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Dear Patrons,  
Happy New Year!

We are pleased to share our monthly newsletter “Knowledge Initiative” for January 2022.

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. Key Financial Resolutions for 2022:

The new year has arrived and once again it’s time to make our resolutions. Of course, many will go with the proverbial eat healthy/exercise more.

To begin 2022 on a sound financial footing, one needs to follow some steps that will ensure that we make our money work for us; and no matter how complex that sounds, it actually is quite simple.



## 2. Benefits of SIP:

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

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



## 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. Key Financial Resolutions for 2022:

It's the end of yet another year, but after all endings, there is a beginning. The past two years have been tough, to say the least. We have battled the virus, survived one of the worst pandemics, witnessed economic slowdown, and learnt important lessons about getting our financial lives on track.

There's a goal for everyone, whether you're just starting to get a hold of your finances or you're part of the FIRE (financial independence, retire early) movement.

### 5 Key Financial Resolutions for 2022:



#### Don't just save, invest smartly:

- Saving money is the first step to growing your money. But, simply saving is an unproductive exercise.
- To create wealth, investors should go further and invest that saving. Wealth can rapidly snowball through compounding. Invest for the long term to harness the power of compounding.



#### Build an emergency fund:

- Having a sufficient amount of emergency corpus can make the difference between muddling through a crisis or falling off a cliff..
- Investors should make a resolution to have money saved in an emergency fund – 6x monthly income is a good start.



#### Get Term Insurance and Health Insurance:

- Insurance is aimed to help you tackle the 'uncertainty' of life, Term Insurance amount should be at least equivalent to 10 times of your annual income.
- If you are married then buy a family floater Medical Insurance, which will give coverage to your entire family at a low premium.



#### Start tax-saving early:

- Don't wait till the end of the fiscal for your tax saving investment. Of course, there are only 3 months left for FY22, but you can start planning for FY23.
- If your idea is to save tax under Section 80C via ELSS, then start an ELSS SIP right away.



#### Unlock wealth creation by investing in mutual funds:

- Mutual Funds can be the most effective medium for enabling investors to access multiple asset classes such as equity, debt, and gold.
- SIP route of investment inculcates financial discipline, provides rupee cost averaging and can unravel the magic of compounding to create wealth in the long run.

Whatever your 2022 financial goals are, we at [Net Brokers](#) can help you achieve them with our bespoke financial plans designed as per your investment horizon and risk profile.

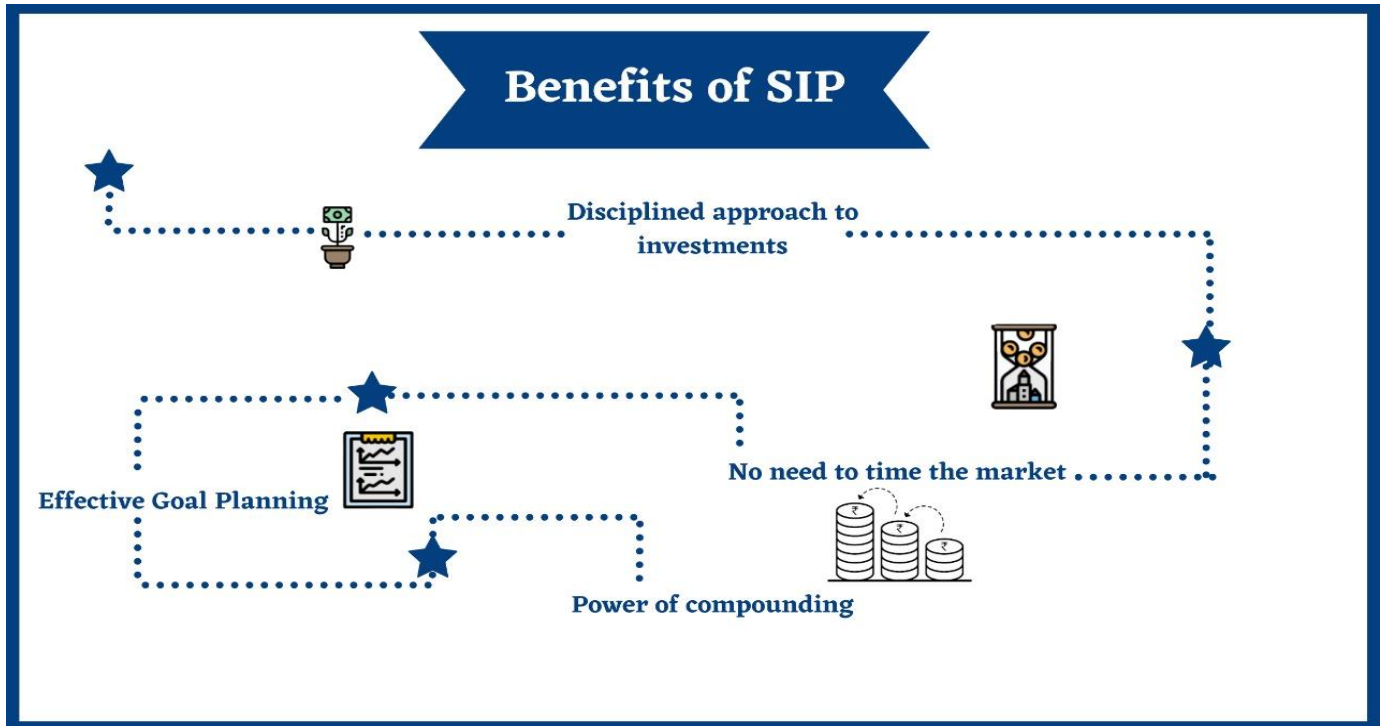
Our finance experts, can chalk out the right investment plan for you based on your goals and risk appetite.



## 2. Benefits of SIP:

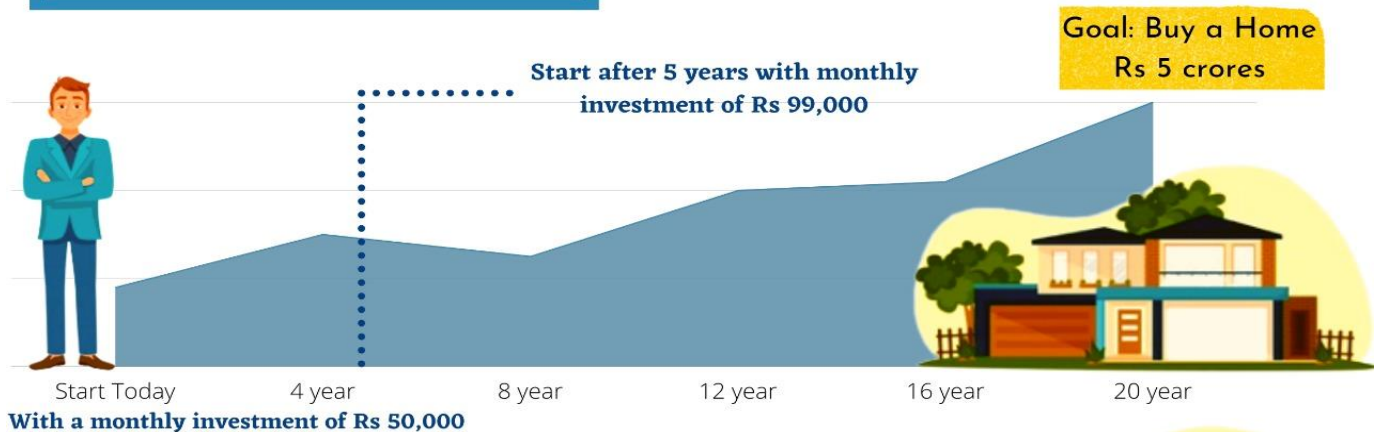
A SIP works best over a long period of time. Therefore, investors should not expect a quick return from a SIP investment. SIPs are designed to meet long term financial goals towards which an investor will work gradually, month by month.

Investing in mutual funds or equity markets via the SIP route is also very convenient. You do not have to perform deep market research on where you have to invest. Simply invest in the fund which you have selected.



## An early bird catches the worm

**Make it Light, Start early**  
Investing early will help you to reach your goal with smaller monthly investments



*Assuming 12% CAGR on equity mutual fund investments*

### 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 HDFC Large And Midcap 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
HYRBID 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	Mirae Asset Healthcare Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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