

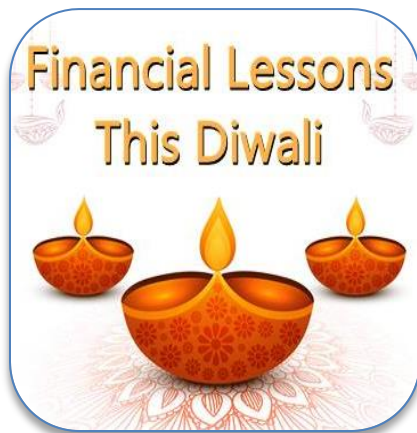


Akhil Chugh
Director - Net Brokers

Dear Patrons,
Diwali Greetings!

We are pleased to share our monthly newsletter "Knowledge Initiative" for October 2022.

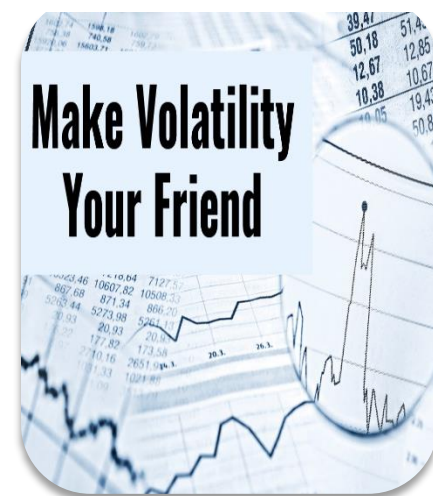
We thank you for reading and acknowledging our newsletter every month. Knowledge Initiative Team is committed to bringing to you more educative and informative articles.



1. Investment Principles to follow in Festive Season:

Diwali is one of the most prominent festivals in India. The preparations for Diwali have started, and the preparations for investments must as well.

Plan and ensure that you follow the investment principles with discipline.



2. Make Volatility Your Friend:

The fluctuations in the investments or shares of the company you invest in are called volatility. High fluctuations or volatility is a major reason people stay away from equities; no one wants to invest in funds whose value fluctuates frequently. But the fact is, the higher the stock volatility, the higher the return on investment.

An investor needs to understand that market volatility can also be an advantage.



3. LIST OF TOP MUTUAL FUNDS:

Check the best performing mutual funds in their respective categories.

Festivals + Investments



1. Investment Principles to follow in Festive Season:

This festive season along with spending on things you really need, one must also make wise investments in the interests of their financial well-being — and what better time than now, this Diwali.

This festival season, embark on a thoughtful journey of wealth creation and accomplishing your financial goals. Go simple and start with a systematic investment plan (SIP) to begin the journey.

Five Financial Lessons to learn this Festive Season:

1. Start Preparing Early:

Shopping, decoration, travelling plans all need to be sorted well in advance, same goes with your investments as well. If you wait for the last moment without planning, you will not be able to make the most out of it. It is very important to start your planning as early as possible.

2. Invest with the Zeal to Grow:

Diwali is incomplete without shopping, right? You look out for great deals and opportunities to get the best value for your money. Investing in the market too requires research and planning. You need to look out for the right prices for buying a particular stock or commodity. If you plan and research well, you will probably get a good deal.

3. Diversification is the Key:

Diwali celebration should be a perfect blend of shopping, celebration, lights, fireworks and a lot more.

The same formula applies to your investments as well. As per the old saying – Never put all your eggs in the same basket. You should diversify your investment portfolio. Always remember that diversification is the key to a successful investment.

4. Manage Your Portfolio Regularly:

The first and foremost think that every Indian household plan before Diwali is the cleaning of their homes and offices. There is a saying that Goddess Lakshmi – the Goddess of money only enters tidy and neat homes. The same ideology applies to your investment portfolio as well. It is very important to manage your portfolio effectively in such a way that you dispose of all such assets which are unnecessarily lying there and are of no use anywhere.

5. Let Celebrations be the Only Noise in Your Life:

Diwali is characterized by lighting of lamps and bursting of crackers. The sounds of all these celebrations are strong enough to numb the negativity surrounding you. The same applies to the investment world as well. It is very important to avoid all the unnecessary misconceptions, rumors, myths, and half knowledge decisions.

Get in touch with us at mail@netbrokers.co.in to assist and guide you in your wealth creation journey.

Market Volatility is Your Friend

2. Make Volatility Your Friend:

Markets are volatile by nature. The sooner investors accept volatility as a friend and learn to manage it, the better off your investment will be. It is not possible to control the macro-economic variables impacting volatility, but we can take actions to reduce their impact on the investment portfolio.

Taking and continuing the SIP route is an ideal way for investors to invest in the equity market in the prevailing volatile phase and avoid timing the market. Continue with your SIPs and let the money grow exponentially with the power of compounding.

Benefits of Rupee Cost Averaging in SIP to Beat Market Volatility:

- **Rupee Cost Averaging:** When you invest a fixed amount every month, the number of mutual fund units you actually buy depends on their market price. Therefore, with the money you invest each month, you can buy fewer units when the market moves up and more units when the market moves down. This brings down and averages the price of purchase. Thus, rupee cost averaging helps an investor beat market fluctuations and makes an investment averse to market volatility.

Make Market Volatility Your Best Friend

Month	Amount Invested	Unit Price(Rs)	No of Units Purchased
Jan	10,000	14	714
Feb	10,000	13	769
Mar	10,000	12	833
Apr	10,000	14	714
May	10,000	15	666
Jun	10,000	16	625
Jul	10,000	11	909
Aug	10,000	9	1111
Sep	10,000	10	1000
Oct	10,000	12	833
Nov	10,000	14	714
Dec	10,000	15	666

Invest through a SIP and see how Rupee Cost Averaging helps you to smooth out the market ups and downs over a year.

Total Amount Invested Regularly for 1 year Rs 1,20,000
Average Cost Rs 12.6
No Of Units Purchased 9,554

Total Lumpsum Invested In Jan Rs 1,20,000
Average Cost Rs 14
No Of Units Purchased 8,571

Tame market volatility with SIP to build wealth!

Tips to Follow During a Volatile Market:

- ✓ **Keep patience:** If you are already investing through SIP, continue it. Allow disciplined investing to work in your favour.
- ✓ **Falling market can be a good opportunity:** A falling (low) market is considered an opportunity to invest more at a lesser price. It is an ideal time to step-up your SIPs to make the most out of falling markets.
- ✓ **Avoid panic selling:** It is important to note that markets will recover eventually. So, the best strategy is to stay invested via SIPs.
- ✓ **Be a long-term investor with a goal-based investing strategy:** Investors must understand that a goal-based investment strategy accompanied by a long-term investment horizon can make market volatility your friend.

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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