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Private Wealth Management

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AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

# KNOWLEDGE INITIATIVE



## »»» 1. THE GREAT INDIAN GROWTH STORY: INVEST IN IT, GROW WITH IT

India emerged as the world's fifth largest economy last year, overtaking the UK, and it is set to surpass Japan and Germany to become the world's third-largest economy by 2029.

The long-term growth story of the Indian economy remains intact, helping attract institutional investments despite global headwinds. India has the ability to be the next powerhouse as its economy has demonstrated resilience despite the challenging times

## 2. WOMEN AND THEIR FINANCIAL INDEPENDENCE <<<

Handling finances may be a daunting endeavour, especially for women, who face challenges like the gender wage gap and the fact that women frequently shoulder the majority of caregiving responsibilities.

Despite this, it is important for women to take charge of their finances in order to achieve financial independence and grow their wealth. Financial understanding and strong money management skills can give women a deep sense of security and assist them in saving and investing for the future.



## Mutual Funds



## »»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



## 1. The Great Indian Growth Story: Invest In It, Grow With It:

Economists expect India's macro-economic parameters to improve in 2023 than what was projected earlier, indicating only muted contagion impact of bank failures in the Western world.

Despite the global turmoil as a result of the dual shocks emerging from COVID and the Ukraine-Russia war, the long-term growth story of the Indian economy remains the only bright spot in the dismal global growth scenario.

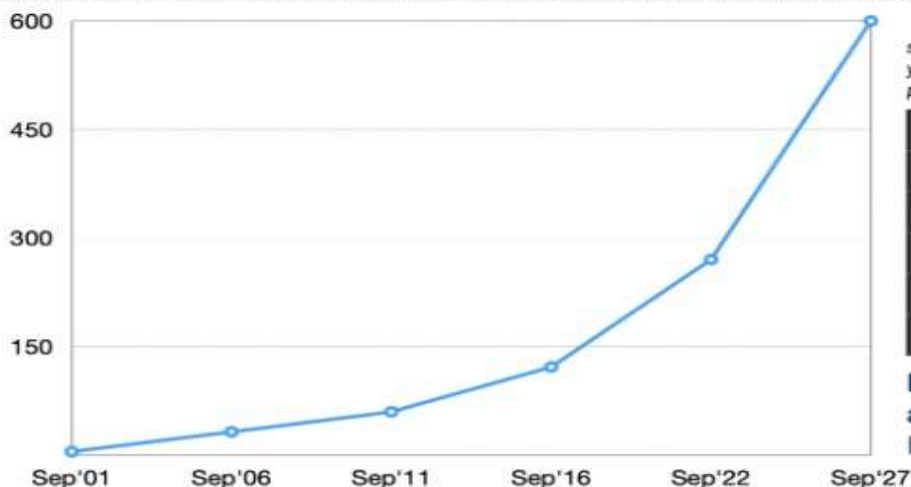
### Strengths of the Indian economy:

- The World Bank has estimated India's real GDP growth rate to be around 6.5% in 2022-23.
- It has consistently been building up its foreign exchange reserves to about \$520 billion.
- It currently has 107 unicorns (i.e. startups with valuation of \$1 billion or more)
- It has been investing heavily in infrastructure and disinvesting from PSUs that were no longer affordable e.g. Air India.
- The RBI has started its pilot program on introducing regulated digital currencies into the Indian economy through its CBDC (Central Bank Digital Currency) program.
- India's defense sector has seen immense growth since the Ukraine conflict started in February, while the BSE auto index has increased by over 13% in the past 12 months.

The point here is that despite all the volatility in the foreign markets, the Indian economy and stock market is only going to expand in the long run. If the Indian economy has survived so well under far worse circumstances in the recent past, then it is definitely more prepared now to grow by leaps and bounds in the long-term future.

### Growth of India's Market Cap

The bullish trend of the market is spread over a time period of 15 to 20 years. This trend forecast is based on historical data of the market & can help an investor in the long run. Be careful while you trade.



The Indian market cap has seen a tremendous growth in the last 25 years despite the hurdles that came & passed by.

Year	Mar. Cap (Cr)
Sep '01	4.56
Sep '06	31.85
Sep '11	59.55
Sep '16	121.54
Sep '22	270.11

Estimation of future growth as per historical data should be at least **2X by 2027**

To Grow your Money with Indian Market's Growth - We advise you to take the SIP route of investment and start your SIP 'now' as there is no good or bad time to do it.

Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to assist and guide you in this Volatile Market situation.



## 2. Women and their financial independence:

What does financial independence for women mean?

It is subjective and can mean different things to different women. For a working woman, it may mean being able to make her own financial decisions or being able to sustain herself financially. For a homemaker, it may mean being able to spend money whenever she wants or being able to sustain herself during emergencies.

The simple answer is to be a disciplined investor irrespective of a woman's financial earning capabilities and educational background.

### Here's how to start the journey of financial independence:

1. Firstly, start with understanding your financial position. This starts with understanding the family's current net worth, for instance, the assets you own as a family, and what kind of financial liabilities/ loans you have as a family.
2. Now, that you know your financial position and net worth as a family, it's important to know what you own individually. In case of any unforeseen event, can you stand up on your feet and live independently?
3. Women are much more aware of the monthly budget and the rise in prices of food, utilities, rent, and school fees over a period. So, while women are excellent savers, just saving is not enough, they need to learn how to invest as well.
4. The best way to learn investing is to start investing through SIP's in Mutual Funds and building a corpus for the family.
5. While we all were aware of the risk, Covid-19 has brought it right to our doorsteps. Ensure that all family members have adequate Life Insurance in the form of a Term Policy. Each & every family member, including dependents, should also have adequate health coverage.

## WHY IS FINANCIAL INDEPENDENCE IMPORTANT FOR WOMEN?

- Financial literacy among women
- Financial independence of women

### IMPACT



### INDIVIDUAL BENEFITS

- Higher self-respect
- Better living standards
- Higher financial security
- Less prone to discrimination



- Role model for next gen
- Higher GDP
- Progressive society
- Less gender bias
- Safer, healthier society

### SOCIETAL BENEFITS



Financially independent women help in building a better society.

- Get in touch with us at [mail@netbrokers.co.in](mailto:mail@netbrokers.co.in) to assist and guide you in your journey towards Financial Independence by investing through SIP route.

### 3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	ICICI Prudential Bluechip Fund Nippon India Large Cap Fund
LARGE AND MID CAP	SBI Large & Midcap Fund HDFC Large & Midcap Fund
FLEXI CAP	HDFC 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 Nippon India Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYBRID AGGRESSIVE	ICICI Prudential 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
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund
HYBRID- EQUITY SAVINGS	ICICI Prudential Equity Savings Fund Mirae Asset Equity Savings Fund

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