



Dear Patrons,
Happy Diwali!

We are pleased to share our monthly newsletter “Knowledge Initiative” for November 2020.

We thank you for reading and acknowledging our newsletter every month. Knowledge Initiative Team is committed to bring to you more educative and informative articles.



1. SIP's in pandemic times:

During uncertain times like the current Covid-19 pandemic, investors often think “Is it time to stop my SIPs?”

The sole purpose of SIP is to beat market fluctuations through cost averaging. SIPs are considered beneficial for long-term goals.



2. Healthcare/Pharma Funds

Pharma funds are sectorial funds that invest only in stocks from the Pharmaceutical sector. These funds have turned out to be a knight in shining armor amid this pandemic.

The pharma fund category has offered around 60.03% returns in the last one year.

Best Mutual Funds to Invest in 2020



3. LIST OF TOP MUTUAL FUNDS:

Most of us either Google for it or asks his/her friend or colleagues about it. So, here we have collated a list for you.

Check the best performing funds in their respective categories.



1. Importance of continuing SIP's in pandemic times:

SIPs are increasingly becoming a favourite of investors in current fluctuating times as it evens out all the risks in the long term. SIPs have been instrumental when it comes to wealth creation.

SIPs are considered beneficial for long-term goals such as retirement, children's education and wealth creation.

Continuing SIP's in Pandemic: A Smart Choice



Stay the Course

- Investing regularly for a long duration can help you accumulate a sizable corpus through compounding effects.
- Adequate time frame will give you the returns that you expect from a risky asset.



Achieving your Financial Goals

- SIP is a useful tool for people who have a specific, future financial requirement. By investing a specific amount every month; you can plan and meet your financial goals.
- SIPs amount are decided based on investors' goals, time horizon, income and its growth over time and other factors.



Diversify

- Debt fund SIPs fit into the plan of investing surpluses regularly and protect them from entry point risks
- It is for times like these that investors are advised to have a diversified portfolio across asset classes

When the market fluctuates, the best thing to do is to continue your existing SIPs to curb the volatility. This approach can help you build considerable wealth in the longer run.

Pausing SIPs will be an imprudent thing to do when markets are volatile.

We advise you, to continue your SIP, to achieve your long term goals. If you have enough cash flow, you should consider starting new SIPs/Top-up SIP.



2. What is Healthcare/Pharma Funds?

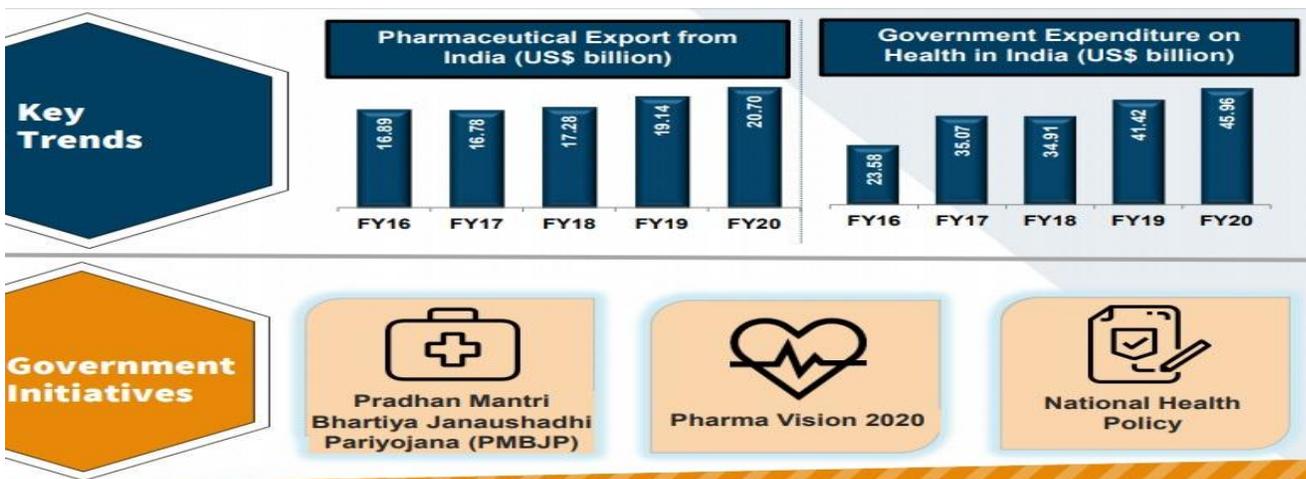
Pharma funds, as the name suggests, invest money in stocks of companies in the fields of pharmaceuticals and healthcare. As per Sebi norms, sector schemes are mandated to invest around 80% in specified sectors.

Pharma funds have gained this year as the pandemic led to an increase in demand for certain drugs & increased government spending,

Should you take exposure to the Pharma and Healthcare sector now?

- ✓ Currently, as the world is encountering one of the worst pandemics in history (and the risk of a spike in COVID-19 infections exists during the winter months), the spotlights are on India's Pharma and Healthcare sector.
- ✓ India is one of the largest drug exporters to more than 200 countries, with the US being the key market. Generic drugs account for around 20% of the global export in terms of volume, making the country the largest provider of generic medicines globally.
- ✓ 'Pharma Vision 2020' by the Government's Department of Pharmaceuticals aims to make India a major hub for end-to-end drug discovery. In FY20 the Pharmaceutical export from India -- which includes bulk drugs, intermediates, drug formulations, biologicals, Ayush & herbal products and surgical -- reached US\$ 16.28 billion. This number in the coming years is expected to get bigger.
- ✓ India has a large talent pool of scientist, doctors and other medical professionals contributing to the second-largest share of pharmaceutical and biotech workforce in the world.

Pharma Funds: A Knight in shining armor amid Pandemic



We advise you, to take exposure of 10-15% of your total portfolio in Pharma Funds at this point of time.

3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	Axis Bluechip Fund Mirae Asset Large Cap Fund
LARGE AND MID CAP	Mirae Asset Emerging Bluechip Fund Kotak Equity Opportunities Fund
MULTICAP	DSP Equity Fund Kotak Standard Multicap Fund
FOCUSED	Mirae Asset Focused Fund Axis Focused 25 Fund
MID CAP	Axis Midcap Fund DSP Midcap Fund
SMALL CAP	Axis Small Cap Fund Kotak Small Cap Fund
ELSS	Axis Long Term Equity Fund Mirae Asset Tax Saver Fund
HYRBID AGGRESSIVE	Mirae Asset Hybrid Equity Fund SBI Equity Hybrid Fund
BALANCED ADVANTAGE FUND	DSP Dynamic Asset Allocation Fund Edelweis Balanced Advantage Fund
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund
GLOBAL	ICICI Prudential US Bluechip Equity Fund Edelweiss US Technology Equity Fund of Fund
DEBT - CORPORATE BOND	Kotak Corporate Bond Fund ICICI Pru Corporate Bond Fund
DEBT - BANKING &PSU	DSP Banking & PSU Debt Fund IDFC Banking & PSU Debt Fund



Net Brokers Private Limited

Registered Office: A-35, Shivalik, New Delhi -110017

Head Office: 22, New Market, Malviya Nagar, New Delhi- 110017

Telephone: +91-11-41881002, **Mobile:** +91-9311999924, **FAX:** +91-11-26676419.

E-mail: mail@netbrokers.co.in

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