



Dear Patrons,

We are pleased to share our monthly newsletter "Knowledge Initiative" for March 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. Insights on getting Wealthy:

"It's better to be wealthy than rich, even if you're poor" - Author and NYT columnist, Paul Sullivan.

Being "rich" is a function of how much money you earn, while "wealthy" refers to having freedom to do what you want with your time. Unfortunately, too many "rich" people use their income as a way of validating who they are as people. The main difference between them is in how sustainable their wealth is.



2. You Vs Ukraine - Tips for worried Indian investors:

Indian investors have been in a tizzy since the war broke out between Russia and Ukraine.

Situations like wars are unfortunate incidents but they still provide an opportunity for long-term investors. This is the time to slowly start getting into investment mode.



3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.



1. Insights on getting Wealthy:

Getting rich without ever becoming wealthy is all too common. You could be rich – driving a Mercedes and own a huge apartment in the best area in town. But you could also be heavily in debt. You may have a lot of money in the bank, but your lifestyle could be so extravagant that your finances would be fragile.

It stands to reason that those who build wealth want to avoid such pitfalls. You can learn to build assets that are not only adequate to make you financially free, but that also last beyond your lifetime.

8 insights on getting wealthy:



The key to being wealthy is not making a lot of money. You could make obscene amounts of money and squander it away.



Income is not a barometer of your financial position, wealth in the form of assets is. Aim to own assets that will grow and sustain your lifestyle even when your income no longer exists.

Income vs. Wealth



Being fabulously rich does not mean you are wealthy. It is the choices you make with your income that will determine whether you get wealthy, or not.



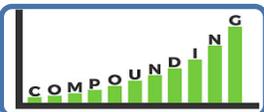
A rich lifestyle is visible - the clothes you wear, the accessories you flaunt, the holidays you take, and the car you drive. But that enviable lifestyle could be thriving on an extremely fragile financial situation. Are you heavily in debt? Are you dependent on just one source of income? Are you just two paycheques away from being broke?



Being rich may make you feel cool. Aim to be wealthy instead - have your money first channelized into assets before it goes into managing an extravagant lifestyle.

SMALL BEGINNINGS BIG OUTCOMES

Don't mock small beginnings. You can start small, but if you start early, you can go very far.



The power of compounding and patience does not differentiate; it works with everyone. Capitalize on it.



Before you aim to impress, aim to accumulate. Save. With the savings, buy assets. Let these assets make money for you. That is the key to **wealth creation**.

Committing to build wealth, rather than riches, to achieve your ultimate goal is the starting step. Rather than having a fixed amount of cash in mind, you need to focus on building the asset base required to sustain the life you want. **Get in touch with Net Brokers to help you in avoiding money mistakes and develop strategies to achieve financial freedom.**



2. You Vs Ukraine - Tips for worried Indian investors:

In the wake of Russia-Ukraine crisis, global equity markets came under heavy selloff stress. However, the recent selloff is seen as an opportunity by positional investors and various mutual fund houses as the equity market is providing an opportunity to enter at discounted levels.

We believe that both equity market and equity mutual funds are expected to give stellar return in long-term. We believe that current Russia-Ukraine war has provided an opportunity to long-term mutual fund investors as markets will rebound strongly post-ceasefire in Russia-Ukraine war.

The stock market has seen it all in the past — recessions, pandemics, wars and political upheavals. It has also bounced back and given returns to those who had remained invested. Here are some tips for Indian investors to overcome their fears due to the Russia-Ukraine war:

- **Avoid Hasty Decisions:**

It is not advisable to hastily liquidate the investments in a volatile market. Your decision may soon turn to regret once the markets bounce back. More specifically, a short dip should not be the only reason you want to sell. A recovery may soon follow. It would be best not to panic when you see your investments in red. Continue the investment in a manner your objectives dictate.

- **Don't Stop SIP in MFs:**

Often, a falling market scares some investors and forces them to stop regular investments such as systematic investment plans in mutual funds. Stopping MF SIPs is a bad idea, especially in a bearish market. No investor can time the market perfectly (buying at the bottom and selling at the top). This is why a SIP in bad times will, in fact, will work better as cost-averaging comes into play.

- **Check Your Financial Goals:**

Your financial goals will guide you through uncertain times. Your goals should help you decide whether to stay invested or withdraw your investments. For example, suppose you have invested in a five-year SIP, and after three years, something unexpected like war happens. In that case, you still have two years to wait to let your investment grow or recover from the fall.

- **Stick to the Long Term**

While it is true that deep market corrections provide an investing opportunity, it only works if one invests for the long term. Keep it simple and remember there are three pillars of successful equity investing: discipline, patience, and luck. If you have the first two, luck has no choice but to oblige.

Given the recent geo-political uncertainty and potential rate hike measures by US Fed and other global central banks in the future, we remain cautious in the short to medium term. However, from a long term perspective we are very positive owing to the various reform initiatives such as RERA, GST, Insolvency & Bankruptcy Code, China + 1 strategy, reduction in corporate tax rate etc. carried out by the Government.

We advice you to continue your SIP and if possible Top-up your SIP amount.

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
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	Mirae Asset Healthcare Fund DSP Healthcare Fund
DEBT - MEDIUM DURATION	Axis Strategic Bond Fund ICICI Prudential Medium Term Bond

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