

>>> NEWSLETTER

KNOWLEDGE INITIATIVE



>>> 1. Tariff Turbulence: Navigating Global Storms with Smart Mutual Fund Investing

The U.S. tariff hikes have added pressure on key Indian sectors like IT and automobiles, but strong domestic fundamentals continue to support market stability. Learn how investors can navigate this phase by staying diversified.

2. Systematic Approach to Building a ₹10 Crore Corpus: <<<

Building a ₹10 crore corpus may seem ambitious, but a systematic approach through SIPs in mutual funds makes it achievable. The power of compounding grows your wealth over time, while SIP Top-Ups help you reach your goal faster.

Small increases today can lead to big gains tomorrow.



>>> 3. LIST OF TOP MUTUAL FUNDS

Check out the best-performing mutual funds across categories to help you make informed and confident investment decisions.



1. Tariff Turbulence: Navigating Global Storms with Smart Mutual Fund Investing

The recent escalation in trade tensions, marked by U.S. President Donald Trump's imposition of a 26% tariff on Indian imports, has introduced new challenges for the global economy, with significant implications for India's financial landscape.

As mutual fund investors, understanding these dynamics is crucial to navigate the potential volatility and identify opportunities that may arise.

Impact on the Indian Economy and Key Sectors

Analysts project that these tariffs could decelerate India's GDP growth by 20 to 40 basis points in the financial year 2025-26, potentially bringing it down from the Reserve Bank of India's forecast of 6.7% to approximately 6.1%. Several sectors are poised to feel the impact of these tariffs:

- **Information Technology (IT):** Although not directly targeted, the Indian IT sector, which heavily relies on U.S. clients, may experience reduced spending due to broader economic uncertainties in the U.S.
- **Automobiles:** With increased tariffs on exports, Indian automobile manufacturers could face challenges in maintaining their competitiveness in the U.S. market.
- **Textiles and Apparel:** As significant contributors to India's export portfolio, these industries might encounter decreased demand due to higher prices resulting from tariffs.

Resilience of Indian Markets

- Despite these challenges, Indian equity markets have shown resilience compared to other Asian economies. The tariffs imposed on India are notably lower than those on countries like China and Vietnam, and **India's exports** to the U.S. constitute only about **2% of its GDP**.
- Additionally, domestic factors such as easing monetary policies and fiscal measures are expected to provide support to the economy.

Strategies for Mutual Fund Investors

In light of these developments, mutual fund investors should consider the following strategies:

1. **Diversification:** Ensure your portfolio is well-diversified across various sectors and asset classes to mitigate risks associated with sector-specific downturns.
2. **Focus on Domestic-Oriented Funds:** Investing in funds that concentrate on companies with a strong domestic presence can reduce exposure to international trade uncertainties.
3. **Monitor Interest Rate Trends:** With potential rate cuts on the horizon, debt mutual funds, especially those with longer durations, may benefit from falling interest rates.
4. **Stay Informed:** Regularly update yourself on global trade developments and assess their potential impact on your investments.

Our experts at [Net Brokers](#) are here to guide you through these challenging times with informed insights, personalized investment strategies, and the right investment solutions to help you stay on track toward your financial goals.



2. Systematic Approach to Building a ₹10 Crore Corpus:

Accumulating Rs 10 crore is a significant milestone for many in their wealth-building journey. However, investors often struggle to determine the right approach to achieve it. **Consistency, Patience, and Disciplined Investing** is required to achieve it.

Mutual funds offer a practical path with strategies like SIP and Step-Up SIP. Here, we outline some practical and affordable investment strategies to help make this goal into reality.

Systematic Investment Plan (SIP) Strategy:

- Investing a fixed amount monthly ensures discipline and allows you to benefit from rupee-cost averaging.
- Monthly SIP required for different time horizons to build a ₹10 Cr corpus (assuming 12% CAGR):

Estimated Time (Yrs)	Monthly SIP (₹)
10	4,30,500
20	1,00,090
25	52,700
30	28,330
35	15,400

- **Key Takeaway:**
 - Longer investment horizons, consistency and rupee-cost averaging enhance returns.

Step-Up SIP Strategy:

- **Our income increases over time, so why not our SIP contributions?**
- A Step-Up SIP strategy involves increasing your SIP amount annually, leveraging your rising income to accelerate wealth accumulation and achieve your financial goals faster.
- **Starting Monthly SIP with 10% Annual Growth to build a ₹10 Cr corpus (assuming 12% CAGR):**

Estimated Time (Yrs)	Monthly SIP (₹)
10	2,96,500
20	50,280
25	23,400
30	11,350
35	5,650

- **Benefits:**
 - Leverages compounding and income growth.

Actionable Steps to Achieve ₹10 Crore:

1. **Set a Goal:** Define time horizon and risk appetite.
2. **Start Early:** Smaller SIPs suffice with longer timelines.
3. **Increase SIP Annually:** Align with income growth.
4. **Stay Invested:** Avoid panic during market downturns.
5. **Rebalance Portfolio:** Review annually.

Get in touch with us at mail@netbrokers.co.in to assist and guide you in building a ₹10 Crore Corpus.

3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	TOP SCHEMES
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	WhiteOak Capital Flexi Cap Fund Parag Parikh Flexi Cap Fund
MULTI CAP	Nippon India Multi Cap Fund Kotak Multi Cap Fund
FOCUSED	SBI Focused Equity Fund Invesco India Focused Equity Fund
MID CAP	Motilal Oswal Midcap Fund WhiteOak Capital Mid Cap Fund
SMALL CAP	Bandhan Small Cap Fund Franklin India Smaller Companies Fund
ELSS	DSP ELSS Tax Saver Fund Motilal Oswal ELSS Tax Saver Fund
HYBRID AGGRESSIVE	DSP Aggressive Hybrid Fund SBI Equity Hybrid Fund
BALANCED ADVANTAGE FUND	DSP Dynamic Asset Allocation Fund Parag Parikh Dynamic Asset Allocation Fund
MULTI ASSET FUND	WhiteOak Capital Multi Asset Allocation Fund DSP Multi Asset Allocation Fund

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