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Dear Patrons,
Greetings!

We are pleased to share our monthly newsletter “Knowledge Initiative” for February 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. Budget 2021-Market Highlights:

Finance Minister delivered 'a Budget like never before'. And the Dalal Street responded with similar enthusiasm. The Budget was focused on growth to boost the economy.

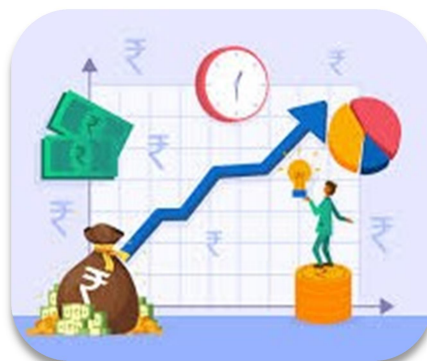
No hike in the direct taxes, focus on healthcare as well as insurance, and announcements related to banking were the highlights of a path-breaking Budget.



2. SIP & its Benefits:

Systematic Investment Plan (SIP) is a plan where you can regularly invest a fixed amount in your preferred Mutual Fund scheme. Here, a fixed amount is deducted each month from your savings account. This amount is then invested in the Mutual Fund of your choice.

SIP's offer manifold benefits to the investors.



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. Budget 2021-Market Highlights:

The Union Budget 2021 is a boon for the equity market with all the essential aspects of growth supported by an increase in government spending without an increase in indirect taxes. Proposal for the privatisation of 2 PSU banks and measures to curb the impact of NPAs helped the banking index to lead the soaring rally.

Higher government spending in Infrastructure and increased FDI limit in Insurance improved the overall outlook of these sectors.

Market momentum is back!

- The budget placed continued emphasis on infrastructure in order to attract global capital in equity and debt. Infrastructure investment trusts (InvITs) will be set up for roads and transmission lines with a cumulative enterprise value of \$1.6 billion.
- Allowing foreign portfolio investors to provide debt capital to InvITs and REITs will create an alternative source of funding for infrastructure and real estate assets.
- The strategic disinvestment push will help the government raise up to \$24 billion in FY22. Alongside, an increase in the FDI limit in the insurance sector to 74 per cent will help attract global investors.



Roads & Infrastructure:

The government's record high capital outlay of Rs 1.08 lakh crore for the road ministry is likely to provide a huge fillip to order inflows for the sector.



Cement:

Cement sector stocks are expected to benefit from the government's 34.5 per cent higher outlay on capital expenditure in 2021-22.



Insurance:

The government proposed to raise FDI in insurance to 74 per cent which is bound to attract enhanced flow of capital to the sector. Besides, selling one state-owned insurer will also bring efficiency.



Real estate:

Steps like a one-year tax holiday for affordable housing projects and an extension for an additional deduction of interest up to Rs 1.5 lakh on loan for affordable housing will benefit all stakeholders of the industry and boost investments.



Banks:

The proposal to divest two PSBs is expected to increase private sector participation and aid in improving credit delivery with better asset quality.

On the whole the budget appears to be very promising and positive for the financial market. Stock markets are clearly thrilled at this stage and are expected to push up with this momentum.

What is SIP and how it works?



2. SIP's:

SIP helps you invest a fixed amount of money regularly in various mutual funds schemes depending on your financial goals. You have the potential to create long-term wealth, by investing a small sum of money through SIP.

SIP is the best way to get into the habit of saving and investing regularly.

Benefits of SIP's:

- **Brings Financial Discipline:** As you have to invest a particular sum of money at regular intervals. That brings financial discipline where you first allocate money for savings and investing for future expenses.
- **Simple and Convenient:** SIP brings convenience while investing, you can choose any amount of Rs. 500 or more depending on your cash flows. The same gets deducted from your Bank account & mutual fund units get credited to your fund's account.
- **Investing across market cycles:** When the markets are low the same SIP amount can purchase a higher number of units. In higher market cycles you get lower units thus averaging your cost.
- **Phased Investment:** Using SIP you are purchasing a smaller number of mutual fund units every month. Thus helping you to invest in a phased manner over a period of time
- **Power of compounding:** A small amount invested for a long time period would fetch better returns than a one-time investment.

START AN SIP

AND TAKE THE FIRST STEP TOWARDS YOUR FINANCIAL GOALS.



Years	Returns(Rs.)
5	4.32 lakh
10	13.00 lakh
15	30.46 lakh
20	65.59 lakh
25	1.36 Crore

Assumed monthly SIP of Rs. 5,000 invested in an equity fund at CAGR (compounded annualized growth rate) of 15%.

Past performance may or may not be sustained in the future. Statements made herein regarding future prospects, if any, may not be realized. The data shown above is for illustration purposes only.

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
HYBRID 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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