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AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. 5 REASONS TO CONSIDER MUTUAL FUNDS FOR CHILD EDUCATION PLANNING:

In a progressive country like India, parents want to provide their children the best education, whether in India or abroad. However, due to continuous advancements in the education system, these aspirations come at a huge cost.

The cost of a child's graduation in India starts from lakhs of rupees and goes up to crores outside India. Hence, Child Education becomes a critical goal for parents to plan for.

2. LEARN 7 TRICKS OF INVESTMENT FROM LORD KRISHNA THIS JANMASHTAMI <<<

The birth anniversary of Shri Krishna is being celebrated with great pomp across the country. The exhortation he gave to Arjuna in Kurukshetra before the Mahabharata war is considered to be the biggest book on management and policy.

If the teachings of Shri Krishna are used not only in politics or religion but also in financial management, then they can become the guru mantra of success.

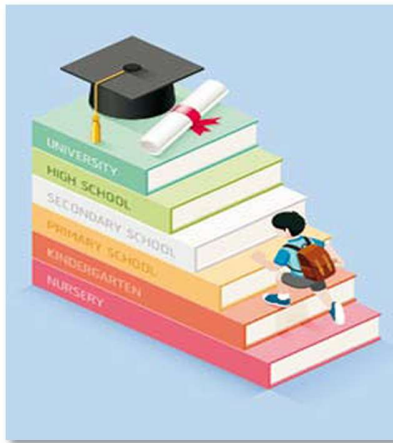


Mutual Funds



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. 5 Reasons to Consider Mutual Funds for Child Education Planning:

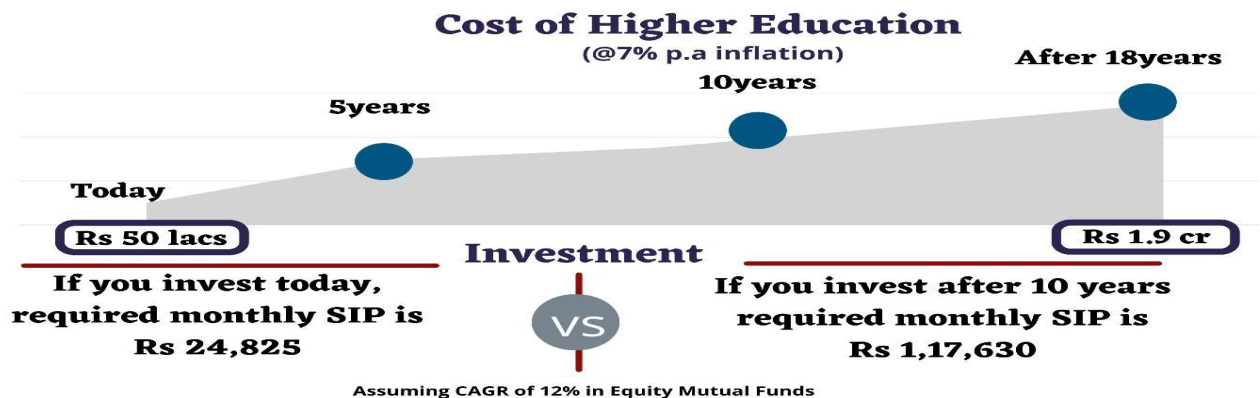
In a progressive country like India, parents want to provide their children with the best education, whether in India or abroad. However, due to continuous advancements in the education system, these aspirations come at a huge cost. The cost of a child's graduation in India starts from lakhs of rupees and goes up to crores outside India. Hence, Child Education becomes a critical goal for parents to plan for.

Child education planning in India requires proactive financial planning, starting early, and making informed investment in right mutual funds.

Challenges of Child Education Planning and why Mutual Funds as an investment option is the best:

- 1. Investment Growth** - The cost of education is rising rapidly, and an international education may inflate by 8-12% p.a. The most prominent reason to choose mutual funds over other investment products is growth of invested money. Growth oriented Mutual Funds can generate 10-15% annualized returns over long-term, while other investment products like FDs, RDs, etc. are able to provide 5-8% rate of interest p.a.
- 2. Tax Efficient** - Like other investment options, mutual funds also allow investment in the name of a minor child. While investing when the child is minor, the interest earned on products like FDs, RDs, etc. are clubbed with the income of the guardian and are taxed in the same financial year it is earned. On the contrary, gains on mutual funds are taxed only at the time of redemption.
- 3. Flexible Duration of Investment** - Majority of the investment products have a fixed maturity date for the investments. This date generally does not exactly match with the due date for the child's higher education. However, in growth mutual funds, there is no maturity date. The investor can invest the money exactly for the time available for the goal.
- 4. Invest any amount, anytime!** - Child education is a big-ticket long-term goal. It generally takes a large chunk of an investor's investment allocation. As earnings of an investor varies over time, he needs a flexible option to invest any amount, whenever available.
- 5. Flexible Withdrawals:** - Withdrawals from the amount accumulated for Child's education are required at different times for different purposes. Mutual funds provide absolute flexibility to the investors to withdraw the required amount as and when needed. They are not bound to take out all the investments in their savings bank account at once.

Advantage of Investing Early



Returns on Mutual Funds are not guaranteed. The above is for illustration purposes only. Mutual funds are subject to market risks, read all scheme related documents carefully.

At Net Brokers, our mission is to help you create a solid financial plan that paves the way for your child's best education. Reach out to us at mail@netbrokers.co.in to get started.



2. Learn 7 Tricks of Investment from Lord Krishna this Janmashtami:

Janmashtami, the celebration of Lord Krishna's birth, offers more than just religious significance. It provides a unique opportunity to draw valuable lessons from Krishna's life and teachings that can be applied to various aspects of our lives, including financial wisdom.

Lord Krishna, often regarded as a divine guide, imparts several insights that can be remarkably relevant to the world of investments. Let's explore seven investment tricks inspired by Lord Krishna to help you make wiser financial choices.

7 Investment Lessons from Lord Krishna this Janmashtami:

1- Set goals:

In the Mahabharata war, the way Shri Krishna did not let the Pandavas deviate from the goal of victory despite all the difficulties and challenges. Similarly, when investors maintain a clear focus on their goals and consistently strive to achieve them, they will become adept at navigating the market's fluctuations.

2- Every small investment is a ladder to a bigger goal:

Lord Krishna's childhood in Vrindavan was famous for stealing butter. To protect it, they used to tie the pot of butter at a height. Despite this, little Krishna used to make a ladder of his friends and reach the pot. No matter how high your goal as an investor, consider every investment as a ladder and try to reach your goal by taking small steps through SIP.

3- Have Patience:

Krishna's life story teaches us the importance of patience. Similarly, in the world of investments, patience is a virtue. Avoid the temptation to chase quick gains or panic during market fluctuations. Let your investments grow and mature over time, mirroring the divine 'lila' or play of the universe.

4- Control your emotions:

Seeing his loved ones in Kurukshetra, Arjuna was overwhelmed with emotion and refused to fight and laid down his arms. Similarly, you should not act on emotion but by facts and logic while investing. Your financial decision should not be taken by emotion but with mental firmness.

5- Strategize Like a Skilled Charioteer:

Krishna, as Arjuna's charioteer, was a strategic genius. Similarly, investors should approach their portfolios with a well-thought-out strategy. Create a clear investment plan that aligns with your financial objectives, risk tolerance, and time horizon.

6- Keep changing your investment strategy:

Lord Krishna has said in the Gita that just as a man leaves the old clothes and puts on new ones, in the same way, the soul also leaves the old body and wears new ones. As an investor, we should learn from this that keeping in view the volatility in the market, we should also regularly review and revise our investment strategy and keep adding new options to our portfolio.

7- Increase your financial knowledge:

Against the hundred Kauravas and their huge army, the five Pandavas and their small army won only when they had the support of Lord Krishna, full of knowledge. He was clever and intelligent and he guided the Pandavas in the battle of Kurukshetra. Likewise, investors should consider consulting with financial experts to ensure their investments are strategically aligned with their financial objectives.

Janmashtami is a special occasion and a highly celebrated festival across India. With the occurrence of the festival, it is also essential to learn some good things and apply them to your life. These are some very effective and useful financial lessons that you must learn from Janmashtami to have a successful and secure financial life.

Reach out to us at mail@netbrokers.co.in for expert assistance and guidance on your investment and savings journey.

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
MULTI CAP	Nippon India Multicap Fund Quant Active Fund
FLEXI CAP	HDFC Flexi Cap Fund WhiteOak Capital Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund Quant Midcap Fund
SMALL CAP	SBI Small Cap Fund Nippon India Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYRBID AGGRESSIVE	ICICI Prudential Equity & Debt Fund Edelweiss Aggressive 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

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Net Brokers Private Limited

Office: 309, 3rd Floor, DLF Avenue, Saket, New Delhi -110017

Telephone: +91-11-41520298, +91-11-41720222, **Mobile:** +91-9811264927.

E-mail: mail@netbrokers.co.in

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