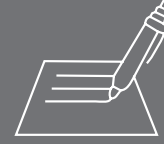




Navigating the Dilemma of Asset Allocation in Financial Planning



From The MD's Desk

In the intricate realm of financial planning, asset allocation stands as a pivotal element, embodying the delicate balance between risk and reward. It remains a cornerstone of effective financial planning, yet it poses complex challenges for investors.

Asset allocation involves diversifying investments across various asset classes, such as equities, fixed income, real estate, and commodities, to optimise returns while mitigating risk. The primary goal is to create a portfolio that aligns with an individual's risk tolerance, investment horizon, and financial goals. However, navigating this complex landscape requires a nuanced understanding of market dynamics and a keen insight into the investor's unique circumstances.

Investors must consider several factors when determining their asset allocation. Risk tolerance is paramount; individuals with higher risk tolerance may allocate more to equities, while risk-averse investors might prefer a greater proportion in bonds and cash. Time horizon is another critical factor. Longer

“*Market conditions play a key role in asset allocation decisions.*”

investment horizons typically afford more time to recover from market downturns, allowing for a higher equity allocation.

Market conditions play a key role in asset allocation decisions. In times of economic growth, equities often perform better, while bonds may be a better choice during economic downturns or periods of uncertainty. Diversifying across different asset classes can strengthen the investor's portfolio, helping to mitigate the effects of market fluctuations.

Regular portfolio reviews and adjustments are necessary to maintain alignment with financial goals and market conditions. Rebalancing ensures that the portfolio remains consistent with the investor's risk tolerance and objectives, despite market fluctuations.



Ankit Agarwal
Managing Director

Navigating asset allocation requires a nuanced understanding of various investment vehicles, risk assessment, and market dynamics. By carefully balancing these elements, investors can effectively manage risk and work towards their long-term financial objectives.

Changing the Concept of Security with Smart Card Solutions

In today's digital age, the demand for robust security and authenticity in data, access, and identity management has never been higher. Emerging trends are spotlighting Smart Card Printers as key players in this evolution. At Alankit, a leader in the Smart Card Printer industry, we have significantly influenced India's identity and access management landscape.

As pioneers in the Smart Card Printer industry, we are committed to addressing the growing concerns around data security, authenticity, and access control. Our expertise and innovative solutions make us a trusted partner for governments and organisations aiming to strengthen their identity management systems.

Our comprehensive services are designed to meet diverse client needs, featuring an extensive range of smart card printers. These advanced printers facilitate top-tier printing and personalisation for various card types, vital for different sectors. By streamlining the issuance process, enhancing data security, and improving access control, our smart card solutions boost overall security protocols.

Our commitment is to provide sustainable and scalable smart card printing solutions through our exceptional range of printers.



SERVICE CORNER



These printers are designed with latest technology to provide our customers with high-quality printing solutions. Each model is engineered to deliver superior performance, ensuring that our clients benefit from advanced security features and a seamless experience.

With our smart card solutions, organisations can set a new benchmark in security and efficiency, empowering them to manage identity and access with unmatched confidence and precision. Our vision is to equip clients with a robust identity management infrastructure and innovative software solutions that not only protect information but also drive progress and promote inclusivity across the nation. Through our advanced smart card technology, we are committed to transforming the landscape of identity management and enhancing security protocols for a safer, more connected future.



Investment Opportunity

AXIS MUTUAL FUND

India's consumer market to reach \$4 trillion by 2030*

Invest in companies driving the world's fastest-growing consumer market#

AXIS CONSUMPTION FUND
NFO PERIOD: 23rd Aug to 06th Sep 2024



#Source: CEIC, Haver, UBS. Data as on June 2024.
*Source: https://www.business-standard.com/industry/news/consumer-spending-in-india-to-exceed-4-trillion-by-2030-says-report-123081000582_1.html

Consumption - A broad theme beyond FMCG

More than 8 sectors and 70 basic industries form part of the universe

28
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NFO OPENS - 19 AUGUST, 2024
NFO CLOSURES - 28 AUGUST, 2024

PRODUCT LABEL:
FRANKLIN INDIA ULTRA SHORT DURATION FUND (Type of Scheme: An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months. Relatively Low interest rate risk and moderate Credit Risk. This product is suitable for investors who are seeking: - Short term regular income - Investment in debt & money market securities. **The above scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics. The same shall be updated in accordance with the provisions of Para 17.4 of SEBI Master Circular dated June 27, 2024 on Product Labelling in mutual fund scheme on an ongoing basis. *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



***Riskometer**
Investors understand that their principal will be at Moderate risk

Max. Interest Rate Risk	Max. Credit Rate Risk			
	POTENTIAL RISK CLASS	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
↓	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Description of Potential Risk: Relatively Low interest rate risk and moderate Credit Risk. Potential Risk Matrix contains Maximum Interest rate risk (calculated using Macaulay Duration of the scheme) and Maximum Credit Risk (calculated using the Credit Risk Value).

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Alankit

For more information, contact us: +91- 729 0066 617
e-mail: investments@alankit.com

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CIN : U74210DL1991PLC042569

Professional PRO Services in UAE



NRI CORNER

The UAE has become a thriving hub for entrepreneurs, business people, and investors from around the globe, known for its dynamic and rapidly growing business environment. However, navigating the complexities of the business landscape can be challenging. This is where professional PRO services in UAE step in. For entrepreneurs and established businesses, professional PRO services are essential to establishing a business in the UAE seamlessly.

Role of PRO Services in Boosting Your Business Efficiency

The PROs can help one set up and run a smooth business in the UAE as they focus on providing the following services:

- **Mainland Company Setup:** The first step in the PRO will be to deal with the activity identification, document validation, DED registration, MOHRE & GDRFA approval, and License Activation.
- **Free-zone Company Setup:** In the next step, the PRO deals with the identification of free zones, activities, the connection with the zone's authorities, the validation of documents, and the activation of licenses.
- **License Transactions:** The PRO also handles license renewals, license changes, license termination, and activity management needs.



At Alankit, our PRO services are designed to provide comprehensive support for all your regulatory and compliance needs. By handling these vital aspects, we enable you to dedicate your time to achieving your business goals. With our in-depth understanding and strong relationships with government agencies, we ensure that your business operations run smoothly giving you peace of mind and a competitive edge in the market.

Get in touch with us today at:

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www.alankit.ae



Alankit News

Streamlining Relocations with BSDM Partnership



We are excited to announce our partnership with the Bihar Skill Development Mission to launch our Skill Development Call Center. This initiative is dedicated to facilitating information and addressing queries related to interstate migration. Our commitment is to provide comprehensive support, offering guidance and helping migrants navigate the complexities of interstate relocation.

A New Era of Financial Connectivity with Prabhu Bank



We are thrilled to announce that Alankit has formed a strategic partnership with Prabhu Bank Limited, representing a significant advancement in our commitment to excellence in Indo-Nepal Remittances. This collaboration will create new synergies, further strengthening the security and efficiency of our transfer services, and

reinforcing our dedication to providing comprehensive financial solutions to our valued clients.



Knowledge Cafe

In the ever-evolving landscape of personal finance and investment, the recent Union Budget 2024 has introduced pivotal changes to the tax structure of mutual funds. These modifications aim to enhance investor appeal, promote growth, and drive scalability within the mutual fund industry.

Key Changes in Tax Structure

Revised Tax Treatment on Long-Term Capital Gains

The budget introduces a tiered taxation approach for long-term capital gains. The tax-free limit of the long-term capital gains is up to ₹2 lakh, and in case the amount exceeds the allotted limit, then the exceeding amount will be taxed at 15%. This adjustment provides a clearer advantage for long-term investors and encourages sustained investment in mutual funds.

Altered Dividend Taxation

The new tax regime applies a reduced rate of 20% on dividends from mutual funds, with the benefit of indexation. This simplifies the tax treatment and aligns with global standards, making dividend-yielding mutual funds more appealing to investors.

Introduction of a Tax-Free Investment Ceiling

A new tax-free investment ceiling of ₹5 lakhs in equity mutual funds has been set. Investments within this limit are exempt from capital gains tax, promoting greater participation in equity markets and enhancing overall investor engagement.

How Budget has Changed Mutual Fund's Tax Structure

Budget 2024: Taxation on Mutual Fund

Old Tax vs New Tax



The reforms set forth in the Union Budget 2024 are set to reshape the mutual fund sector by making it more attractive and investor-friendly. By lowering tax burdens and offering tax-free investment ceilings, the budget aims to drive increased participation and investment inflows.

As a result, the mutual fund industry is poised for significant growth, with greater scalability and broader appeal to both retail and institutional investors. These strategic changes will create a strong and flexible investment environment that promotes long-term financial growth.



HR Corner

Welcome to the Alankit Family!!

Alankit is delighted to welcome **Mrs. Gurpreet Kaur**, who joined the company on **27th June 2024** as "**Executive Assistant**" in the MDS department, Delhi. We wish her the very best of luck with her new assignments.



Welcome to a World of Possibilities Join a dynamic team of creative and talented people! All eligible candidates are encouraged to apply for the position listed below.

Job Description

Position: Team Leader Broking sales

Experience: 5 - 10 years

Qualification: Graduate

Location: Kolkata and Patna

Duties and Responsibilities:

- Plan and manage daily workflows for client accounts.
- Set and maintain staffing targets.
- Manage relationships with hedge fund clients.
- Advise clients on direct equity investments and trades, generating revenue.
- Handle client engagement and acquisition.
- Maintain in-depth knowledge of stocks, bonds, and mutual funds.
- Generate revenue through cross-selling products and services.
- Advise on structuring and restructuring equity portfolios.
- Contribute to investment committee ideas and prepare research reports.
- Coordinate with the research team for regular portfolio reviews.
- Oversee team members and manage their KRAs.



हिन्दी अनुभाग

स्वास्थ्य बीमा में नया रियायती अवधि नियम



भारतीय बीमा विनियामक और विकास प्राधिकरण (आईआरडीएआई) ने अनिवार्य किया है कि स्वास्थ्य और सामान्य बीमा कंपनियों को छूट अवधि के दौरान कवरेज प्रदान करना चाहिए यदि स्वास्थ्य बीमा प्रीमियम का भुगतान किश्तों में किया जाता है – चाहे मासिक, त्रैमासिक, अर्ध-वार्षिक या वार्षिक।

पॉलिसीधारकों को आम तौर पर अपने स्वास्थ्य बीमा प्रीमियम का भुगतान करने के लिए एक छूट अवधि मिलती है, जो पॉलिसी नवीनीकरण की नियत तारीख से परे प्रदान की गई एक अतिरिक्त समय सीमा है। यह छूट अवधि महत्वपूर्ण है क्योंकि यह पॉलिसीधारकों को अपना बीमा कवरेज खोए बिना अपने प्रीमियम का भुगतान करने के लिए अतिरिक्त समय देती है।

आमतौर पर, अधिकांश स्वास्थ्य बीमा योजनाओं में छूट अवधि शामिल होती है, लेकिन पहले, बीमाकर्ता इस अवधि के दौरान पॉलिसी कवरेज प्रदान नहीं करते थे।

छूट अवधि की अवधि पॉलिसी के प्रकार और बीमाकर्ता के आधार पर अलग-अलग होती थी। कुछ बीमाकर्ता स्वास्थ्य बीमा पॉलिसियों के लिए 15 दिनों के छूट अवधि प्रदान करते हैं जबकि अन्य 30 दिनों की छूट अवधि प्रदान करते हैं

नये आईआरडीएआई विनियमों का उद्देश्य पूरे उद्योग में इस अभ्यास को मानकीकृत करना है।

आईआरडीएआई के मास्टर सर्कुलर के अनुसार "यदि पॉलिसी अवधि के दौरान प्रीमियम का भुगतान किश्तों में किया जाता है, तो छूट अवधि के लिए भी कवरेज उपलब्ध होगा।

यह पिछली प्रथा से एक बदलाव को दर्शाता है, जहाँ पॉलिसीधारकों को देय तिथि तक प्रीमियम का भुगतान न करने पर कवरेज खोने का जोखिम होता था।

आईआरडीएआई ने प्रीमियम भुगतान की आवृत्ति के आधार पर छूट अवधि की अवधि को भी मानकीकृत किया है। मासिक भुगतान किए जाने वाले प्रीमियम के लिए छूट अवधि 15 दिन होगी। तिमाही, अर्ध-वार्षिक या वार्षिक रूप से प्रीमियम भुगतान करने वालों के लिए, छूट अवधि 30 दिनों तक बढ़ा दी जायेगी

गैलेक्सी हेल्थ एंड एलाइड इंश्योरेंस कंपनी लिमिटेड के एमडी और सीईओ, एस प्रकाश ने नए दिशानिर्देशों को "समग्र बीमा सुलभता की दिशा में एक आदर्श बदलाव" बताया। उन्होंने कहा कि इस कदम से बीमा कंपनियों को सभी आयु वर्गों और चिकित्सा स्थितियों के लिए उत्पाद पेशकशों को व्यापक बनाने के लिए प्रेरित किया जाएगा।

सुविचार

इत्र, मित्र, चित्र और चरित्र किसी परिचय के मोहताज नहीं, ये अपना परिचय स्वयं देते हैं।

त्याग वहीं करे जहाँ उसकी कद्र हो, दोपहर में दिया जलाने से अंधकार नहीं दिए का बजूद खत्म होता है।

हमेशा ऐसे व्यक्ति को संभाल कर रखिये जिसने आपको ये तीन भेंट दी हों— साथ, समय और समर्पण

जीवन का हर दिन सर्वश्रेष्ठ होता है क्योंकि कोई भी बीता दिन दोबारा नहीं आ सकता।

अनुभव इंसान को गलत फैसलों से बचाता है और अनुभव गलत फैसलों से ही आता है।

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