

## The Rising Importance of Regulatory Compliance and Transparency

In recent years, India has witnessed a paradigm shift in the way businesses and institutions operate. This shift is driven by a growing emphasis on **regulatory compliance and transparency**. These principles have become essential not only for fostering trust and integrity in operations but also for ensuring sustainable growth in a highly competitive global market.

As India becomes a key player in the global economy, its businesses are increasingly expected to adhere to international standards of compliance. Regulations such as GDPR, ESG norms, and global anti-money laundering (AML) practices necessitate Indian organisations to adopt robust frameworks that ensure transparency and accountability.

Over the past decade, the Indian Government has launched several initiatives to create a business-friendly environment while strengthening governance. Reforms like the Goods and Services Tax (GST), Insolvency and Bankruptcy Code (IBC), and SEBI regulations have enhanced the legal and financial accountability of businesses.

The Digital India initiative has further driven organisations to adopt technology-driven compliance practices. With the advent of blockchain, artificial intelligence, and data analytics, regulatory bodies now have the tools to monitor and enforce compliance effectively. For businesses, this means integrating advanced solutions for audit trails, risk assessments, and reporting to ensure compliance at every level.

Today's investors, consumers, and employees are more inclined towards ethical operations, fair practices, and transparent reporting. This is evident in the rise of ESG investing, where environmental, social, and governance practices influence investment decisions. Companies that fail to align with these expectations risk losing stakeholder trust and market reputation.

India's regulatory environment is poised to become more robust with evolving laws

## How Specialised Manpower Services Bridge the Talent Gap



Exceptional talent is the cornerstone of every organisation's success. In an increasingly competitive and skills-driven world, identifying and attracting the right professionals presents both an opportunity and a challenge for businesses.

As a specialised manpower provider, we offer a strategic advantage by connecting organisations with top-tier talent, ensuring they remain equipped to thrive in their respective industries.

**Swift Response:** We ensure quick responses to recruitment requirements, helping the business fill key positions without unnecessary delays.

**Experienced HR Professionals:** With years of experience and

[www.alankit.com](http://www.alankit.com)



Ankit Agarwal  
Managing Director

“Regulatory compliance and transparency are no longer optional; they are indispensable for building a resilient and trustworthy ecosystem.”

addressing data protection, cybersecurity, and ESG standards. Businesses that proactively invest in compliance frameworks will not only mitigate risks but also position themselves as leaders in their industries.

Regulatory compliance and transparency are no longer optional; they are indispensable for building a resilient and trustworthy ecosystem. By embracing these values, India can enhance its global competitiveness, attract investments, and lay the foundation for long-term growth.



## SERVICE CORNER

industry-specific expertise, we guarantee that you're matched with the best-fit candidates for your needs.

**Customised Sourcing Strategies:** Our customised sourcing strategies are designed to meet specific hiring needs, ensuring our clients get the right talent every time.

**Leading Consultant Partnerships:** We collaborate with top consultants, amplifying our talent-sourcing capabilities and giving our clients access to an extensive pool of high-quality candidates.

**Proven Track Record:** With a successful history of connecting businesses with qualified professionals, we have earned the trust of numerous organisations across sectors.

### Our Recruitment Process

**1.Understanding Requirements:** We collect detailed job descriptions to align candidate sourcing with your specific needs.

**2.Sourcing & Shortlisting:** Candidates are sourced through customised strategies, screened, and shortlisted based on job fit.

**3.Interview Coordination:** We coordinate interview schedules and facilitate communication between candidates and clients.

**4.Offer & Onboarding:** Once a candidate is selected, we assist with the offer process and provide onboarding support for a smooth transition.

Our specialised manpower recruitment services empower businesses with the expertise, agility, and dedicated support required to bridge the talent gap and cultivate a high-performing workforce.



## Alankit News

### Bringing Apostille Excellence to Lucknow with MEA Recognition

# अब लखनऊ में हो सकेगा एपोस्टिल प्रमाणीकरण

जास • लखनऊ : विदेश जाने वाले यात्रियों के शैक्षिक व अन्य अभिलेखों का एपोस्टिल प्रमाणीकरण अब पहले से आसान हो जाएगा। पहले यह है, जबकि सामान्य सत्यापन निःशुल्क है। चयनित एजेंसियां प्रति अभिलेख 84 रुपये सेवा शुल्क और प्रति पृष्ठ तीन रुपये चार्जिंग लागू करेंगी।

In a notable development, Alankit has been recognised by the Ministry of External Affairs as an authorised Apostille certification partner in Lucknow. This achievement marks a momentous milestone in strengthening Alankit's footprints in the City of Nawabs. Alankit is set to deliver streamlined services to individuals and businesses and continues to prove its commitment to offering efficient services across India.

### Alankit Shines with Prestigious Recognition from SBI



Alankit is proud to announce its recognition by the State Bank of India for its significant contribution to the Social Security Scheme. This token of appreciation highlights Alankit's commitment to progress, impact, and making a meaningful difference in society. The company remains dedicated to enhancing social welfare and continues to collaborate with esteemed institutions for mutual benefits.

### NHSC Elderline Call Centre Opens Doors in Bhubaneswar

Marking a significant milestone, the NHSC Elderline Call Centre in Bhubaneswar, Odisha, was inaugurated by Hon'ble Minister Sh. Nityananda Gond on December 3, 2024, dedicated to enhancing elder support services. This milestone reinforces our commitment to offering accessible, dependable support to senior citizens, ensuring their needs are prioritised with care and efficiency.



### Christmas Cheer Lights Up Alankit Office



The Alankit office embraced the festive spirit as employees came together to celebrate Christmas on December 25, 2024. The celebrations featured vibrant decorations, fun-filled activities, and a festive dress code, all contributing to a jubilant atmosphere that made the day memorable and ensured that every moment became a reason to celebrate togetherness.



## Knowledge Cafe

### New Year Resolutions While Opting for Health Insurance Plans in 2025



As we enter 2025, many of us set personal resolutions focused on self-improvement, health, and financial well-being. One area that often gets overlooked when making these commitments is securing a comprehensive health insurance plan.

Health insurance serves as a pillar of support, providing security and peace of mind for you and your family. With the promise of a new year comes an opportunity to prioritise both health and financial well-being, ensuring you are prepared for whatever challenges may arise. By investing in comprehensive coverage, you can confidently focus on achieving your goals while safeguarding your loved one's future.

It is essential to make resolutions that align with your personal and family needs. Here are some resolutions to consider as you opt for a health insurance plan in 2025:

**Review Existing Coverage:** If you already have a plan, take time to review its coverage. Ensure it still meets your current health needs and financial situation. Life changes, and so should your insurance.

**Increase Your Coverage:** If you're unsure about your current coverage, consider opting for a more comprehensive plan. Look into policies that cover hospitalisation, outpatient services, preventive care, and emergency services.

**Understand Terms and Conditions:** Make it a resolution to fully understand the policy terms, exclusions, and claim process. This knowledge will help you make informed decisions and avoid any surprises during an emergency.

**Select the Best Plan:** Take time to compare different health insurance plans. Look for one that offers value for money while covering essential medical needs.

Starting the new year with a comprehensive health insurance plan offers financial security and confidence, ensuring preparedness for any unforeseen health needs. Make 2025 a year of proactive healthcare planning, ensuring that you and your family are well-prepared for any challenges while prioritising a healthier future.



# Investment Opportunity

Public Issue of secured redeemable non-convertible debentures by

## Edelweiss Financial Services Limited



**ISSUE OPENS TODAY: JANUARY 07, 2025**

Coupon rate upto  
**11.00%** p.a.\*

Issue opens on:  
**January 07, 2025**  
Issue closes on:  
**January 20, 2025\*\***

Credit Rating:  
"CRISIL A+/Negative" (pronounced as CRISIL A plus rating with negative outlook) by CRISIL Ratings Limited

### Key highlights of Issue Structure:

Particulars	I	II	III	IV*	V	VI	VII	VIII	IX	X	XI	XII*
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Annual	Monthly	Annual	Annual
Tenure	24 M	24 M	36 M	36 M	60 M	60 M	60 M	60 M	60 M	120 M	120 M	120 M
Coupon (% per annum) for Category I, II, III & IV	9.50%	NA	9.57%	10.00%	NA	10.04%	10.50%	NA	10.50%	10.49%	10.00%	11.00%
Effective Yield (per annum) for in Category I, II, III & IV	9.50%	9.50%	10.00%	10.00%	10.00%	10.57%	10.49%	10.50%	10.50%	11.00%	10.99%	10.99%
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹1,000	₹1,189.10	₹1,000	₹1,000	₹1,331.00	₹1,000	₹1,000	₹1,647.90	Staggered Redemption in Three (3) annual payments of ₹25000 each in 3 <sup>rd</sup> and 4 <sup>th</sup> Anniversary and ₹50000 on 5 <sup>th</sup> Anniversary	₹1,000	₹1,000	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6 <sup>th</sup> Anniversary until Maturity

Interest option:

Monthly, Annual and Cumulative | 24 months, 36 months, 60 months and 120 months  
Allotment on first come first serve basis\*\*\* | Minimum application size of ₹10,000/-



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

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CIN : U74210DL1991PLC042569



## Rural India is becoming financially empowered

**72.8%**  
are financially sound\*

**44%**  
of agricultural households own a Kisan Credit Card

**80.3%**  
have insurance!

As financial inclusion rises in Rural India, aim to empower your portfolio with the rural theme too!

Invest in  
**ICICI Prudential Rural Opportunities Fund**

Progress Powered by  
**New Opportunities**

**NFO Opens: January 09, 2025**

**NFO Closes: January 23, 2025**

Source: \*World Bank, Data as on 2023. GDP: Gross Domestic Product | \*Changes in Labour force and Employment in Rural and Urban India: 2017-18 to 2020-21, INDIAN ECONOMIC ASSOCIATION.

Download our App **i-Invest** | Visit: [www.iciciprurfund.com](http://www.iciciprurfund.com) | Contact your Mutual Fund Distributor

ICICI Prudential Rural Opportunities Fund (An open ended equity scheme following Rural and allied theme) is suitable for investors who are seeking\*:

- Long Term Wealth Creation
- An equity scheme following Rural and allied theme

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

It may be noted that the scheme risk-o-meter specified above is based on the internal assessment of the scheme characteristics and may vary post NFO when the actual investments are made. The same shall be updated on ongoing basis in accordance with clause 17.4 of the Master Circular.



Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



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

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## Why Bookkeeping Is the Backbone of Every Successful Business



Every thriving business rests on a strong foundation, and effective bookkeeping is one of its cornerstones. It's not just about crunching numbers; it's about gaining clarity, staying compliant, and setting the stage for growth.

Bookkeeping is the process of systematically recording and organising all financial transactions within a business. It ensures that every penny earned or spent is accounted for, creating a clear financial picture.

### Importance of Bookkeeping

**Financial Clarity:** Know exactly where your money is coming from and where it's going.

**Informed Decisions:** Make strategic decisions by planning budgets and identifying cost-cutting opportunities.



## NRI CORNER

**Legal Compliance:** Maintain accurate records to stay tax-ready and avoid unnecessary penalties.

### Benefits of Good Bookkeeping

Discover the transformative impact of good bookkeeping with these key benefits for your business:

**Save Time:** Eliminate last-minute stress during tax season with organised records.

**Boost Profitability:** Discover hidden profit opportunities by analysing financial trends.

**Build Investor Trust:** Transparent and accurate financial records instil confidence in investors and lenders.

At Alankit, we understand that bookkeeping is more than just a task; it's a vital business function. With decades of experience, our professional bookkeeping services help businesses streamline their financial processes, reduce errors, and focus on growth. Our experts use advanced tools and technology to deliver accurate, efficient, and compliant bookkeeping solutions tailored to client's needs.

Whether you're a small business owner or an ambitious entrepreneur, let our bookkeeping services be your first step toward success. Associate with us to manage your finances seamlessly and achieve your business goals with confidence.

Get in touch with us today at:

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## हिंदी अनुभाग

### हाइब्रिड फंड : बाजार की उथल-पुथल को संभालने के लिए सहायक।



बाजार चक्रों की अनिश्चितता के बीच हाइब्रिड फंड एक बहुमुखी निवेश साधन के रूप में सामने आते हैं। चाहे कोई निवेशक अस्थिर समय में लचीलापन चाहता हो या प्रदर्शन में सापेक्ष स्थिरता चाहता हो, हाइब्रिड फंड एक मजबूत वित्तीय भविष्य के निर्माण के लिए एक आकर्षक विकल्प हो सकते हैं।

इक्विटी की विकास क्षमता को ऋण की स्थिरता के साथ जोड़कर, हाइब्रिड फंड धन सृजन के लिए एक संतुलित दृष्टिकोण प्रदान करते हैं। एक तेजी वाले बाजार में, इक्विटी आबंटन बाजार की तेजी को पकड़ता है, जिससे निवेशक को विकास के अवसरों से लाभ उठाने में मदद मिलती है जबकि एक मंदी वाले बाजार में ऋण घटक स्थिरता प्रदान करता है और बाजार में गिरावट के प्रभाव को कम करता है, जिससे पोर्टफोलियो को एक दृढ़ता मिलती है। परिसंपत्ति वर्गों में संसाधनों को गतिशील रूप से आवंटित करने की यह क्षमता सुनिश्चित करती है कि हाइब्रिड फंड लचीले बने रहें, जिससे वे सभी मौसम में निवेश विकल्प बन जाते हैं।

#### कैसे निवेश करना चाहिए?

हाइब्रिड फंड की विभिन्न श्रेणियां हैं जो निवेशकों की विविध आवश्यकताओं को पूरा करती हैं। अपने उद्देश्यों, जोखिम सहनशीलता और वित्तीय लक्ष्यों के आधार पर, निवेशक ऐसे फंड में निवेश करना चुन सकते हैं जिसका इक्विटी से ऋण अनुपात उनकी अंतिम आवश्यकता और प्राथमिताओं से सबसे अच्छा मेल खाता हो। इन फंडों की संतुलित प्रकृति इक्विटी और डेट दोनों बाजारों में निवेश करने का मौका देती है,

जिससे नए लोगों को बाजार की गतिशीलता को समझने में मदद मिलती है।

इस तरह जोखिम से बचने वाले निवेशकों के लिए रूढ़िवादी हाइब्रिड फंड, जो डेट इंस्ट्रूमेंट्स में उच्च आवंटन बनाए रखते हैं, एक संभावित विकल्प के रूप में काम करते हैं। चूंकि ये फंड 75-90 प्रतिशत डेट सिक्योरिटीज में और शेष इक्विटी में निवेश करते हैं, इसलिए वे मामूली वृद्धि के अवसर प्रदान करते हुए रिटर्न दे सकते हैं।

यह नियमित आय उत्पन्न करते हुए पूंजी को संरक्षित करने में मदद करता है, जो इसे सेवानिवृत्त लोगों या धन संरक्षण को प्राथमिकता देने वालों के लिए विशेष रूप से उपयुक्त बनाता है। इसके विपरीत, जो लोग कुछ हद तक जोखिम उठाने को तैयार हैं वे आक्रामक हाइब्रिड फंड पर विचार कर सकते हैं, जिनका इक्विटी आवंटन 65-80 प्रतिशत है। इन फंडों का उद्देश्य डेट दृढ़ता बनाए रखते हुए बाजार में तेजी का लाभ उठाना है।

#### दीर्घकालिक निवेशकों के लिए

हाइब्रिड फंड उन लोगों के लिए एक आकर्षक निवेश विकल्प प्रदान करते हैं जो धन सृजन के लिए एक संतुलित दृष्टिकोण चाहते हैं। फंड मैनेजर इक्विटी और डेट के बीच आवंटन को सक्रिय रूप से संतुलित करते हैं, यह सुनिश्चित करते हुए कि फंड अपने निवेश उद्देश्य के अनुरूप बना रहे। यह अनुशासित दृष्टिकोण, कर दक्षता की संभावनाओं के साथ मिलकर, हाइब्रिड फंड को दीर्घकालिक निवेशकों के लिए एक आकर्षक विकल्प बनाता है।

एकल फंड द्वारा कई परिसंपत्ति वर्गों में निवेश की पेशकश के साथ, हाइब्रिड फंड निवेश और परिसंपत्ति वर्ग विविधिकरण प्रक्रिया को सरल बनाते हैं। वे निवेश के लिए एक रणनीतिक दृष्टिकोण प्रदान करते हैं, जो विविध निवेश आवश्यकताओं को पूरा करते हैं। परिसंपत्ति वर्गों में विविधता लाकर, हाइब्रिड फंड का उद्देश्य जोखिम को कम करना और संभावित रिटर्न को बढ़ाना है।

## सुविचार

सबसे कठिन आसन है आश्वासन, सबसे लम्बा श्वास है विश्वास, सबसे कठिन योग है वियोग, और सबसे अच्छा योग है सहयोग।

बहुत फर्क होता है किसी को जानने और समझने में, जानता वो है जो पास होता है और समझता वो है जो खास होता है।

अच्छा कार्य करने वाला कभी सम्मान का भूखा नहीं होता, उसका कार्य खुद उसे सम्मान का पात्र बना देता है।

बुरे विचार उस हृदय में प्रवेश नहीं कर सकते, जिसके द्वार पर ईश्वरीय विचारों के पहरेदार खड़े होते हैं गुस्से के वक्त थोड़ा रुक जाने से और गलती के वक्त थोड़ा झुक जाने से जिंदगी आसान हो जाती है।

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