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Dear Patrons,
Happy New Year!

We are pleased to share our monthly newsletter “Knowledge Initiative” for January 2021.

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. Outlook for Equities in 2021:

After confronting the worst period of uncertainty due to Covid 19, Indian indices have recovered from March lows and are up as much as 13 percent despite a slowing economy.

Return-wise, this year is expected to be best for Nifty since 2017.



2. Financial Resolutions for 2021:

The pressures of the pandemic forced people to focus on their finances in 2020 like never before. As the New Year dawns, perhaps you are resolving to keep up that focus in a new and more positive way.

As an investor, one should make wise investment decisions in the New Year for a healthy financial future.



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. Outlook for Equities in 2021:

The stock market enters 2021 with favorable trends. Vaccines should thwart the spread of Covid-19.

India's stock market rally is set to continue and hit new record highs in 2021, according to a Reuters poll of equity strategists who overwhelmingly expected corporate earnings to return roughly to pre-pandemic levels within a year.

- Global stock markets have rallied since a sharp sell-off in March, ignoring deep recessions in most economies and driven largely by billions of dollars of fiscal and monetary stimulus and hope of vaccine's effectiveness and hopes for a swift economic recovery.
- Emerging market assets have also gained on the weakness in the dollar. The Sensex has repeatedly hit record highs on hopes for an economic revival on coronavirus.

Key Market Drivers in early 2021:

- US government's new policy initiatives
- Union Budget
- Covid Vaccine drive efficacy

- Global investors have been attracted towards Indian equities. We expect such positive momentum to continue given the favorable economic outlook and expectation of GDP growth of more than 8.5 percent going into the next financial year.
- Central banks intending to keep interest rates low for the first half of 2021 is the key catalyst for equity markets to continue to outperform.
- Emerging Markets like India will be a major beneficiary of low interest rates coupled with strong quarterly corporate earnings on the back of the pandemic.

We strongly advise you to continue with SIP/STP investments and maintain your focus on financial goals.



2. Financial Resolutions for 2021:

Coronavirus - the global pandemic has reset lives in many ways. In 2020, People were forced to focus on what's truly important to their lives and finances. We urge everyone to start rebuilding their finances from the ground up in 2021.

Many investors should now be mindful of their finances for 2021.

Key Financial Resolutions:



Invest Regularly through SIP

- Compounding is the eighth wonder as Einstein, had said once. The sole purpose of SIP is to beat market fluctuations through cost averaging.
- Investing through SIP every month will help you bring in some financial discipline.



Creation of an Emergency Fund

- To be financially prepared against any contingencies, an emergency fund is needed. If you have an emergency fund, review its adequacy.
- You should set aside at least 6 months' worth of your income in a liquid fund which can be accessed whenever an emergency strikes.



Reviewing Your Portfolio Periodically

- The market is dynamic and so are your financial needs. So, it is important to review your portfolio regularly in tune with the changing market dynamics and your financial needs.
- As the markets are rising, it is sensible to shift from Equity to Debt or Debt to equity based on the asset allocation defined at the time of Investment.

- Financial health is the most important one and if you are financially secured, you can face life's challenges head-on.
- The year 2021 is just here and you have the power to start the year on a positive note. Make your financial resolutions for 2021 like:
 - **“Start Investing in SIP from the starting of 2021”**

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 |

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