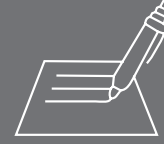




The Future of Insurance is DIY



From The MD's Desk

Insurance is vital in safeguarding individuals and businesses from unforeseen risks. Technological advancements, such as data analytics and AI, have revolutionised the insurance industry. They enable more accurate risk assessments, personalised policies, and faster claims processing, enhancing overall efficiency and providing better protection for policyholders.

With this technological change the future of insurance is undergoing a transformative shift towards a Do-It-Yourself (DIY) model, revolutionising the way individuals approach and engage with insurance services. This shift is fueled by technological advancements, changing consumer preferences, and a desire for greater control over one's financial well-being.

In this age of digital empowerment, consumers are increasingly seeking autonomy in shaping their insurance coverage. The rise of DIY insurance platforms marks a transformative shift, allowing individuals to tailor policies to their specific needs with the help of market experts.

With the introduction of advancements in AI and data analytics, insurance companies can

“*In this age of digital empowerment, consumers are increasingly seeking autonomy in shaping their insurance coverage.*”

conduct personalised risk assessments, based on individual behaviours and preferences. This not only ensures a more accurate representation of a person's risk profile but also revolutionises the overall customer experience.

The DIY approach introduced by the insurers, characterised by real-time adjustments and transparent terms, promotes simplicity in insurance processes. This helps policyholders gain a profound understanding of their coverage, enabling them to make informed decisions and effortless policy modifications to align with life changes.

As the insurance landscape embraces this DIY future, it becomes paramount for insurers to adapt and innovate. Companies leveraging



Ankit Agarwal
Managing Director

technology to simplify processes, enhance customer engagement, and offer personalised solutions will lead this evolution. The DIY model transcends a mere trend; it signifies a fundamental shift towards a customer-centric and technologically-driven insurance era, promising policies tailored to individual desires and an enriched overall customer experience.

How do Manpower Recruitment Consultants Work?

Navigating the recruitment landscape can be a challenge for organisations seeking skilled employees. Outsourcing this responsibility to a manpower company proves to be a strategic move. Acting as intermediaries, Alankit plays a paramount role in connecting employers with the right talent while aiding job seekers in securing suitable positions.

With the country's industrial development happening at a rapid pace, the demand for manpower has increased tremendously. Renowned for delivering tailored manpower solutions, we provide a qualified workforce across diverse industries. With a commitment to cost-effective excellence, we stand out as a premier solution provider, offering end-to-end manpower services to governmental bodies, private enterprises, PSUs, and autonomous entities.

Our primary goal is to facilitate the employment of individuals by providing them with suitable job profiles in reputable government bodies. Acting as a third party, we bridge the gap between employers from different sectors and employees, striving to find the ideal match.

Collaborating with governmental bodies, private enterprises, PSUs, and autonomous entities, we extend our expertise in an array of business services, including Data Management Solutions, Manpower Staffing, Data Entry Projects, and more.

www.alankit.com



SERVICE CORNER

Our Expertise

- **Swift Response**
- **Experienced HR Professionals**
- **Customised Sourcing Strategies**
- **Leading Companies Associated**
- **Proven Track Record**
- **Comprehensive Support**



We offer quick responses to requirements, experienced HR professional assistance, customised strategies, and partnerships with leading consultants to ensure comprehensive support for various industries and projects. As a preferred partner to ministries and organisations, our manpower services contribute to the success of businesses by connecting them with qualified and competent professionals.

Investment Opportunity

Edelweiss
Ideas create, values protect

investments@alankit.com | www.alankitassociates.co.in

Investment Opportunity with Edelweiss Financial Services Ltd.
Public Issue of Secured Redeemable Non-convertible Debentures

Issue Opens On : Tuesday, 9th January, 2024
Issue Closes On: Monday, 22nd January, 2024

APPLY NOW

Issuer	Edelweiss Financial Services Limited
Instrument	Secured Redeemable Non-Convertible Debentures
Issuance Schedule*	The issue shall be open from Tuesday, 9 th January 2024 to Monday, 22 nd January 2024
Issue Size	Base Issue size of ₹ 125 Crore with an option to retain oversubscription up to ₹ 125 Crore aggregating up to ₹ 250 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	"A+Stable" by CRISIL
Issuance & Trading	In dematerialised form.
Allotment	First Come First Serve Basis

ISSUE STRUCTURE - BUCKET DETAILS				
Category	I - Institutional ("QIB")	II - Non-Institutional ("Corporates")	III - High Networth Individual ("HNI") (Amount aggregating to above ₹ 10 lakh)	IV - Retail Individual ("Retail") (Amount aggregating up to and including ₹ 10 lakh)
Category Allocation	10% of the overall Issue Size.	10% of the overall Issue Size.	40% of the overall Issue Size.	40% of the overall Issue Size.
Bucket Size (₹) assuming Issue size of ₹ 250 Cr	₹ 25 Cr	₹ 25 Cr	₹ 100 Cr	₹ 100 Cr

ISSUE STRUCTURE											
Option/Series	I	II	III	IV	V	VI	VII	VIII	IX	X	
Nature of NCDs	Secured Redeemable Non-Convertible Debentures										
Who can Apply	All categories of investors (Category I, II, III and IV)										
Tenor	24 months	24 Months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months	
Interest Frequency	Annual	Cumulative	Monthly	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
Base Coupon Rate (% p.a.) for:											
For all Categories	8.95%	NA	9.20%	9.60%	NA	9.67%	10.10%	NA	10.00%	10.45%	
Effective Yield (% p.a.) for:											
For all Categories	8.94%	8.95%	9.59%	9.59%	9.60%	10.10%	10.09%	10.10%	10.46%	10.44%	
Amount (₹/ NCD) on Maturity for *:											
For all Categories	₹1,000	₹1,187.30	₹1,000	₹1,000	₹1,317	₹1,000	₹1,000	₹1,618.70	₹1,000	₹1,000	

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



DISCLAIMER : Investment in financial instruments subjected to market risk. We do not assure or guarantee, in any manner whatsoever, timely payment/ repayment of your investment and income thereon. While we have taken care to obtain information from authentic sources, we are not responsible for any errors/ omissions in the newsletter. You are requested to kindly obtain all necessary information before choosing your investment.

MUTHOOT FINANCE LIMITED

Public Issue of Secured Redeemable Non-Convertible Debentures
Minimum Investment Rs. 10,000/-

Tranche III Issue Opening Date 8th Jan 2024 | Tranche III Issue Closing Date 19th Jan 2024¹

ISSUE SIZE -100CRS + 900 CRS

RATING "[ICRA] AA+/Stable" **COUPON UP TO 8.50%** Additional Incentive of 0.50%*

MONTHS	24	36	60
Effective Yield [#] (pa)	Annual : 8.75%	Monthly : 8.75% Annual : 9.00% Cumulative : 9.00%	Monthly : 8.75% Annual : 9.00% Cumulative : 9.00%

Key Features of Muthoot Finance Limited (MFL)

- Largest gold loan NBFC in India in terms of loan portfolio according to CRISIL Research - Industry Report on Gold Loans in March 2023
- Presence in 22 States, the national capital territory of Delhi and 6 Union territory as of September 30, 2023.
- 179.93 tonnes Gold Jewellery kept as security as of March 31, 2023.
- Approximately 85.2 lakh loan accounts as of September 30, 2023.
- Market leading position in the Gold Loan business in India with pan-India reach and branch network.

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

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CIN : U74210DL1991PLC042569

Why Should you Opt for Outsourced Accounting in UAE?



In the dynamic business landscape of the United Arab Emirates (UAE), accounting plays a pivotal role in ensuring financial transparency, regulatory compliance, and strategic decision-making. Small and large enterprises alike grapple with the complexities of local regulations, tax compliance, and financial reporting. This is where outsourced accounting services emerge as a valuable solution.

Outsourced accounting in the UAE offers numerous benefits that contribute to the overall efficiency and success of a business. One of the key advantages is cost efficiency. Organisations can hire skilled professionals without the burden of maintaining an in-house accounting team, making it a cost-effective option, particularly in a region with high operational expenses.

Furthermore, outsourced accounting provides access to specialised expertise. Alankit Management Consultancy, a reputable service provider, ensures that the organisations benefit from a team of experienced professionals well-versed in local regulations and compliance standards. This is essential in navigating the intricacies of UAE financial requirements.

The flexibility and scalability of outsourced accounting services are also noteworthy. Alankit offers tailored solutions, allowing companies to customise the scope of services based on their specific needs. This adaptability is important for companies at various stages of growth, ensuring they receive the right level of support.

Our commitment to streamlining business operations is evident through its comprehensive Accounting and Auditing services. By obtaining these vital services under one roof, businesses can achieve a seamless and efficient financial management system. Our experts guide businesses throughout the evaluation process, ensuring a business-building operation without compromising service quality. With Alankit Management Consultancy, companies in the UAE can confidently outsource their accounting needs, allowing them to focus on other vital aspects of their operations and promote sustainable growth.

Get in touch with us today at:

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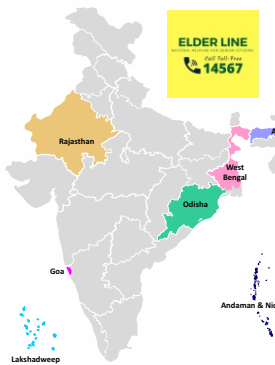


Alankit News

Building New Milestones and Reaching New Heights!



In a remarkable triumph, we are thrilled to announce the successful acquisition of 8 new locations by our NHSC department. The regions now under our care include Andaman & Nicobar, Manipur, Assam, Goa, Lakshadweep, Rajasthan, Odisha, and West Bengal. This strategic expansion is a testament to our commitment to aiding people in distress and enriching lives. Let's celebrate this milestone as we continue to extend our reach and make a positive impact on communities nationwide.



Igniting Employee Enthusiasm for a Strong Quarter Ahead!



In a strategic move to boost employee morale and set the stage for success, we recently hosted the BC Sales Meet in 2023. The event aimed at fostering enthusiasm among team members and laying a robust foundation for the upcoming quarter. With insightful discussions, motivational sessions, and collaborative initiatives, the BC Sales Meet has energised the workforce, positioning Alankit for stellar achievements in the future.



Knowledge Cafe

In the realm of investment, Sovereign Gold Bonds (SGBs) emerge as a guiding light of stability, offering a unique combination of gold's appeal and financial benefits. These bonds provide investors with a fourfold advantage that extends beyond traditional avenues.

Gold Stability: During economic uncertainty, gold remains a steadfast asset. SGBs enable investors to leverage gold's stability and hedging qualities. As a government-backed option, SGBs offer a secure way for individuals to diversify portfolios, protecting investments from the volatility seen in other financial assets.

Financial Gains through Interest: SGBs offer a unique advantage by providing investors with both potential gold value appreciation and a fixed interest rate of 2.50% per annum on the initial investment amount. This dual benefit makes these bonds an appealing choice for those desiring wealth preservation and consistent interest income.

Capital Appreciation: Linked to the market, the Sovereign Gold Bonds present the opportunity for capital appreciation tied to gold's market value. Investors can profit from gold value growth during the bond tenure, offering a dual advantage of stability and potential long-term wealth accumulation.

Tax Efficiency: Sovereign Gold Bonds offer tax efficiency, with taxable interest earnings but exempting capital gains upon maturity redemption from capital gains tax. This tax advantage boosts the overall appeal of SGBs for investors aiming to optimise their tax liabilities.

Gold, Gains, and Growth: The Fourfold Benefits of Sovereign Gold Bonds (SGBs)



SGBs presents a well-rounded investment proposition, combining the enduring appeal of gold with the benefits of fixed-interest income, capital appreciation, and tax efficiency. As investors navigate the evolving financial landscape, they stand as a robust and multifaceted option, promising stability, regular income, growth potential, and tax advantages in a single investment instrument.



HR Corner

Desired Candidate Profile:

Knowledge of Products of Financial services like Mutual Funds, IPOs, Bonds, De-MAT Account Opening and Stocks etc.



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 8 years

Qualification: Any Graduate,

Post Graduate or MBA-Marketing

Location: PAN India

Duties and Responsibilities:

- Utilise strong business development skills to meet sales targets on time.
- Boost sales and diversify the client base.
- Manage risks and portfolios effectively.
- Maintain an up-to-date database.
- Identify and cultivate potential client sources.
- Build a knowledgeable and experienced team.
- Match products to client needs proficiently.
- Demonstrate comprehensive product knowledge and benefits.
- Promote research calls to increase volume and frequency.

RNI No : DELBIL/2008/24661

Postal Regd. No. DL(C)-14/1290/2021-2023

Posted at SRT Nagar PO on 09th-14th of every month

Date of Publication : 10th January 2024



हिन्दी अनुभाग

पीयर टू पीयर (p2p)



पीयर टू पीयर ऋण, महिलाओं को आर्थिक रूप से सशक्त बनाने और वित्तीय समावेश को बढ़ावा देने में एक परिवर्तनकारी भूमिका निभाने के लिए तैयार है। यहाँ बताया गया है कि पीयर टू पीयर ऋण परिदृश्य से महिलाओं को किस प्रकार अधिक लाभ होगा।

पूँजी तक पहुँच: पी2पी ऋण प्लेटफॉर्म उन महिला उद्यमियों के लिए वैकल्पिक वित्तपोषण का अवसर प्रदान करते हैं जिन्हें लिंग पूर्वाग्रह सहित विभिन्न कारणों से पारंपरिक बैंक ऋण हासिल करने में चुनौतियों का सामना करना पड़ सकता है। ये प्लेटफॉर्म पूँजी तक पहुँच को लोकतांत्रिक बनाते हैं जिससे महिलाओं को व्यक्तिगत उधारदाताओं के विविध पूल से सीधे अपने व्यवसाय या परियोजनाओं को वित्तपोषित करने की अनुमति मिलती है।

लचीली उधार शर्तें: पी2पी ऋण अक्सर पारंपरिक वित्तीय संस्थानों की तुलना में अधिक लचीली उधार शर्तें प्रदान करता है। महिला उधारकर्ता उन शर्तों पर बातचीत कर सकती हैं जो उनकी विशिष्ट आवश्यकताओं के अनुरूप हो। चाहे वह पुनर्भुगतान कार्यक्रम को समायोजित करना हो या छोटी ऋण राशि प्राप्त करना हो। यह लचीलापन महिला उद्यमियों के लिए वित्तीय नियंत्रण और स्थिरता को बढ़ाता है।

लिंग पूर्वाग्रह में कमी: पी2पी ऋण एल्गोरिदम और डेटा संचालित निर्णय प्रक्रिया पर काम करता है जो संभावित रूप से ऋण अनुमोदन प्रक्रिया में लिंग पूर्वाग्रह को कम करता है। पारंपरिक उधार व्यक्तिपूरक निर्णयों से प्रभावित हो सकता है, लेकिन पी2पी प्लेटफॉर्म वस्तुनिष्ठ मानदंडों पर ध्यान केंद्रित करते हैं जो महिलाओं को उनकी साख और व्यवसायिक योजनाओं के आधार पर फंडिंग तक पहुँचने का उचित मौका प्रदान करते हैं।

सामुदायिक सहायता: पी2पी ऋण सामुदायिक सहायता की भावना को बढ़ावा देता है। महिला उधारकर्ताओं को लग सकता है कि पी2पी ऋणदाता जो अक्सर व्यक्तिगत निवेशकों का मिश्रण होता है, महिलाओं के नेतृत्व वाली परियोजनाओं का समर्थन करने के लिए अधिक इच्छुक होते हैं। यह समुदाय संचालित दृष्टिकोण महिला उद्यमियों को आगे बढ़ने के लिए मेंटरशिप के अक्सर नेटवर्किंग और एक सहायक वातावरण प्रदान कर सकता है।

वित्तीय शिक्षा: पी2पी ऋण देने वाले प्लेटफॉर्म शैक्षिक उपकरण के रूप में काम कर सकते हैं। वित्तीय प्रबंधन और निवेश पर संशाधन और मार्गदर्शन प्रदान कर सकते हैं। जिन महिलाओं का वित्तीय साक्षरता का अनुभव सीमित है। इनके लिए ये प्लेटफॉर्म एक मूल्यवान सीखने का अनुभव प्रदान करते हैं जो उन्हें उधार लेने और निवेश के बारे में सूचित निर्णय लेने के लिए सशक्त बनाते हैं।

पी2पी ऋण महिलाओं के लिए वित्तीय बाधाओं को तोड़ने की क्षमता है जिससे उन्हें पूँजी तक पहुँच में वृद्धि, लचीलापन, कम पूर्वाग्रह, सामुदायिक समर्थन और वित्तीय शिक्षा के अवसर मिलते हैं। जैसे-जैसे पी2पी ऋण परिदृश्य हो रहा है, यह लैंगिक समानता और आर्थिक सशक्तिकरण के लिए उत्प्रेरक के रूप में आशाजनक है।

सुविचार

गते शोको न कर्तव्यो भविष्यं नैव नितयेत् ।
वर्तमानेन कालेन वर्तयन्ति, विचक्षणाम् ॥

जो बीत चुका उसकी चिंता करना बेकार है, जो आने वाला है उसकी भी चिंता करने की आवश्यकता नहीं है। बुद्धिमान वे हैं जो वर्तमान में जीते हैं।

कस्यात्यन्तं सुखमुपनतं दुःखमेकान्ततो वा ।
नीचैर्गच्छत्युपरि च दशा चक्रनेभिक्रमेण ॥

किसने केवल सुख ही देखा है, और किसने केवल दुःख ही देखा है जीवन की दशा एक चलते पहिये के घेरे की तरह है जो क्रम से ऊपर और नीचे जाता रहता है।

सर्वे क्षयान्ता निचयाः पतनान्ताः समुच्छयाः ।
संयोग विप्रयोगान्ता मरणन्तं च जीवितम् ॥

सारे संग्रहों का अन्त उनके क्षय में ही है। भौतिक उन्नतियों का अन्त पतन में ही है। सारे संयोगों का अंत वियोग में ही है। इसी प्रकार संपूर्ण जीवन का अंत मृत्यु में ही होने वाला है।

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