



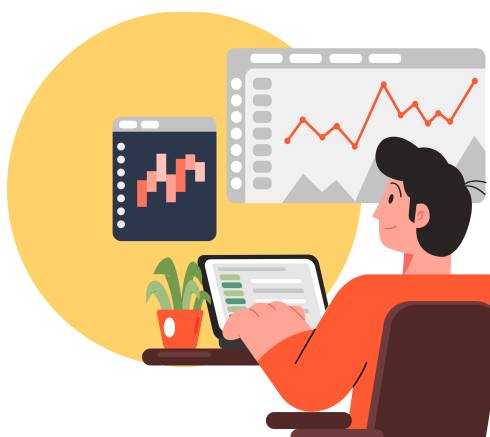
net brokers

We know your investment needs
AMFI registered mutual fund distributor

Mar 2025

>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. AVOID PSYCHOLOGICAL PITFALLS IN VOLATILE MARKET::

Market movements are unpredictable, but investor behavior often follows patterns of fear and greed. Fear leads to selling during downturns, while greed causes excessive investment at market peaks. Investing isn't just about picking the right assets - it's about managing emotions. A disciplined, long-term approach helps investors navigate market fluctuations and achieve better financial outcomes.

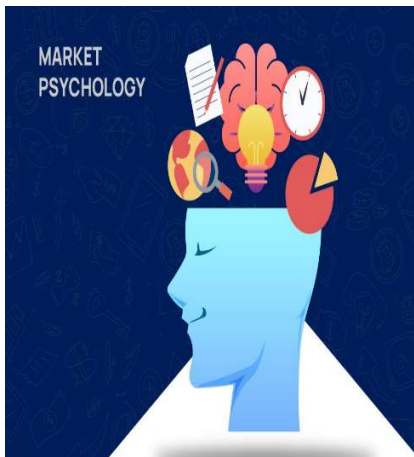
2. MAKE VOLATILITY YOUR FRIEND:

Investing through Systematic Investment Plans (SIPs) helps benefit from rupee cost averaging and compounding, making it essential to stay invested even during market volatility. For lump sum investments, a Systematic Transfer Plan (STP) allows gradual transfers from debt to equity funds, averaging investment costs and reducing short-term risks. Instead of waiting for the perfect time to invest, STP helps optimize market opportunities while managing volatility.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories



1. Avoid Psychological Pitfalls in Volatile Market:

Volatility is an inherent part of investing, but it often triggers emotional decision-making. Investing is not just about picking the right assets - it's about managing emotions.

Market fluctuations often trigger fear and greed, leading investors to make impulsive decisions that can hurt their financial goals. Some investors panic and sell during downturns, locking in losses, while others chase rising markets. However, history has shown that staying invested with a disciplined approach leads to better financial outcomes.

Understanding the Fear-Greed Cycle:

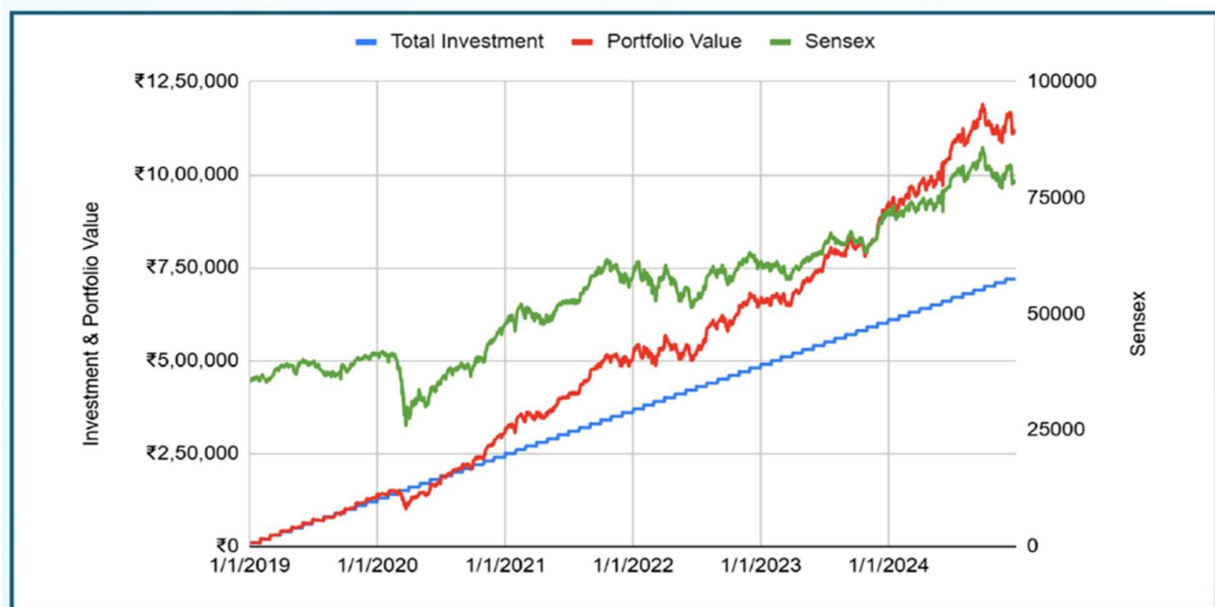
Market movements are unpredictable, but investor behavior often follows a pattern:

- **Fear:** Selling during downturns, missing out on potential recovery.
- **Greed:** Investing aggressively when markets are at their peak, increasing risk exposure.

Common behavioral biases that impact decision-making include:

- **Loss Aversion Bias:** A tendency to avoid losses more than seeking gains, leading to premature selling.
- **Herd Mentality:** Following market trends without proper analysis.
- **Recency Bias:** Making decisions based on recent market movements rather than long-term trends.

For example, during the COVID-19 market crash in March 2020, the Sensex fell to ~25,000 but later rebounded beyond 86,000 by September 2024, demonstrating the power of staying invested. Many investors exited at the market's lowest point due to fear and greed, missing out on the strong recovery, but those who remained invested saw significant gains when the markets recovered.



The chart illustrates how a Rs 10,000 monthly SIP in Sensex, started in January 2019, performed during and after the COVID-19 market crash and thereafter, highlighting the benefits of staying invested. The chart illustrates how disciplined SIP investors benefited from market recovery after volatility.

Market emotions are temporary, but disciplined investing creates lasting wealth. Stay invested, stay disciplined, and let your money work for you. Get in touch with us to know more.



2. Make Volatility Your Friend:

Markets are volatile by nature. The sooner investors accept volatility as a friend and learn to manage it, the better off your investment will be. It is not possible to control the macro-economic variables impacting volatility but we can take actions to reduce their impact on the investment portfolio.

Taking and continuing the SIP route or using STPs is an ideal way for investors to invest in the equity market in the prevailing volatile phase and avoid timing the market. Continue with your **SIPs** or invest in **STPs** and let the money grow exponentially with the **power of compounding**.

Tools to Make Volatility your Friend - SIP & STP:

- Invest in Systematic Investment Plans(SIP's) to gain benefits of Rupee Cost Averaging and let the money grow exponentially with the power of compounding. Do not stop your active SIPs during volatile market periods.

Make Market Volatility Your Best Friend

Month	Amount Invested	Unit Price(Rs)	No of Units Purchased
Jan	10,000	14	714
Feb	10,000	13	769
Mar	10,000	12	833
Apr	10,000	14	714
May	10,000	15	666
Jun	10,000	16	625
Jul	10,000	11	909
Aug	10,000	9	1111
Sep	10,000	10	1000
Oct	10,000	12	833
Nov	10,000	14	714
Dec	10,000	15	666

Invest through a SIP and see how Rupee Cost Averaging helps you to smooth out the market ups and downs over a year.

Total Amount Invested Regularly for 1 year Rs 1,20,000
Average Cost Rs 12.6
No Of Units Purchased 9,554

Total Lumpsum Invested In Jan Rs 1,20,000
Average Cost Rs 14
No Of Units Purchased 8,571

Tame market volatility with SIP to build wealth!

- Do an STP(Systematic Transfer Plan) when it comes to investing lumpsum into equities, unless the market valuation is very cheap, it is advisable not to invest the entire amount in one go. There is an alternative that one can consider and that is using the power of Systematic Transfer Plan(STP).

Here, lumpsum investment is made into a debt mutual fund and from this fund an STP is set up which will transfer money into an equity mutual fund of investor's choice at an interval the investor chooses. By moving money into an equity fund gradually, investment cost gets averaged out over time. Investing in a staggered manner into equity funds also help reduce short-term risks to your assets due to market volatility. With STP, you gain all the benefits of equity and systematic investments.

So, do not wait for the perfect time to invest the entire amount in one go but use tools such as STP to make the most of the market opportunities

Remember, wealth creation is a journey; so manage the twists and turns that come your way. There would be a great deal of volatility on the way and therefore you need to approach it prudently with a sensible strategy. So, if you are investing for long term, you should not worry and keep your calm amidst current volatility. Volatile times such as these test our patience & patience certainly pays off!

Get in touch with us at mail@netbrokers.co.in to assist and guide you in this volatile market situation.

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

Download [Net Brokers App](#) for smart investment experience. Available for both Android & Apple devices.



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

Disclaimer: Net Brokers has taken due care and caution in presenting factually correct data contained herein above. While Net Brokers has made every effort to ensure that the information/data being provided is accurate, Net Brokers does not guarantee the accuracy, adequacy or completeness of any data/information in the publication and the same is meant for the use of receipt and not for circulation. Readers are advised to satisfy themselves about the merit details of each investment scheme, before taking any investment decision. Net Brokers shall not be held liable for any consequences, legal or otherwise, arising out of use of any such information/data and further states that it has no financial liability whatsoever to the recipient/readers of this publication. Neither Net Broker nor any its directors/employees/ repetitive accept any liability for any direct or consequential loss arising from the use of data/information contained in the publications or any information/data generated from the publication. Nothing contained in the publication shall or be deemed to constitute a recommendation or any an invitation or solicitation for any product or service. Any dispute arising in future shall be, subject to the Court(S) at Delhi. Readers are advised to go through the respective product brochure/offer documents before making any