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Private Wealth Management

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AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

# KNOWLEDGE INITIATIVE

Financial Lessons  
This Diwali



## »»» 1. 5 SMART INVESTMENT STRATEGIES FOR THE FESTIVE SEASON:

As Diwali approaches, let's align the essence of this festive season with our investment strategies.

Just as we meticulously plan and prepare for Diwali celebrations, it's equally important to consider applying smart and disciplined investment principles to secure our financial future. Follow these investment principles with discipline to illuminate the path to a prosperous tomorrow.

## 2. CHILDREN'S EDUCATION PLANNING: <<<

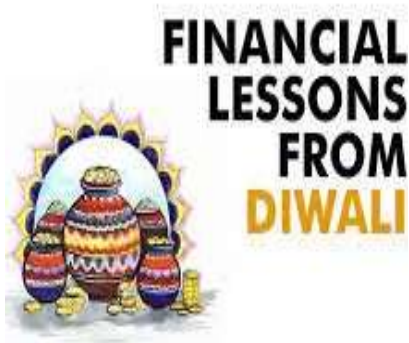
Education is the foundation of your child's future. In this age of cut-throat competition and ever-increasing education fees it is important to start saving early on.

Opting for investment in mutual funds presents an excellent avenue to grow your savings while securing your child's educational aspirations.



## »»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



## 1. 5 Smart Investment Strategies for the Festive Season:

Diwali symbolizes the beginning of the new financial year as well and this is also a reason why several key Diwali traditions are centered around money. 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.

This Diwali, let's commit to adhering to investment strategies that reflect the same level of dedication and attention we put into our festive preparations.

## 5 Smart Investment Strategies for 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](mailto:mail@netbrokers.co.in) to assist and guide you in your wealth creation journey.



## 2. Children's Education Planning:

Equipping your child with the best educational opportunities is always a priority. It enables them to pursue their interests and become independent and informed individuals. However, the cost of education in India is on a steeply rising curve.

What you need is a plan that arms you with the necessary funds to help your child receive a quality education. The Golden rule of planning for your child's future is 'the earlier you start the better it is'. On this Children's Day, let's focus on making investments that pave the way for our children's dreams to become a reality.

### How to fund your Child's Education?

Child's Age Now: 6 Years

Years left for Higher Studies

12 Years

Cost of Higher Studies(Under Grad + Post Grad)

Rs. 50 Lakhs

Cost of higher studies after 12 years @ 7% inflation

Rs. 1.3 Crores

**Monthly investment needed to achieve this goal @ 12% CAGR = Rs. 42,038/month**

**If you are late by: 3 years or 5 years you will have to invest Rs. 56,048 or Rs. 71,695/month respectively.**

**But if you start early, when the kid is 2-year-old, you just have to invest = Rs. 31,104/month**

Before preparing a financial plan, you must evaluate your child's future needs; forecast the expenses that may arise.

**We advise you to, begin the process of saving and investing early so that an adequate corpus is created for the fulfillment of your children's desires and ambitions.**

### 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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