



net brokers

We know your investment needs
AMFI registered mutual fund distributor

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HAPPY NEW YEAR

2025

>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. CONSUMPTION SECTORAL FUNDS:

Consumption sectoral funds focus on companies that thrive on consumer spending, making them an exciting avenue for growth-oriented investors. With rising disposable incomes, evolving lifestyles, and expanding markets, the consumption sector offers significant growth potential.

However, these funds come with higher risks due to their concentrated nature. Let's dive deeper into how these funds work and what makes them a promising yet cautious investment choice!

2. HOW SIP PLAYS AN IMPORTANT ROLE <<< IN FINANCIAL PLANNING:

Systematic Investment Plans (SIPs) are a smart and disciplined way to achieve your financial goals. By investing a fixed amount regularly, SIPs enable you to build wealth over time, leveraging the power of compounding.

SIPs help mitigate market volatility through rupee-cost averaging, ensuring steady growth regardless of market conditions. SIPs also instill financial discipline, making saving and investing a habit.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories





1. Consumption Sectoral Funds:

The consumption sector plays a vital role in India's economic growth. It includes industries like FMCG, retail, consumer durables, and e-commerce. As disposable income rise and lifestyles evolve, demand for consumer goods continues to grow, making this sector a key driver of long-term economic development.

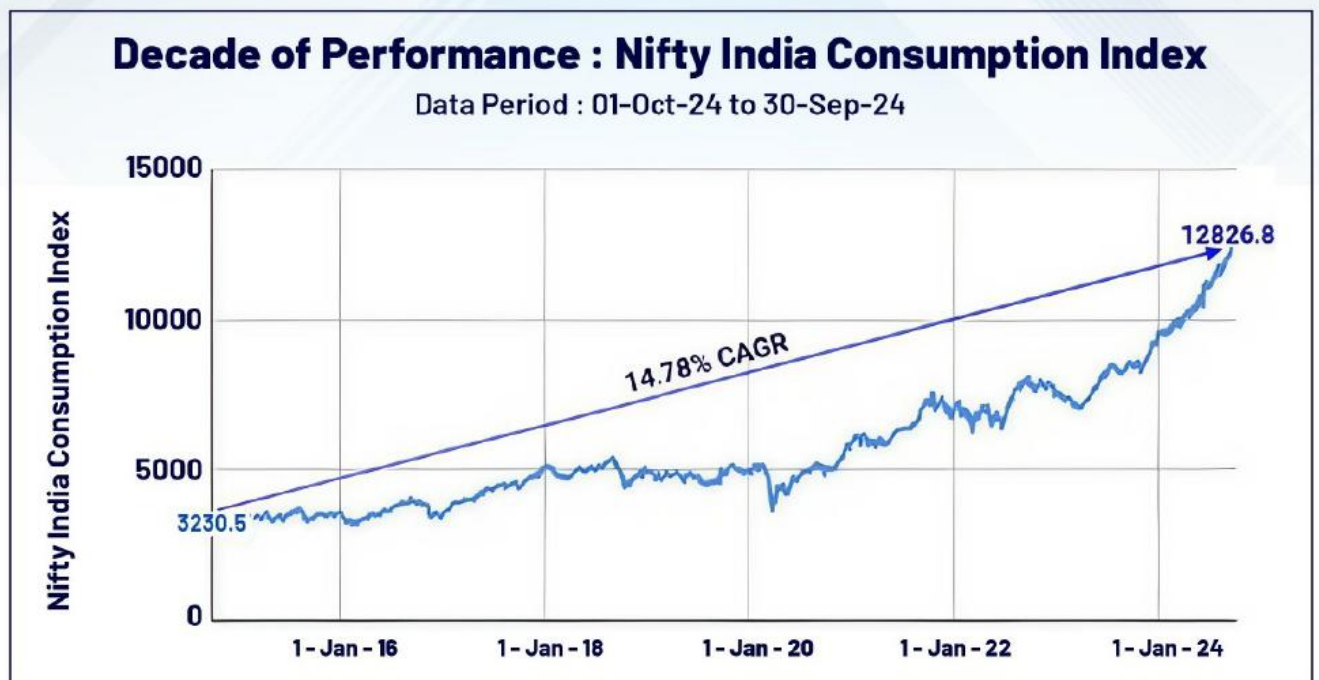
Consumption funds allows you to invest in consumption-oriented sectors, i.e. to invest in companies that directly interact with customers.

Why Invest in Consumption Sectoral Funds Now?

Over the past decade, the Nifty India consumption index has shown consistent growth with some periods of volatility. It reflects the sector's resilience, even during economic challenges. Investors with a long-term perspective have benefited significantly from the steady upward trend.

Recently, the consumption sector has experienced a correction due to factors like an anticipated slowdown in the rural economy, inflationary pressures, global economic concerns, a drop in corporate earnings, and investors profit booking. There may be an opportunity to invest in the sector at lower valuations, some of the reasons to explore this opportunity is as follows:

- **Attractive Valuations:** Recent corrections have lowered the valuations in the consumption sector.
- **Strong Demand Drivers:** Rising disposable income of indian middle class & rural consumption will fuel demand.
- **Resilience of the Sector:** Consumption is non-cyclical & demand remains fairly stable during slowdowns.
- **Festive & Seasonal Boost:** Wedding & festive season has led to a surge in consumption.



Similar situations in the past have seen the consumption sector to bounce back earlier than others, during Covid-19 initial phase the consumption index saw sharp correction due to lockdown but its recovery was rapid once restrictions eased. *Get in touch with us at mail@netbrokers.co.in to know more about the sectoral fund, and don't miss out on this opportunity.*



2. How SIP plays an important role in financial planning:

Investments in SIPs should always be in line with your changing financial situation. If your income/salary increases, so should your investments to keep up with the changing lifestyle costs.

SIPs can be customized, increased, stopped in case of an emergency or started on any date you need. So, enhance the effectiveness of your financial planning with SIPs and plan right for your financial goals in life.

Why Start an SIP Today?

- 1. Early Start, Better Returns:** The earlier you start, the longer your money has to grow. Even small amounts invested regularly can accumulate into significant sums over time.
- 2. Market Volatility:** Starting now allows you to take advantage of rupee cost averaging in a volatile market, potentially leading to better returns.
- 3. Inflation Beat:** SIPs in equity mutual funds can provide higher returns compared to traditional savings methods, helping you beat inflation and grow your wealth in real terms.
- 4. Financial Discipline:** Starting an SIP today sets you on the path to financial discipline and long-term wealth creation.



Target Amount
₹ 1,00,00,000/-



Time Period
20 Years



Monthly SIP @ 12 % return
₹ 10,871/-



Total Investment
₹ 26,09,100/-

MONTHLY SIP REQUIRED -FOR TARGET CORPUS OF RS 1 CR

| Rate of return | SIP Period (Years) | | | | |
|----------------|--------------------|----------|----------|----------|---------|
| | 5 | 10 | 15 | 20 | 25 |
| 10% | ₹ 1,30,000 | ₹ 50,000 | ₹ 25,000 | ₹ 14,000 | ₹ 8,000 |
| 12% | ₹ 1,24,000 | ₹ 45,000 | ₹ 21,000 | ₹ 11,000 | ₹ 6,000 |
| 15% | ₹ 1,15,000 | ₹ 38,000 | ₹ 16,500 | ₹ 7,500 | ₹ 3,700 |

Any delay in starting a SIP could be very costly, we advise you to start your SIP now as there is no good or bad time to do it.

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 |
| HYRBID 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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