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Dear Patrons,
Happy Dussehra!

We are pleased to share our monthly newsletter “Knowledge Initiative” for October 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. Delay in SIP:

Procrastination and delay in formulating and implementing a proper financial plan can have serious repercussions on future financial goals.

A delay of even a few years could cost you crores of rupees. Postponement in planning can result in a higher financial burden in the later stages of life



2. Importance of Global Funds:

When it comes to investments, diversification is the name of the game. Global Mutual Funds can be an important tool in your arsenal and can help you make huge profits on investments in the global market.

Global Funds are great for investors who are looking to diversify their portfolio.



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. Delay in SIP:

Each of us has unlimited financial goals - Retirement, Child's Education Planning, Marriage, Holidays, etc. To fulfill these goals, one needs to start saving money at right time, so that one can create the desired corpus.

The sooner you start, the lower the amount of savings you need to create the required corpus. If you delay the SIP today, you will require more money to invest to meet the same goal.

What will happen if you delay your SIP?

- **Desired wealth will not be generated:** If you delay your investments then you won't be able to generate desired corpus as the power of compounding returns will be diminished.
- **Constant fear of an uncertain future:** A person who doesn't save has always a constant fear in their lives. They fear about what action they will take if there is a sudden unexpected event in life that requires a good amount of money.
- **No peace of mind:** Pandemic has taught us a very important lesson. No one can predict what will happen in the next second of our life. With such unpredictability, we tend to take a huge risk in life by not investing for our future.
- **Chances of getting into the 'Debt Trap' are very high:** If you don't invest now, in case of any emergency the only option you are left with is to take a loan by paying high interest.

Delayed Investing Can Be Costly



If you start investing Rs. 25,000 per month at the age of 30, you stand to accumulate around Rs. 7.7 crores at the age of 60 when you retire. A delay of 5 years can set you back by Rs. 3.4 crores i.e., if you start investing Rs. 25,000 per month at age 35, you stand to accumulate Rs. 4.3 crores at age 60.

We advise you to start your SIP 'now' as there is no good or bad time to do it.



2. Importance of Global Funds:

Global investment provides an additional source of wealth creation in your portfolio and helps diversify the risk. Global Funds are mutual funds that identify opportunities and invest in equity stocks across international markets.

Geographical diversification allows the investor to spread the country risk while also enabling them to be a shareholder in some of the best-performing and innovative companies in the world.

Why should you invest in Global Mutual Funds?

- Global Mutual Funds are mutual funds that identify opportunities and invest in equity stocks across international markets. Invest in high-growth companies like Facebook, Google, Apple etc. across the globe. These could be broad-based or sector-specific, based on the experience and knowledge of the fund management.
- Exposure to foreign currency can help you earn more and meet your future requirements.
- The time period for investing in Global Funds is typically 5 years or more, hence making it a suitable candidate for long-term investments.

Benefits of Global Mutual Funds:



Access Globally Renowned Firms

- Investment in a global company, benefits you from its global presence and spread.
- The growth prospects of such companies are not restricted to a country.



Diversify Across Countries

- Spreading your investments across geographies is diversification on a global scale
- Regional markets perform differently based on local as well as global events and incidents.



Currency Diversification

- Investing in these funds can also be a hedge against the rupee, which has been depreciating against the dollar over the long term.
- One can earn Foreign Exchange appreciation gain without any change in invested value.



Low Correlation

- Low correlation between different countries indicates how the indices of these two markets seldom move in tandem.
- It implies, if performance of investments in one geographical region goes up, returns on other declines less or sometimes even gain.

The Indian equity market accounts for only 3% of the World's total market capitalization. Global Funds give the opportunity to invest in the rest of the international equities market and participate in growth stories worldwide.

We advise you to, allocate 10% exposure to Global Funds, to provide a hedge against domestic equities.

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	Axis Growth Opportunities Fund Kotak Equity Opportunities Fund
FLEXI CAP	PGIM India Flexi Cap Fund DSP Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Axis Focused 25 Fund
MID CAP	Axis Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	Nippon India Small Cap Fund Kotak Small Cap Fund
ELSS	Axis Long Term Equity Fund Kotak Tax Saver Fund
HYBRID AGGRESSIVE	Mirae Asset Hybrid Equity Fund Kotak Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Nippon India Balanced Advantage Fund Edelweiss Balanced Advantage Fund
TECHNOLOGY	ICICI Prudential Technology Fund Tata Digital India Fund
GLOBAL	PGIM Global Equity Opportunities Fund Edelweiss Greater China Equity Off-shore Fund
HEALTHCARE	Nippon India Pharma Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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