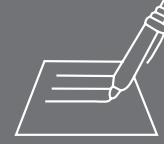




## The Role of Gold and Precious Metals in an Investment Portfolio



### From The MD's Desk

In the dynamic landscape of Indian investment, diversification is key to achieving financial resilience and long-term growth. While traditional assets like stocks and bonds are essential components of portfolios, the inclusion of gold and precious metals, such as gold exchange-traded funds (ETFs), sovereign gold bonds (SGBs), and precious metal mutual funds offers unique benefits that contribute significantly to diversification strategies.

Gold ETFs provide an efficient and convenient way for investors to gain exposure to the gold market without physical ownership. These funds track the price of gold and trade on stock exchanges, offering liquidity and ease of trading. By investing in gold ETFs, investors can benefit from price appreciation and hedge against inflation and currency devaluation.

Sovereign gold bonds (SGBs) issued by the government provide an attractive alternative to physical gold ownership. These bonds offer investors the dual advantage of earning fixed-interest income along with potential capital appreciation linked to gold prices. With features like tax benefits and capital gains

“  
*Gold and precious metals play a vital role in enhancing the resilience and stability of investment portfolios.*  
 ”

exemption on redemption, SGBs are a favoured choice among long-term investors seeking exposure to gold.

Moreover, Precious metal mutual funds offer diversification beyond gold, allowing investors to access a broader range of precious metals like silver, platinum, and palladium. These funds are managed by professional fund managers who allocate assets across various precious metals based on market trends and outlook. By investing in precious metal mutual funds, investors can benefit from the potential upside of multiple metals while reducing risk through allocation of investments across different assets.

Gold and precious metals play a vital role in



**Ankit Agarwal**  
 Managing Director

enhancing the resilience and stability of investment portfolios. By strategically allocating a portion of their portfolios to these assets, investors can enhance diversification, mitigate risk, and pursue long-term financial objectives with greater confidence in the Indian investment landscape.

## Trading Made Easy with Easy Trade

In the realm of finance, trading stands as a gateway to wealth accumulation and financial independence. It offers individuals the opportunity to invest in promising companies, potentially reaping substantial gains over both short and long terms. Alankit Easy Trade emerges as a beacon in this landscape, providing a seamless online trading platform tailored to cater to diverse investor needs.

Trading, at its core, is a dynamic practice where investors buy and sell financial instruments such as stocks, commodities, and currencies in pursuit of financial growth. The allure lies in the potential to capitalise on market fluctuations, leveraging insights and analysis to make informed decisions. However, navigating the complexities of trading demands robust support and innovative tools, precisely what Alankit Easy Trade delivers.

At the heart of Alankit's Easy Trade App is a commitment to empowering investors with comprehensive resources and cutting-edge technology.

In essence, Alankit Easy Trade represents more than just a trading platform; it symbolises a commitment to empowering investors with the tools and resources needed to thrive in today's dynamic financial landscape.

- **Real-Time Stock Updates**
- **In-Depth Analytics**
- **Trade in and Track Various Verticals**



## SERVICE CORNER



- **Interactive Client Interface**
- **Instant Account Opening & Activation**
- **Holistic Wealth Advisory & Planning**
- **Integrated Back Office**
- **Research Analytics**

With its innovative features and unwavering focus on user experience, Easy Trade redefines the way investors engage with the markets, paving the way for financial success and prosperity.

# Investment Opportunity

## Muthoot Fincorp Limited

Issuer	Muthoot Fincorp Limited		
Instrument	Secured, redeemable, non-convertible debentures		
Issuance Schedule*	The issues shall be open from Wednesday, 10 <sup>th</sup> April 2024 to Thursday, 25 <sup>th</sup> April 2024		
Issue Size	Base Issue size of ₹ 100 Crore with an option to retain oversubscription up to ₹ 260 Crore aggregating up to ₹ 360 Crore being the Issue size.		
Face Value	₹ 1,000/-		
Minimum Application Size	₹ 10,000/- (10 NCDs) and in multiples of ₹ 1,000/- (1 NCD) thereafter		
Credit Rating	"CRISIL AA-/Stable"		
Issuance & Trading	In dematerialised form		
Allotment	First Come First Serve Basis		
Category	I – Institutional ("QIB")	II – Non-Institutional ("Corporates")	III – Retail Individual ("Retail") (Amount aggregating up to and including ₹ 10 lakh)
Category Allocation	5% of the overall Issue Size.	35% of the overall Issue Size.	60% of the overall Issue Size.
Bucket Size (₹) assuming Issue size of ₹ 360 Cr	₹ 18 Cr	₹ 126 Cr	₹ 216 Cr
Put/Call Option	There is no put/call option for the NCDs		
Seniority	Senior		
Security Cover	The principal amount of the Secured NCDs to be issued in terms of the Tranche IV Prospectus together with all interest due on the NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of subservient charge with existing secured creditors on standard loan receivables and current assets (both present and future) of the company in favour of Debenture Trustee, to be held on pari passu basis among the present and / or future NCD holders, as may be applicable. The Company will create the security for the NCDs in favour of the Debenture Trustee for the Debenture Holders holding the Secured NCDs on the assets to ensure 100% security cover of the amount outstanding including interest in respect of the Secured NCDs at any time.		
Ranking of the Secured NCDs	The NCDs being offered as part of this Tranche IV Issue are subject to the provisions of the SEBI NCS Regulations, the applicable provisions of Companies Act, 2013, the Memorandum and Articles of Association of the company, the terms of the Shelf Prospectus and this Tranche IV Prospectus, the Application Forms, the terms and conditions of the Debenture Trusteeship Agreement, the Debenture Trust Deed, other applicable statutory and/or regulatory requirements including those issued from time to time by SEBI, the Government of India, BSE, RBI, and/or other statutory/regulatory authorities relating to the offer, issue and listing of securities and any other documents that may be executed in connection with the NCDs..		
Listing	Proposed on BSE		



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

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Public Issue of secured redeemable non-convertible debentures by

## Edelweiss Financial Services Limited



Coupon rate upto  
**10.45%** p.a.\*

Issue opens on:  
**April 08, 2024**  
Issue closes on:  
**April 23, 2024\*\***

Credit Rating:  
"The NCDs proposed to be issued under this Issue have been rated "CRISIL A+/Stable (pronounced as CRISIL A plus rating with Stable outlook)"

### 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	36 M	60 M	60 M	60 M	60 M	120 M	120 M	120 M
Coupon (% per annum) for Category I, II, III & IV	9.00%	NA	9.20%	9.60%	NA	9.67%	10.10%	NA	10.10%	10.00%	10.45%	10.45%
Effective Yield (per annum) for in Category I, II, III & IV	9.00%	9.00%	9.60%	9.60%	9.60%	10.10%	10.09%	10.10%	10.10%	10.46%	10.44%	10.44%
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,316.71	₹ 1,000	₹ 1,000	₹ 1,816.60	Staggered Redemption in Three (3) annual payments of ₹200 each in 3rd and 4th Anniversary and ₹500.00 on 5th Anniversary*	₹ 1,000	₹ 1,000	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6th Anniversary* until Maturity

\*The Company shall redeem the said Series 'I' NCDs when the Applicant has not indicated the choice of the Secured NCD Series.  
\*\* The principal subscription schedule and the subscription amount for the Series 'I' NCDs and Series 'II' NCDs if holder to avail the principal subscription will be subjected to a deemed name. The holder shall also be subject to the "Secured Redemption".  
\*\*\* See SPO of the Prospectus dated March 28, 2024.

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

## Maximising Compliance and Efficiency: The Role of VAT Service Providers in Dubai



In Dubai's dynamic business environment, navigating the intricacies of taxation is essential for companies to grow. Whether it's filing corporate tax returns or ensuring compliance with VAT audits, businesses need expert guidance to optimise efficiency and adhere to regulatory requirements. Professional services and advisories ensure that businesses adhere to regulations as per the government guidelines while increasing efficiencies.

Moreover, expert guidance helps in making informed financial decisions, mitigating risks, and enhancing their overall financial health. Engaging with experienced tax professionals can provide peace of mind, allowing business owners to focus on core operations and strategic growth initiatives without the burden of tax-related stress.

### VAT Solutions Tailored for the UAE

Alankit provides VAT services in the UAE, guiding clients through the tax system with ease and assurance. The Alankit Management Consultancy boasts a team of skilled tax professionals who stay abreast of current law changes affecting clients' taxable domains through ongoing training and updates.

Alankit's VAT solutions are designed to be efficient, helping businesses concentrate on growth and productivity.



Advanced technology integration improves efficiency by allowing real-time monitoring of VAT obligations and offering useful insights for better decision-making. We employ a personalised approach towards clients' services, ensuring that they benefit from a tailored solution through a dedicated consultant in the UAE. Our services as reliable VAT consultants in UAE:

- Registration Services
- Refund Process
- Return Filing
- De-Registration

Get in touch with us today at:

+91-4277 0936 | +91-55 455 7670 | +91-58 937 6060 | [taxuae@alankit.com](mailto:taxuae@alankit.com)

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## Alankit News

### Alankit Leads the Way with Next-Gen Solutions



Alankit expanded its global presence by participating in MOSIP 2024, held in Ethiopia, East Africa from March 5th to 7th, 2024. The event served as a platform for showcasing our **smart printing solutions** emphasising our commitment to innovation and security. Our participation aimed to leverage the extensive reach and to explore avenues for collaboration and synergy.

### Holi festivities amidst a kaleidoscope of colors



Alankit celebrated Holi with vibrant enthusiasm, featuring engaging activities and active employee participation across all departments. The festivities included a combination of traditional and artistic activities, such as dancing, musical skits and contests. This event offered a prospect for employees to gather, bond, and revel in a joyful atmosphere and enhanced stronger bonds within our workforce.



## Knowledge Cafe

Financial planning has undergone a remarkable transformation, it has become an essential tool for individuals and businesses alike. Historically, financial planning was synonymous with preserving family fortunes or ensuring business continuity. However, as economies expanded and personal financial needs diversified, the scope of financial planning widened to encompass a broader demographic.



### Forecasting Financial Planning Trends for 2024

**Tech Advancements:** The advent of technology has been a driving force behind this evolution. AI advisors and automated financial planning tools have democratized access to high-quality financial advice, offering tailored recommendations and real-time portfolio management. Moreover, advancements in AI and machine learning have revolutionized market predictions, enabling proactive investment strategies.

**Sustainable Investments:** The rise of ESG investing reflects a growing awareness of the societal impact of investments. Investors now prioritize environmental, social, and governance factors alongside financial returns, demanding transparency and ethical practices from companies.

**Financial Wellness:** Personalized financial planning has become the norm, with strategies tailored to individual goals and aspirations. Big data analytics play a pivotal role in this personalization, enabling financial planners to create customized plans that resonate with clients on a personal level.

**Financial Literacy:** It has emerged as a fundamental aspect of modern financial planning. Online education platforms offer accessible resources, from webinars to interactive courses, breaking down complex financial concepts into easy-to-understand information. Furthermore, there's a drive to integrate financial education into early school days to empower younger generations to navigate the financial landscape confidently.

In essence, 2024 promises to be a dynamic year for financial planning, marked by innovation, sustainability, and a focus on enhancing client well-being. By embracing these trends and leveraging technology-driven solutions, financial planners can position themselves for success in an ever-evolving landscape.



## HR Corner

### Welcome to the Alankit Family!!

Alankit is delighted to welcome **Mr. Varun Kumar**, who joined the company on 19th March 2024 as "**Business Head**" in the Wealth Management Department, Delhi. We wish him the very best of luck with his 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:** Relationship Manager  
**Experience:** 1 to 7 years  
**Qualification:** Graduate  
**Location:** PAN India



#### Duties and Responsibilities:

- Recruitment of agency partners and advisors
- Drive acquisition of high-net-worth clients
- Assess customer needs and risk appetite
- Activate trading accounts and provide market guidance
- Execute cross-selling strategies for financial products
- Meet monthly targets and provide regular updates
- Proficient in selling financial products to HNI/UHNI clients
- Experienced in selling mutual funds and structured products



## हिन्दी अनुभाग

### आईपीओ : एक परिचय और निवेश कैसे करें



आईपीओ, किसी कंपनी की यात्रा में एक महत्वपूर्ण मील का पत्थर है जो एक निजी तौर पर आयोजित इकाई से सार्वजनिक रूप से कारोबार करने वाली कंपनी में उसके परिवर्तनकाल को चिह्नित करती है। निवेशकों के लिए आईपीओ एक संभावित उद्यम के भूतल पर पहुँचने का अवसर प्रदान करते हैं। यहाँ आईपीओ का व्यापक परिचय और उनमें निवेश करने के तरीके के बारे में बताया गया है।

आईपीओ तब होता है जब कोई कंपनी पहली बार जनता को अपने शेयर बेचने का फैसला करती है। इस प्रक्रिया में अंडरराइटर, आमतौर पर निवेश बैंक शामिल होते हैं, जो कंपनी को पेशकश मूल्य निर्धारित करने, निवेशकों को शेयर आवंटित करने और स्टॉक एक्सचेंजों पर लिस्टिंग की सुविधा प्रदान करने में मदद करते हैं।

आईपीओ में निवेश के लिए सावधानीपूर्वक विचार और उचित परिश्रम की आवश्यकता होती है। यहाँ अनुसरण करने योग्य मुख्य बातें बताई गई हैं।

**कंपनी पर शोध करें:-** कंपनी के सार्वजनिक होने के व्यवसाय मॉडल, उद्योग की गतिशीलता और विकास की संभावनाओं को समझें। आईपीओ प्रॉस्पेक्टस की समीक्षा करें जो कंपनी की वित्तीय स्थिति, जोखिम और प्रबंधन टीम के बारे में विस्तृत जानकारी प्रदान करता है।

**बाजार की स्थितियों का आकलन करें:-** समग्र बाजार स्थितियों और निवेशक भावना का मूल्यांकन करें, क्योंकि ये कारक आईपीओ के प्रदर्शन को प्रभावित कर सकते हैं। निवेशक निर्णय लेने से पहले आर्थिक रुझान, उद्योग दृष्टिकोण और प्रतिस्पर्धी विश्लेषण पर विचार करें।

**मूल्यांकन का मूल्यांकन करें :-** कंपनी के बुनियादी सिद्धांतों और उद्योग में तुलनीय फर्मों के सापेक्ष पेशकश मूल्य का विश्लेषण करें। मूल्य से आय अनुपात, राजस्व वृद्धि और लाभप्रदता जैसे आर्कषक मूल्यांकन मेट्रिक्स देखें।

**दीर्घकालिक संभावनाओं पर विचार करें :-** जबकि आईपीओ आर्कषक रिटर्न की पेशकश कर सकते हैं, उनमें अंतर्निहित जोखिम भी हो सकते हैं। कंपनी की दीर्घकालिक विकास संभावनाओं, प्रतिस्पर्धात्मक लाभ और आईपीओ से परे अपनी व्यावसायिक रणनीति को क्रियान्वित करने की क्षमता का आकलन करें।

**आईपीओ के बाद के प्रदर्शन की निगरानी करें :-** आईपीओ के बाद कंपनी के प्रदर्शन के बारे में सूचित रहें, जिसमें तिमाही आय रिपोर्ट, प्रबंधन अपडेट और बाजार की धारणा शामिल है। बदली परिस्थितियों के आधार पर अपनी निवेश रणनीति को तदनुसार समायोजित करें।

आईपीओ में निवेश करना फायदेमंद हो सकता है लेकिन इसके लिए गहन शोध, धैर्य और जोखिम प्रबंधन की आवश्यकता होती है। आईपीओ प्रक्रिया को समझकर और निवेश के अवसरों का परिश्रमपूर्वक मूल्यांकन करके, निवेशक सार्वजनिक बाजारों की गतिशील दुनिया में संभावित विकास और सफलता के लिए खुद को स्थापित कर सकते हैं।

## सुविचार

अगर किसी की संगत से आपके विचार शुद्ध होने लगे तो समझ लेना वो कोई साधारण इन्सान नहीं है।

जितना हो सके खामोश रहना ही अच्छा है क्योंकि सबसे ज्यादा गुनाह इंसान की जुबान ही करवाती है।

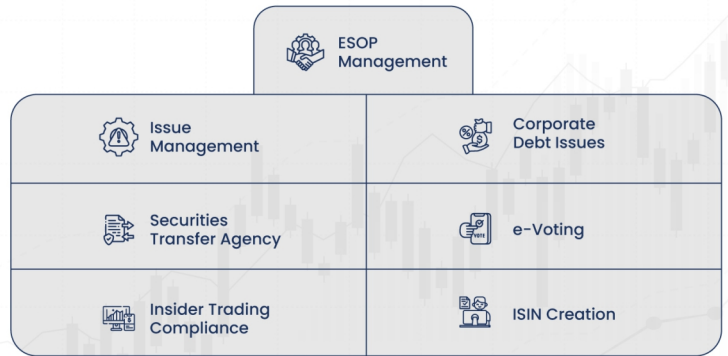
किसी भी व्यक्ति से अत्यधिक लगाव हानिकारक है क्योंकि लगाव उम्मीद की ओर ले जाता है और उम्मीद दुःख का कारण बनती है।

समय और भाग्य दोनों ही, परिवर्तनशील है, इन पर किसी को अहंकार नहीं करना चाहिए।

असंभव वह नहीं जो हम कर नहीं पाते। असंभव वह है जो हम करना नहीं चाहते।

Alankit

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Redefining Growth  
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RTA Excellence



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