

## The Eminent Role of a Balanced Financial Portfolio

In today's ever-changing financial landscape, securing long-term growth and stability hinges on having a well-balanced financial portfolio. A diversified portfolio, spread across various asset classes like equities, bonds, commodities, and mutual funds, helps to manage risk while enhancing potential returns.

The first step in creating a balanced portfolio is to clearly define the financial objectives. The financial goals will significantly influence the investment strategy and asset allocation. Long-term goals may allow for more risk in pursuit of higher returns, while short-term objectives may require a more conservative approach.

The next step of a balanced portfolio is risk management. Markets can be unpredictable, and relying too heavily on one type of asset increases vulnerability to downturns. By investing in a mix of assets, poor performance in one area can often be offset by gains in another, providing a buffer against market volatility. This strategy allows investors to navigate financial uncertainties with greater confidence. Diversification is another key aspect of a balanced financial portfolio. Diversifying the financial portfolio means spreading the investments across different types of assets, like real estate or commodities. It helps minimise risk and improve the likelihood of steady returns over time. By spreading investments across different areas, the portfolio becomes more resilient, capable of withstanding market fluctuations, and helping investors stay aligned with their financial goals. The investors can keep a balanced portfolio by regularly checking and adjusting their investments. As markets change, it's important to reassess the portfolio to keep the right balance of risk and reward. By staying on top of these changes, the investor can make sure their investments match both current market trends and



**Ankit Agarwal**  
Managing Director

“Diversification is another key aspect of a balanced financial portfolio”

A balanced financial portfolio is essential for navigating market uncertainties, safeguarding capital, and achieving steady growth. Diversifying the investments and periodically reevaluating the strategy will empower the investors to thrive in any market environment. A thoughtful, balanced approach is key to lasting financial success, paving the way for a secure and prosperous future.

## PAN Cards: Simplified Procedures for Individual Needs



### SERVICE CORNER



**PAN CARD**

In the modern digital era, the PAN card has emerged as a vital document for individuals in India. The PAN card plays a pivotal role in enabling various financial and legal transactions. It is required for high-value transactions, making it an essential tool for both individuals and businesses.

Recognising the importance of a hassle-free process, we offer simplified PAN application solutions to individuals, ensuring a smooth and efficient experience. With Alankit's expertise, you can seamlessly apply for new, update, correction or reissue your PAN card, backed by dedicated support and guidance at every step.

#### PAN Card is mandatory for the following services:

- Essential for Property Transactions
- Requirement for Vehicle Purchases
- Bank Account Opening
- Income Tax Return Filing
- Credit and Debit Cards Requests
- Foreign Exchange Transactions

With a strong reputation for reliability and efficiency, Alankit ensures that every aspect of PAN application solutions is handled with utmost professionalism. We facilitate a seamless and efficient process for individuals, ensuring quick application, updates, and reissuance. With user-friendly and expert assistance at every step, Alankit streamlines PAN-related processes, making it the go-to solution for hassle-free compliance with financial regulations in India. Empower your financial identity with comprehensive PAN application solutions to gain full regulatory compliance. With Alankit, experience a streamlined process that simplifies your journey, ensuring you stay ahead in today's dynamic financial landscape while contributing to financial inclusion and empowerment.



# Alankit News

## Building Business Strategies through Dynamic Collaboration

Alankit Jaipur hosted an engaging brainstorming session on the 28th of Sept, 2024 focused on driving business growth and motivation. The atmosphere was charged with enthusiasm as team members collaborated on innovative ideas, sparking both creativity and motivation. This dynamic session fostered a strong sense of teamwork and laid the groundwork for bold strategies to fuel business growth and motivation for the year's second half.



## Nurturing Talent, Empowering Leaders with Internship Fair



Alankit proudly participated in the Somaiya Vidyavihar University Internship Fair 2024, on the 23rd of Sept, 2024 focusing on shaping bright futures. This event provided students with a platform to explore industry-specific internships and initiate their career journeys. Alankit's presence at the fair showcased its commitment to nurturing talent empowering the next generation of professionals and opening doors to future opportunities.



# Knowledge Cafe

## Key Financial Changes: The Indian Economy and Market



India made a significant economic stride this leap year, closing the fiscal year 2023-2024 on a high note by exceeding all market expectations for GDP and year-over-year growth. With clear signs of the rural economy recovering, strong manufacturing performance, healthy bank balance sheets, rising credit growth, and increased exports in services and high-value manufacturing, confidence is growing in India's underlying potential.

As the fastest-growing major economy globally, India is primed to establish itself as a powerful economic force in the coming years. This revolution is strengthened by its stable democracy, strong institutional frameworks, and dynamic partnerships, both domestically and internationally.

### Key Financial Changes in the Indian Economy

**Strong Economic Growth Projections:** The Indian economy is forecasted to grow between 6.5% to 7% in FY25, driven by robust domestic demand and increasing private investment.

**Resurgence in Private Investment:** There has been a notable increase in private sector investment, which grew by 10.6% year-over-year in Q3 of FY 2024.

**Focus on MSMEs:** The Union Budget 2024 emphasises support for MSMEs through better credit access, particularly in Tier-II and Tier-III cities. This initiative is vital for fostering entrepreneurship and economic development in underrepresented regions, helping local businesses thrive.

**Investment in Digital Public Infrastructure:** Continued investment in digital public infrastructure, such as the India Stack and Unified Payments Interface (UPI), is expected to bolster financial inclusion and facilitate seamless transactions.

The Indian government has effectively implemented various policies and programs designed to enhance financial stability for citizens while simultaneously creating extensive opportunities for economic growth throughout the country. These initiatives aim to foster a more resilient economy.



# HR Corner

**WE'RE  
HIRING**  
JOIN OUR TEAM

**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

**Equity Advisor**

**Experience:** 5 - 10 years

**Qualification:** Graduate

**Location:** Mumbai and Goa

### Duties and Responsibilities:

- Plan and manage daily workflows for client relationships.
- Set and maintain staffing targets.
- Manage relationships with hedge fund clients.
- 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.

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to : [pratikshar@alankit.com](mailto:pratikshar@alankit.com)





# Investment Opportunity

Public Issue of secured redeemable non-convertible debentures by

## Edelweiss Financial Services Limited



Coupon rate upto

**11.00%** p.a.\*

Issue opens on:

**October 7, 2024**

Issue closes on:

**October 18, 2024\*\***

Credit Rating:

CRISIL A+/Watch Negative (placed on 'Rating Watch with Negative Implications') by CRISIL Ratings Limited\*

### Key highlights of Issue Structure:

Particulars	I		II		IV*		V		VII		IX		XI		XII	
	Annual	NA	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
Frequency of Interest Payment	24 M	36 M	36 M	36 M	36 M	60 M	60 M	60 M	60 M	60 M	120 M	120 M	120 M	120 M	120 M	120 M
Tenure	24 M	36 M	36 M	36 M	36 M	60 M	60 M	60 M	60 M	60 M	120 M	120 M	120 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%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
Effective Yield (per annum) for Category I, II, III & IV	9.50%	9.50%	10.00%	10.00%	10.00%	10.57%	10.49%	10.50%	10.50%	10.49%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹1,000	₹1,199.10	₹1,000	₹1,000	₹1,331.00	₹1,000	₹1,000	₹1,647.90	Staggered Redemption in Three (3) annual payments of ₹25000 each on 31st and 6th Anniversary and ₹50000 on 9th Anniversary	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6th 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/-

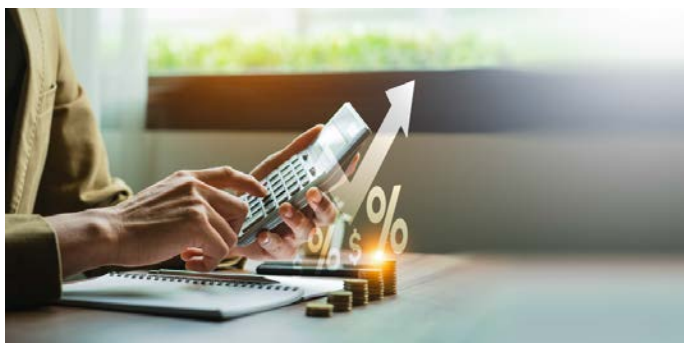


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CIN : U74210DL1991PLC042969

# Simplifying Corporate Tax Management in the UAE



Establishments, and individuals conducting business activities, are required to register for corporate tax unless they qualify for an exemption. This registration is essential for ensuring compliance with the new regulations and avoiding potential penalties. Alankit is a leading provider of corporate tax management services in the UAE, dedicated to guiding businesses through the complexities of the tax regime. With our extensive expertise and a skilled team of professionals, we craft customised strategies that ensure complete compliance while optimising tax efficiency. From tax planning and advisory to seamless filing and reporting, Alankit delivers unparalleled service, making us the go-to partner for businesses seeking to manage their corporate tax obligations effortlessly.

- Client-centric Approach
- Expertise and Experience
- Customised Solutions
- Comprehensive Services

Get in touch with us today at:

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# Spotting BIG in small

Launching

## TRUSTMF Small Cap Fund

(An open-ended equity scheme predominantly investing in small cap stocks)

New Fund Offer Period: 11th - 25th October 2024



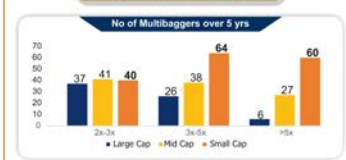
### Why Small Cap Companies?

- Highest Growth Phase in a Company's Lifecycle
- High Growth Sectors, Unique Themes
- Large & Growing Investible Universe
- Potential Multibaggers, Gaining Global Size
- Prospect for Long Term Wealth Creation

### Unique themes available via Small Cap segment



### Potential Multibaggers



Small Cap provides opportunity to invest in emerging sectors which are not mainly available in Large Cap space

Note: Internal Research based on the data of Nifty Large Cap 100 & Nifty Small Cap 250 Index where in the sector exposure were identified, as per AMFI Classification of JurtCA. Disclaimer: The above depiction is used to explain the concept and is for illustration purpose only.

- 60 Small Cap stocks gave 5x+ returns, dwarfing Large Caps (6) & Midcaps (27)
- Dominance of Small Caps in multibaggers list with 124 stocks delivering 3x+ returns

Note: Internal analysis, ACE Equity, Data computation as on 29th Aug 2024. This chart depicts certain companies which were small caps based on AMFI Data of June'19 which were 534 Small Cap companies which were > INR 2000 or Ncap. Multibagger are internally defined as - stock return of atleast 100%. Disclaimer: The above chart is used to explain the concept and is for illustration purpose only. Past performance may or may not be sustained in future.

### Small Caps: Long Term Wealth Creators



Note: Internal analysis, ICRA MFI, As of 30th Aug 2024, Data is rebased to 100 from Aug'14. Disclaimer: Past performance may or may not be sustained in future. The above data is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy.



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

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# NRI CORNER

The United Arab Emirates (UAE) has long been recognised as a haven for tax-free businesses, attracting both small entrepreneurs and multinational corporations with its highly lucrative incentives and business-friendly environment. However, businesses with taxable profits exceeding AED 375,000 are now subject to a 9% corporate tax. This new tax regime predominantly impacts companies incorporated in the UAE, foreign firms with a substantial presence within the UAE. As the landscape evolves, understanding these changes becomes necessary for ensuring compliance and continued success in this thriving market.

### Registration Requirements for Corporate Tax

Businesses and individuals in the UAE with taxable profits exceeding AED 375,000, including resident companies, foreign companies with Permanent



# हिंदी अनुभाग

## कम उम्र में जीवन बीमा योजना खरीदने के लाभ



जीवन बीमा को आम तौर पर एक निवेश के रूप में माना जाता है जिसे जीवन में बहुत बाद में, जब आप बड़े हो जाते हैं, तब किया जाता है। युवा निवेशक अक्सर इक्विटी और कमोडिटी जैसे उच्च जोखिम-उच्च लाभ वाले निवेश विकल्पों पर ध्यान केंद्रित करते हैं।

हालांकि तथ्य यह है कि जीवन बीमा में कम उम्र में निवेश

करने से कई फायदे होते हैं। एक बार जब आप अपने करियर की शुरुआत में जीवन बीमा योजनाओं में निवेश करने के लाभों के बारे में जान जाते हैं, तो आप समझ जाएंगे कि यह आपकी सेवानिवृत्ति योजना का एक अनिवार्य हिस्सा क्यों होना चाहिए।

### आपको कम प्रीमियम देना पड़ता है

कम उम्र में जीवन बीमा खरीदने से आपको लंबे समय में कम पैसे खर्च करने पड़ सकते हैं। आवेदक की उम्र और उनकी सामान्य स्वास्थ्य स्थिति जैसे कारकों को अक्सर बीमाकर्ता द्वारा देय प्रीमियम निर्धारित करने के लिए विचार किया जाता है। जब आप बीस या तीस की उम्र में होते हैं, तो आपका स्वास्थ्य बेहतर होता है। इसके परिणामस्वरूप प्रीमियम शुल्क अधिक किरायाती होते हैं, जो कि वृद्ध निवेशकों के लिए जाने वाले शुल्क से अधिक होते हैं। जीवन बीमा योजनाएं कम उम्र में खरीदने पर कम खर्चीली होने का एक और कारण यह है कि जब आप कम उम्र में होते हैं तो आपके मरने का जोखिम बहुत कम होता है। इसलिए, इस प्रावधान का लाभ उठाने के लिए जीवन की शुरुआत में ही जीवन बीमा में निवेश करना उचित है।

### आपके पैसे को बढ़ने के लिए पर्याप्त समय मिलता है।

जब आप कम उम्र में जीवन बीमा खरीदते हैं, तो आपके पैसे को बढ़ने के लिए अधिक समय मिलता है। परिणामस्वरूप, यदि आप अपनी बीस वर्ष की उम्र में निवेश करते हैं, तो पॉलिसी की अवधि के अंत में प्राप्त होने वाले मृत्यु या परिपक्वता लाभ भी अधिक होते हैं। उदाहरण के लिए, यदि आप 25 वर्ष की आयु में जीवन बीमा योजना खरीदते हैं और 60 वर्ष की आयु तक प्रीमियम का भुगतान करना जारी रखते हैं, तो आपके पास सेवानिवृत्ति कोश में जमा करने के लिए 35 वर्ष हैं दूसरी ओर, यदि आप 40 वर्ष की आयु में वही जीवन बीमा खरीदते हैं तो आपके पास अपने फंड को बढ़ाने के लिए केवल 20 वर्ष हैं।

आमतौर पर, रिटायरमेंट की उम्र तक पहुँचने पर, ज्यादातर लोग अपने परिवार को आर्थिक रूप से सुरक्षित रखने के लिए एक बड़ी रकम जमा कर लेते हैं। 50 या 60 की उम्र तक, ज्यादातर लोगों के बच्चे कॉलेज जाने की उम्र तक पहुँच चुके होते हैं या उनकी नौकरी हो सकती है। हालांकि जब आप कम उम्र के होते हैं और अभी भी अपने करियर की शुरुआत में होते हैं, तो आपका परिवार ज्यादा कमजोर स्थिति में हो सकता है। आपके निधन की दुर्भाग्यपूर्ण घटना में, आपके जीवन साथी और छोटे बच्चों को वित्तीय सुरक्षा जाल के बिना जीना मुश्किल हो जाएगा। कम उम्र में जीवन बीमा योजना में निवेश करने से आपके आश्रितों को यह लाभ मिल सकता है।

### आप कर लाभ का आनंद लेते हैं

जीवन बीमा योजनाएं निवेशक को कर लाभ भी प्रदान करती हैं। आयकर अधिनियम की धारा 80सी निर्दिष्ट करती है कि एक वित्तीय वर्ष के दौरान जीवन बीमा के लिए भुगतान किया गया प्रीमियम निवेशक की कुल आय से घटाया जा सकता है। यह लाभ प्रत्येक वित्तीय वर्ष के लिए 1.5 लाख रुपये तक के प्रीमियम भुगतान के लिए दावा किया जा सकता है। इससे आपकी कर देयता कम हो जाती है।

## सुविचार

किसी की आत्मा पर इतनी गहरी चोट मत करो कि परमात्मा खुद उसके पक्ष में आकर खड़ा हो जाये।

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

समय, सत्ता, संपत्ति और शरीर चाहे साथ दे ना दे लेकिन स्वभाव, समझदारी, सच्चे संबंध हमेशा साथ देते हैं।

दुखी रहना है तो हर किसी में कमी खोजो।

प्रसन्न रहना है तो ही किसी में गुण खोजो।

समय और भाग्य दोनों परिवर्तनशील हैं, इसलिए अच्छे समय में अभिमान और कठिन समय में चिंता न करें दोनों बदलेंगे जरूर।

## Secure Your Digital Identity Today with DSC.



Expert Guidance



Selection of the Right DSC



Availing DSC in 30 minutes



24x7 Technical Support

To simplify your remittances, reach out to our experts at [dsc@alankit.com](mailto:dsc@alankit.com) | +91-72 9012 350 | [www.alankit.com](http://www.alankit.com)

Alankit



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