



Akhil Chugh
Director - Net Brokers

Dear Patrons,
Season's Greetings!

We are pleased to share our monthly newsletter "Knowledge Initiative" for December 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. Children Education Planning:

Planning for your child's education is a long-term financial goal. The best time to start planning for your child's future needs is when he or she is born.

The effect of compounded growth will allow you to achieve this goal with small, monthly contributions.



2. Emergency Fund Importance:

An emergency fund is an essential corpus that you must keep aside to tackle emergencies, the amount of which could be equal to 3-6 months of your monthly expense.

If you already do not have an emergency fund, this is an opportune time to create one.



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. Children Education Planning:

As parents, it is natural to want the very best for your child - the best schooling, best opportunities in life, etc.

Therefore, it's necessary to carefully plan a children's education fund. When your child is ready to go to college, you will be ready with the right amount of money and won't be awed by the high costs of education.

How to fund your Child's Education?

Child's Age Now: 2 Years

Years left for Higher Studies

16 Years

Cost of Higher Studies(Under Grad + Post Grad)

Rs. 30 Lakhs

Cost of higher studies after 16 years @ 6% inflation

Rs. 4.3Crore

Monthly investment needed to achieve this goal(at different rates of return):

@10% Rs.94,539

@12% Rs. 78,710

@15% Rs.59,521

Before preparing a financial plan, you must evaluate your child's future needs; forecast the expenses that may arise.

We advise you to, begin the process of saving and investing early so that an adequate corpus is created for the fulfillment of your children's desires and ambitions.



2. Emergency Fund Importance:

In the current situation, many people have experienced salary cuts or even job loss. During such trying times, an emergency fund can come handy and help you tide over such situations with relative ease.

Life is full of unexpected situations – good and bad. Hence, apart from other things, you need to be prepared for it financially.

How much should your Emergency Fund have?

The size of the fund would depend on several factors such as your income, lifestyle, and number of dependents, existing debt, and so on. The general rule of thumb is to have anywhere between three to six months' worth of essential household expenses. If you are a family with kids and only one earning member, the amount should ideally cover your expenses for 12 months.

It is a fund that you can fall back on at the hour of crisis or for unexpected and unplanned scenarios. So, you must design it specifically to meet unanticipated financial shortfalls that may apply to you.

Given the current situation, most people will agree that six months of basic living expenses stashed as an emergency fund is a must at all times to manage exigencies efficiently.

Emergency Fund Requirements	
Salary per month	Rs.80,000
Monthly Expense	Rs.40,000
Minimum Emergency Fund(6 months)	Rs.2,40,000
Ideal Emergency Fund(12 months)	Rs.4,80,000

Where Should You Keep Your Emergency Fund?

➤ **Short-term emergency funds:**

This is the fund you rush to in cases of emergencies. Such a fund should offer little in terms of interest but allow immediate accessibility, which in case of extreme situations can suffice.

You can invest in a mix of Liquid, Low Duration and Ultra Short Term Funds.

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	Can Robeco Emerging Equities Fund Kotak Equity Opportunities Fund
MULTICAP	DSP Equity Fund Kotak Standard Multicap Fund
FOCUSED	SBI Focused Equity 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	Kotak Balanced Advantage Fund Edelweis Balanced Advantage Fund
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund
GLOBAL	PGIM Global Equity Opportunities 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

Disclaimer: Net Brokers has taken due care and caution in presenting factually correct data contained herein above. While Net Brokers has made every effort to ensure that the information/data being provided is accurate, Net Brokers does not guarantee the accuracy, adequacy or completeness of any data/information in the publication and the same is meant for the use of receipt and not for circulation. Readers are advised to satisfy themselves about the merit details of each investment scheme, before taking any investment decision. NetBrokers shall not be held liable for any consequences, legal or otherwise, arising out of use of any such information/data and further states that it has no financial liability whatsoever to the recipient/readers of this publication. Neither Net Broker nor any its directors/employees/ repetitive accept any liability for any direct or consequential loss arising from the use of data/information contained in the publications or any information/data generated from the publication. Nothing contained in the publication shall or be deemed to constitute a recommendation or any an invitation or solicitation for any product or service. Any dispute arising in future shall be, subject to the Court(S) at Delhi. Readers are advised to go through the respective product brochure/offer documents before making any investment decisions