



Dear Patrons,  
Greetings!

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

We thank you for reading and acknowledging our newsletter every month. Knowledge Initiative Team is committed to bringing to you more educative and informative articles.



## 1. Cost of delay in SIP:

The secret to being ‘wealthy’ is not always making big decisions but also making small decisions like not to delaying your investments and starting right now. A few years delay in making your first investment can cause a crore worth of harm to your financial status.

The longer you delay investing, the more money it will cost you.



## 2. Technology Funds:

Technology has been the story of the pandemic, from the unstoppable rise of online meeting conference tools to the growing popularity of online shopping.

Technology trend comes in all sorts of form, from pure technology companies to those making their money from advertising, and from online retailers to games developers. Indian Government is also promoting the Technology companies in a bid to achieve a Digital India.



## 3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.

ARE YOU PLANNING TO  
DELAY INVESTING?

CHECK HOW MUCH YOUR  
DELAY CAN COST YOU



## 1. Cost of delay in SIP:

We often tend to delay investing even in the absence of any strong reasons. And we do happily think that how a few months would not matter much. But the reality is that even small delays can make a huge impact on your wealth in the long term.

Each of us has unlimited financial goals - Retirement, Child's Education Planning, etc. To fulfil these goals, one needs to start saving money at right time. The sooner you start, the lower the amount of savings you need to create the required corpus.

### Key consequences of delayed investments:



#### Lower wealth creation:

- Investments grow over time. When one starts investing early, one gets a considerable head start over others in similar situations who start late.
- Investing early also brings with itself the wonderful compounding effect creating wealth in the long run.



#### Comparatively higher investments:

- Delay in investment could cause lower returns as you lose on the magic of compounding.
- If you start late you have to invest a larger sum of money to achieve your financial goals.



#### Risk appetite & its implications:

- Generally, you have a higher risk appetite at a young age when you have a longer period to stay invested as there are fewer responsibilities.
- It is recommended to invest at a young age so that the returns could be higher at the time of requirements. However, its never too late to start investing for your financial goals.

## 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. 8.8 crores at the age of 60 when you retire. A delay of 5 years can set you back by Rs. 4.1 crores i.e., if you start investing Rs. 25,000 per month at age 35, you stand to accumulate Rs. 4.7 crores at age 60.

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



## 2. Technology Funds:

The Indian economy is growing rapidly and evolving too, which prompts companies to spend more on technology. Quality infrastructure, booming internet market, and trend of freelancing are some of the features that will boost the technology sector's performance in India.

The COVID-19 pandemic altered our world in many ways including the acceleration of digital transformation. With tech revolutionizing almost every aspect of our daily lives, this is the right time for investors to navigate the world of digital ubiquity via investing in Technology Funds.

### Reasons to Invest in Tech Funds:

- **IT is a tough industry for a layman to understand:** To invest in tech sectors investors need to have a thorough understanding of the technology sector as innovations are happening all the time in this industry. With Tech Funds, investors can gain access and exposure to dozens—or even hundreds—of technology stocks without spending the time on researching the stocks one by one.
- **Behavioral Changes Post Covid:** These changes are accelerating the drive towards digitalization of business and consumer behavior. As technology becomes more integrated into business processes and consumer behavior, the sector has the potential to grow enormously.
- **Tech is at the dawn of a new era:** Several megatrends that could create tailwinds for tech-enabled sectors over the long term have emerged – cloud computing, artificial intelligence (AI), 5G and many more.
- **Increased corporate spending on technology:** Many expect corporates to now be “hybrid” — working part of the time from home and part of the time in the office. Companies will need to continue to spend on technology to enable employees to work from home at least part-time.
- **Growth of Fintech:** It is another theme that has gathered steam as more transactions became electronic and push by the Indian Government towards a cashless economy.

Net Brokers believes technology will continue to lead over the long run in a post-COVID world. Investors should capitalize on this growth opportunity by investing around 5-10% of their portfolio in 'Tech' Funds with a minimum investment horizon of at least 10 years.

Before picking the Technology fund, investors should ensure that the scheme is aligned with their investment objective, risk appetite & personalized asset allocation plan.

*To pick the right Tech Funds, contact our team of experts today!*

### 3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	ICICI Pru Bluechip Fund Nippon India Large Cap Fund
LARGE AND MID CAP	SBI Large & Midcap Fund HDFC Large & Midcap Fund
FLEXI CAP	PGIM India Flexi Cap Fund Parag Parikh Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	SBI Small Cap Fund Canara Robeco Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund PGIM India ELSS Tax Saver Fund
HYBRID AGGRESSIVE	ICICI Pru Equity & Debt Fund Kotak Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Tata 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	Kotak Medium Term Fund ICICI Prudential Medium Term Bond

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