.

To make communication that manifests **Simplicity.**

To ensure **Growth** for our clients and Wealthy Nivesh together

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