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AMFI registered mutual fund distributor

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>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. BUDGET SNAPSHOT:

The Union Budget 2025 introduces significant tax reforms, including zero income tax for earnings up to ₹12 lakh and revised tax slabs for higher incomes.

The Budget aimed to strike a balance between economic growth, fiscal responsibility, and social equity. By focusing on investment, innovation, regulatory improvements, and tax reforms, the government seeks to drive sustainable and inclusive growth while boosting consumption and encouraging private sector participation.

2. THE POWER OF STAYING CONSISTENT: <<<

Every market downturn brings hidden opportunities. Don't let fear or uncertainty hold you back from achieving your financial goals. Instead embrace resilience. Let your SIP work for you by staying consistent irrespective of the market conditions. History has always rewarded long term investors who stayed committed during tough times. Market dips are temporary, but disciplined investing leads to growth.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories





1. Budget Snapshot:

The Union Budget for 2025-26, unveiled on February 1, 2025, by Finance Minister Nirmala Sitharaman, provides a platform for ushering in a transformative economic roadmap toward fostering investment, growth, and financial inclusion.

This year's budget arrives at a significant junction, as India tries to find its way through global economic uncertainties while keeping itself flagged among the fastest-growing major economies. Focusing on tax relief, research and development, infrastructure growth, and export promotion, the government has unveiled a comprehensive roadmap for ushering in sustainable economic development.

Budget 2025 Highlights:



FMCG Sector:

The reduction in income tax, with no tax payable for those earning up to ₹12 lakh, will increase disposable income, boosting consumption. Initiatives like the Dhan Dhanya Krishi Yojna and a focus on high-yield seeds are expected to enhance farmer income and boost rural consumption.



Real Estate Sector:

The government's focus on affordable housing, including the Pradhan Mantri Awas Yojana (PMAY), increase in disposable income & introduction of a second tranche of the SWAMIH Fund will drive demand for construction materials and labor.



Technology & Innovation :

The creation of a Centre of Excellence in AI for Education and the establishment of a Deep Tech Fund of Funds demonstrate the government's commitment to fostering cutting-edge technological innovation.



Automobile Sector:

The reduction in customs duties on 25 minerals, including lithium, and the exemption of basic customs duty on EV batteries will promote EV battery manufacturing in India and may make EVs more affordable. Also, the increase in disposable income will drive demand in two-wheelers space.



Financial Sector:

The Financial Sector receives a significant boost with the increase in the FDI limit in insurance from 74% to 100%, paving the way for more foreign investments in the sector. The introduction of a Credit Enhancement Facility aims to support the corporate bond market, particularly in the infrastructure sector.

Overall, these measures reflect the government's commitment to fostering economic growth, enhancing financial inclusion, and promoting investment across various sectors. Start your investment journey today and be a part of India's growth story! Get in touch with us at Net Brokers to know more.



2. The Power of Staying Consistent:

One of the biggest advantages of SIPs is **rupee cost averaging**. When markets dip, your SIP buys more units at a lower price, and when market rises, it buys fewer units at a higher price. This balances your overall investment costs, ensuring you don't have to worry about timing the market.

Additionally, SIP remove the emotional bias that often plagues investors during market downturns. Instead of reacting to market noise, SIPs automate your investing journey, keeping it disciplined and on track.

Data-Backed Evidence: Success of SIP Investors

To understand the value of staying consistent, let's look at a hypothetical example of investing in the Sensex. During the Covid-19 market crash in March 2020, many investors faced the dilemma. Here's how two approaches played out:

Scenario 1: Investor A who started a SIP of Rs 10,000 in Jan 2015 and continued consistently till Dec 31, 2024 even during the Covid-19 crash.

Scenario 2: Investor B who started the same SIP in Jan 2015 but then frustratingly stopped contributions in Mar 2020 due to the market crash missing out on the market recovery.

The results were striking:

Investor	Total Investment (Rs)	Portfolio Value as on 31/12/24
Investor A	12,00,000	23,78,046
Investor B	6,20,000	15,50,892

The consistent investor (Investor A) not only recovered from the downturn but also achieved a significantly higher portfolio value compared to the investor who stopped (Investor B).

This highlights the importance of resilience and how every market downturn creates opportunities for disciplined investors.

Start today, stay disciplined and let time and compounding do the rest. The rewards of consistency are already being enjoyed by those who didn't give up during challenging times – and you can be one of them too!

Get in touch with us at mail@netbrokers.co.in to know more.

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	ICICI Prudential Focused Equity Fund Invesco India Focused Fund
MID CAP	Motilal Oswal Midcap Fund Whiteoak Capital Mid Cap Fund
SMALL CAP	Bandhan Small Cap Fund Franklin India Smaller Companies Fund
ELSS	Parag Parikh Tax Saver Fund Motilal Oswal ELSS Tax Saver 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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