

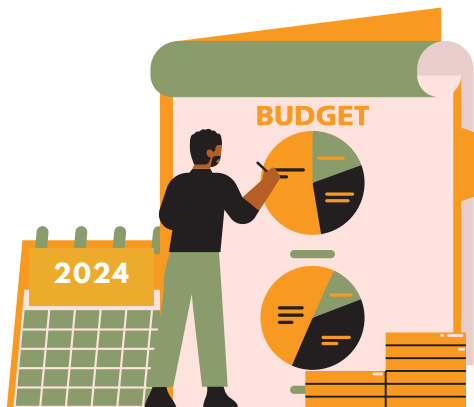


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>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. SECTORAL FUNDS TO WATCH OUT FOR - BUDGET 2024

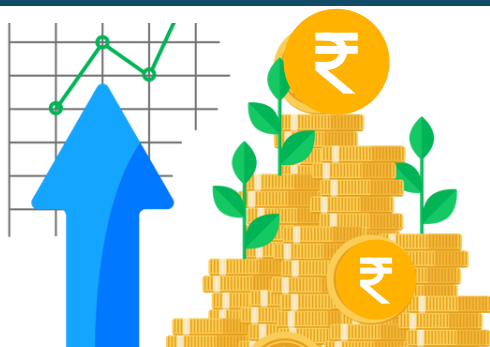
As India's Budget 2024 unveils, key sectoral funds take the spotlight.

With increased infrastructure spending, Infrastructure Funds are poised for growth. Healthcare Funds remain vital, reflecting ongoing health initiatives. Renewable Energy Funds gain traction with green energy investments. Stay tuned to these sectors for promising returns.

2. UNDERSTANDING SAVING VS INVESTING

Understanding the difference between saving and investing is crucial.

Saving involves secure, low-risk accounts for short-term goals, while investing, such as in mutual funds, aims for higher long-term returns despite higher risks. Balancing both ensures financial stability and growth.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.

Sectoral and Thematic Funds



1. Sectoral Funds to Watch out for – BUDGET 2024:

The Union Budget 2024-2025 has outlined a robust roadmap aimed at accelerating Economic Growth and Development across various sectors In India. For Equity and Mutual Fund Investors, certain Sectoral Funds stand out as particularly promising based on the Government's strategic initiatives and focus areas.

While sectoral funds offer targeted opportunities, they also come with specific risks. Diversification across different sectors can help manage these risks and stabilize your portfolio. It's essential to consider your investment horizon, risk tolerance, and market conditions when selecting sectoral funds.

SECTORAL FUNDS TO WATCH OUT:



AUTO SECTOR: Government's push for Sustainable solutions will drive EVs sales

- **Incentives for Electric Vehicles:** The Budget includes incentives and support for the production and adoption of the Electric Vehicles(EVs)
- **Investment in EV Infrastructure:** Investments aimed at developing EV Infrastructure, Such as Charging Stations, are emphasised.



BANK/FINANCIAL SERVICE SECTOR: Enhanced Credit Flow & Financial Inclusion will drive the Banking Sector

- **Financial Inclusion Initiatives:** Continued Efforts towards Financial Inclusion & Digital Banking.
- **Support for MSMEs:** Enhanced Credit Support for Micro, Small, & Medium Enterprises(MSMEs).



ENERGY & POWER SECTOR: Focus on Renewable Energy to bring Growth in Energy & Power Sector

- **Renewable Energy Focus:** Custom Duty Exemptions for Manufacturing Solar Cells & Panels.
- **Reduction in Custom Duties:** Reduced duties on critical imports to support the energy sector.



INFRASTRUCTURE SECTOR: Infrastructre development will drive growth in the sector

- **Increased infrastructure spending:** Major investments in infrastructure projects, including roads, railways, and urban development.
- **Development of industrial parks:** Establishment of industrial parks under the national industrial corridor development programme.



PHARMA & HEALTH SECTOR:

- **Increased healthcare spending:** Higher allocation for healthcare to improve infrastructure and accessibility.
- **Support for medical manufacturing:** It is recommended to invest at a young age so that the returns could be higher at the time of requirements.



TECHNOLOGY SECTOR:

- **Digital economy push:** Expansion of Digital Public Infrastructure for Agriculture and other sectors.
- **Support for it services:** Continued Support For The Digitisation Of Government Services And The IT Sector

It is advisable to be informed & updated on the latest market trends and start your investment journey with SIPs. Get in touch with us at mail@netbrokers.co.in to learn more about SIPs.

SAVE OR INVEST



2. Understanding Saving VS Investing

In the landscape of personal finance, the terms "saving" and "investing" are often used interchangeably, yet they represent two distinct strategies. Understanding the difference between the two is fundamental to achieving your financial goals. Whether you're aiming for short-term security or long-term wealth, knowing when to save and when to invest can significantly impact your financial success.

Both saving and investing are crucial components of a sound financial plan. Saving is necessary to accumulate large sums to meet one's financial goals & in order to beat inflation, one must take certain investment risks.

Parameter	Saving	Investing
Meaning	Setting aside some portion of your income in a saving instrument	Putting your money in financial instruments for long-term growth
Ideal for	Everyday expenses, emergencies, short-term objectives	Medium to long-term financial goals
Liquidity	High	High
Risk	Low risk	Higher risk
Returns	Generally lower	Potentially higher
Examples	Saving bank accounts, Liquid/ Arbitrage Funds	Stocks, mutual funds

Decoding the Dilemma: Saving vs. Investing - Unraveling the Better Choice

- If you have multiple financial goals in mind, you might want to consider using a mix of saving (for short-term goals) and investing (for long-term goals).
- A good place to start is by working out how much you can afford to put away each month. Creating a budget can help you do this.
- When you have a figure in mind, think about what you might need the money for and when.

It's helpful to split your money among several pots:

1. Unexpected things that could happen:

- Before you save for anything else, you should build up an emergency fund to fall back on, in case something goes wrong. This should be in easily accessible Liquid/ arbitrage funds.

2. Things you plan to do within the next 2-3 years:

- For money you'll need in the short-term, such as international family travel –investing the money in safe assets like debt funds makes more sense.

3. Things you plan to do within 5 to 10 years:

- For medium-term money, like buying a car or child's wedding – investing in a mix of Equity and Debt like Hybrid funds could make sense.

4. Things you want to do at least 10 years from now:

- For money you may not need straight away, such as a retirement fund – taking a degree of investment risk could earn you a greater return, pick pure equity funds and focus only on growing your money.

THE GOLDEN RULE: SAVE FOR WHAT'S AROUND THE CORNER AND INVEST FOR THE FUTURE.

Get in touch with us at mail@netbrokers.co.in to assist and guide you in your investing and saving 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	Franklin India Opportunities Fund Whiteoak Capital Large & Mid Cap Fund
FLEXI CAP	JM Flexi Cap Fund Parag Parikh Flexi Cap Fund
MULTI CAP	Nippon India Multi Cap Fund HSBC Multi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	Quant Midcap Fund Whiteoak Capital Mid Cap Fund
SMALL CAP	Bandhan Small Cap Fund Franklin India Smaller Companies Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYBRID AGGRESSIVE	JM Aggressive Hybrid 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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