

Fostering Financial Freedom for the Youth

In an era defined by rapid economic shifts and digital transformation, financial independence has become a vital milestone for young individuals. Equipping the youth with financial literacy and access to structured financial tools is essential for fostering economic self-reliance and long-term stability. Understanding savings, investments, and responsible spending empowers young minds to make informed financial decisions, ensuring a secure future.

One of the key enablers of financial freedom is early exposure to structured savings and investment opportunities. Youth-friendly financial options such as Systematic Investment Plans (SIPs) in Mutual Funds, Public Provident Fund (PPF), and Equity-Linked Savings Schemes (ELSS) provide excellent avenues for disciplined saving and wealth accumulation. These options not only optimise tax savings but also foster long-term financial growth and stability. Additionally, digital investment platforms now allow young investors to explore fractional investments in stocks, ETFs, crypto and even global markets, making wealth-building more accessible than ever.

The integration of fintech solutions has made financial management more accessible than ever. Mobile banking, investment apps, and digital advisory platforms offer young individuals real-time insights into their finances, enabling them to track expenses, invest wisely, and plan for future contingencies. By leveraging technology, financial institutions are creating an ecosystem where financial empowerment is no longer a privilege but a widespread opportunity.

Educational institutions and organisations also play an active role in imparting financial knowledge. Workshops, interactive sessions, and mentorship programs on financial literacy helps bridge the knowledge gap, equipping the youth with practical insights into budgeting, taxation, credit management, and retirement planning.

Simplifying Document Attestation for Global Opportunities



Navigating the complexities of document attestation and apostille is essential for individuals and businesses seeking global opportunities. Alankit, appointed as an Attestation/Apostille Service Provider by the Ministry of External Affairs (MEA), Government of India, ensures a seamless authentication process across its 17 centres nationwide. As an Authorised Collection Agency, we facilitate the attestation of documents after the necessary pre-authentication from all Indian states.

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Ankit Agarwal
Managing Director

“One of the key enablers of financial freedom is early exposure to structured savings and investment opportunities”

As we look towards a future driven by financial inclusivity and empowerment, it is imperative to encourage a culture of financial responsibility among the youth. By nurturing informed decision-making, strategic investments, and responsible financial behaviour, we pave the way for a generation that is not only financially independent but also economically resilient.



SERVICE CORNER

Comprehensive Attestation Solutions:

Our extensive attestation services cater to **educational certificates, birth and marriage certificates**, commercial documents, and more, guaranteeing authenticity and compliance with international requirements.

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At Alankit, customer satisfaction is at the core of our services. We provide personalised assistance, tailored solutions, and real-time updates, ensuring a smooth, efficient, and stress-free attestation experience. Whether for education, employment, or business expansion, we are your reliable partner for document authentication services.



Alankit News

Colours of Unity and Joy at Alankit!

Alankit's vibrant Holi celebrations brought employees together in an atmosphere of joy and camaraderie, showcasing the organisation's strong culture of unity and collaboration. The event reflected the company's commitment to fostering an inclusive and dynamic workplace, where teamwork and enthusiasm drive success.



Alankit Celebrates the Power of Women This Women's Day!

On Women's Day, we celebrated the incredible women whose leadership, innovation, and resilience shape our success. Their dedication inspires growth and excellence, reinforcing our commitment to empowerment and inclusivity.



Knowledge Cafe

Gen Z's Investment Shift: Embracing Stocks, Mutual Funds, and Gold



Gen Z is redefining the investment landscape with a strategic and technology-driven approach. Unlike previous generations, which relied heavily on traditional savings and fixed deposits, today's young investors are actively exploring stocks, mutual funds, and gold as key components of their financial portfolios.

One of the biggest drivers of this shift is digital accessibility. The rise of user-friendly trading apps and robo-advisors has made investing in stocks seamless and more appealing to young investors. With easy access to market insights, Gen Z is confidently engaging in equity investments, IPOs, and exchange-traded funds (ETFs) to build long-term wealth.

Similarly, mutual funds, particularly Systematic Investment Plans (SIPs), have gained popularity among young investors seeking diversification and risk management. With SIPs allowing small but consistent investments, Gen Z is capitalising on rupee-cost averaging and compound growth to achieve financial stability.

Interestingly, gold—traditionally seen as a conservative investment—is also witnessing renewed interest from this generation. However, instead of physical gold, digital gold, sovereign gold bonds (SGBs), and gold ETFs are their preferred choices, offering convenience, liquidity, and security.

With a tech-savvy, research-driven, and goal-oriented mindset, Gen Z is reshaping the investment landscape. They prioritise financial independence, wealth creation, and passive income streams, ensuring a balanced and future-ready portfolio.

As financial literacy and digital platforms continue to evolve, Gen Z's proactive investment approach is set to drive market trends, making them key players in the future of investing.



HR Corner

Welcome to the Alankit Family!!



Alankit is delighted to welcome **Mr. Prashant Gaur**, who joined the company on **17th February 2025** as "**Assistant General Manager**" in the Tender 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: Customer Support Executive

Experience: 0 – 4 years

Qualification: Graduate

Location: Delhi

Languages: English, Hindi,

Tamil or Malayalam or

Punjabi or German

General Shift - 09:00 AM-6:00 PM

Evening Shift - 12:00 PM-9:00 PM/ 1:00-10:00 PM/ 02:00 PM-11:00 PM)

Duties and Responsibilities:

- Address and resolve customer complaints effectively through inbound and outbound calls.
- Respond promptly to customer inquiries, ensuring clarity and resolution.
- Maintain a professional and customer-centric approach to enhance customer experience.
- Document customer interactions and escalate issues when necessary.
- Work in a rotational shift environment to ensure seamless service coverage.

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to priyankabs@alankit.com | sumitc@alankit.com



Investment Opportunity



EDELWEISS FINANCIAL SERVICES LIMITED

PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

Edelweiss Financial Services Limited ("EFSL"), was incorporated on November 21, 1995 under the name Edelweiss Capital Limited and started operations as an investment banking firm after receipt of a Category II license from SEBI. Edelweiss Capital Limited subsequently received a Category I Merchant Banker license from SEBI with effect from October 36, 2000. The name of Edelweiss Capital Limited was changed to "Edelweiss Financial Services Limited" with effect from August 1, 2021. EFSL also acts as an Investor Manager of Edelweiss Multi Strategy Investment Trust (the "Fund"), a Category III Alternative Investment Fund registered with SEBI. After commencing the business as an investment banking firm, the Company, through its subsidiaries has diversified its businesses to include credit including retail and corporate credit, asset management including mutual fund and alternatives asset management businesses, asset reconstruction, insurance both life and general insurance businesses.

Issue Brief on the basis of the Prospectus dated March 27, 2025

Issuer	Edelweiss Financial Services Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public Issue
Issue Open / Close Date	Opens on: Tuesday, April 08, 2025, Closes on: Thursday, April 24, 2025
Debenture Trustee	Beacon Trusteeship Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	KFIN Technologies Limited
Issue Size	Public Issue by the issuer of secured redeemable non-convertible debentures of face value of ₹ 1,000 for an amount up to ₹ 1,000 million with a green shoe option of up to ₹ 1,000 million, cumulatively aggregating up to ₹ 2,000 million ("Issue Limit").
Minimum subscription	Minimum subscription is 75% of the Base Issue Size, i.e. ₹ 750 million
Base Issue Size	₹1000 million
Option to Retain Oversubscription /Green shoe option (Amount)	Up to ₹ 1000 million
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 NCD thereafter
Credit ratings	The NCDs proposed to be issued under the Issue have been rated "CRISIL A+/Stable (pronounced as CRISIL A plus rating with Stable outlook)" for an amount of ₹ 10,000 million by CRISIL vide their rating letter dated February 24, 2025 with rating rationale dated January 09, 2025. Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk. The rating given by the Credit Rating Agency is valid as on the date of this Prospectus.
Listing	The NCDs are proposed to be listed on BSE. The NCDs shall be listed within six Working Days from the date of Issue Closure. BSE has been appointed as the Designated Stock Exchange
Trading mode of the instrument	In dematerialised form only

Series	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
Tenor	24	24	36	36	36	60	60	60	60	120	120	120
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%
Effective Yield (per annum) for in Category I, II, III & IV	9.50%	9.50%	10.00%	9.99%	10.00%	10.51%	10.49%	10.50%	10.49%	11.00%	10.99%	10.99%
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	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
								Staggered Redemption in Three (3) annual payments of ₹250.00 each in 3rd and 4th Anniversary and ₹ 500.00 on 5th Anniversary*			Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 6th Anniversary* until Maturity	

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.

CIN : U74210DL1991PL042569



UGRO Capital Limited

PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

UGRO Capital Limited is a non-deposit taking systemically important NBFC registered with the RBI and the equity shares of the Company are listed on NSE and BSE. UGRO Capital lends exclusively to MSMEs and caters to all the borrowing needs through its diverse range of product offerings like Secured LAP, Affordable LAP, Micro Enterprises Loans, Machinery Loans, Unsecured Business Loans and Supply Chain Financing. Additionally, it does co-lending with FinTech and smaller NBFC Partners. As on June 30, 2024, UGRO was operating from 23 prime branches and 141 micro branches with an AUM of ₹9,21,772.71 lakh and catering more than 83,500 customers

Issuer	UGRO Capital Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public Issue
Issue Open / Close Date	Opens on: April 03, 2025, Closes on: April 21, 2025
Debenture Trustee	MITCON Credentia Trusteeship Services Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Link Intime India Private Limited
Issue Size	Public Issue By Ugro Capital Limited Of Upto 2000000 Secured, Rated, Listed, Redeemable, Non Convertible Debentures Of Face Value Of Rs 1000 Each. ₹ 10,000 lakhs with an option to retain over-subscription up to ₹ 10,000 lakhs, aggregating to a total of ₹ 20,000 lakhs
Base Issue Size	₹ 10,000 lakh
Option to Retain Oversubscription /Green shoe option (Amount)	₹ 10,000 lakh
Total Issue Size	₹ 20,000 lakh
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 thereafter
Credit ratings	"IND A+/STABLE" by India Rating & Research Private Limited
Listing	The NCDs are proposed to be listed on BSE and NSE. (NSE shall be Designated Stock Exchange for this issue) The NCDs shall be listed within six Working Days from the date of Issue Closure.
Trading mode of the instrument	In dematerialised form only

Series	I	II	III	IV	V*
Frequency of Interest Payment	Monthly	Annually	Monthly	Monthly	Monthly
Minimum Application	₹ 10,000 (10 NCDs) across all Series				
Face Value/ Issue Price of NCDs (₹/ NCD)	1000	1000	1000	1000	1000
Tenor	18 Months	18 Months	24 Months	30 Months	42 Months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	10.00%	10.39%	10.15%	10.25%	10.50%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	10.47%	10.47%	10.64%	10.75%	11.01%
Put and Call Option	NA	NA	NA	NA	NA

*Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

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CIN: U74899DL1994PLC059289



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CIN : U74210DL1991PL042569

Navigating Government Processes with Ease Through PRO Services



Establishing and running a business in the UAE can be complex, with numerous government approvals, permits, and compliance requirements. From documentation to adhering to local laws, the process can be time-consuming and overwhelming. This is where PRO (Public Relations Officer) Services come into play, ensuring seamless business operations and compliance with local regulations.

Compliance with local laws is essential for avoiding legal issues, penalties, and delays. PRO services help businesses stay compliant, improve operational efficiency, and save time by entrusting experts who understand government processes thoroughly.

Outsourcing PRO services is a smart, cost-effective solution. It provides access to a team of experts without the overhead costs of hiring full-time staff.

Get in touch with us today at:



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हिंदी अनुभाग

स्वास्थ्य बीमा के जरिए टैक्स प्लानिंग को कैसे आसान बनाया जा सकता है।



हम सभी अपने टैक्स बचत को अधिकतम करना चाहते हैं और हम अपनी मेहनत की कमाई को समझदारी से निवेश करने के तरीके खोजते हैं, वित्तीय सुरक्षा और टैक्स बचत दोनों के लिए एक अक्सर अनदेखा किया जाने वाला लेकिन बेहद मूल्यवान तरीका है स्वास्थ्य बीमा जो आयकर अधिनियम की धारा 80डी के तहत कटौती के माध्यम से करों पर बचत करने का एक अनूठा अवसर भी प्रदान करता है।

धारा 80डी:- स्वास्थ्य बीमा के लिए भुगतान की गई प्रीमियम राशि आयकर अधिनियम की धारा 80डी के तहत कर कटौती योग्य है। यह धारा व्यक्तियों को अपने जीवनसाथी, बच्चों और माता-पिता के लिए स्वास्थ्य बीमा पॉलिसियों के लिए भुगतान किए गए प्रीमियम के लिए प्रति वर्ष 1 लाख रुपये की कटौती का दावा करने की अनुमति देती है।

स्वयं, जीवनसाथी और आश्रित बच्चों के लिए:- अपने, अपने जीवनसाथी और आश्रित बच्चों के लिए भुगतान किए गए स्वास्थ्य बीमा प्रीमियम के लिए प्रति वर्ष 25,000 रुपये की कटौती का दावा करें। यदि आप या आपके जीवनसाथी वरिष्ठ नागरिक हैं तो अधिकतम कटौती की अनुमति 50,000 रुपये है। आप अपने माता-पिता के लिए भुगतान किए गए स्वास्थ्य बीमा प्रीमियम के लिए प्रति वर्ष 25,000 रुपये तक की अतिरिक्त कटौती का दावा कर सकते हैं। यदि आपके माता पिता में से कोई एक वरिष्ठ नागरिक है तो अधिकतम कटौती की अनुमति 50,000 रुपये है वरिष्ठ प्रीमियम का भुगतान आपकी कर योग्य आय से किया गया हो। स्वास्थ्य बीमा में निवेश करके, आप न केवल अपने परिवार के स्वास्थ्य को सुरक्षित रखते हैं बल्कि कर लाभ का भी आनंद लेते हैं।

अपने कर बचत का अधिकतम लाभ उठाना

एक व्यापक योजना चुनना:- एक ऐसी स्वास्थ्य बीमा योजना चनें जो आपके परिवार की स्वास्थ्य देखभाल आवश्यकताओं के लिए व्यापक कवरेज प्रदान करती है। और कर लाभ का लाभ उठाने के लिए प्रीमियम राशि धारा 80डी के तहत निर्दिष्ट सीमाओं के भीतर आती है।

योजना में वरिष्ठ नागरिकों को शामिल करना:- यदि आपके माता-पिता वरिष्ठ नागरिक हैं तो उन्हें अपनी स्वास्थ्य बीमा योजना में शामिल करें और धारा 80डी के तहत उच्च कटौती का लाभ उठाएं।

प्रीमियम का समय पर भुगतान:- कर लाभ का लाभ उठाने के लिए अपने स्वास्थ्य बीमा प्रीमियम का समय पर भुगतान करना महत्वपूर्ण है।

रिकॉर्ड बनाए रखना:- अपने सभी स्वास्थ्य बीमा प्रीमियम और भुगतानों का रिकॉर्ड रखना आवश्यक है।

स्वास्थ्य बीमा केवल एक वित्तीय उत्पाद नहीं है, यह आपकी भलाई और वित्तीय सुरक्षा करने के लिए एक महत्वपूर्ण उपकरण है। चिकित्सा लागत बढ़ने और स्वास्थ्य बीमा के लगातार जटिल होते जाने के साथ, सही स्वास्थ्य बीमा पॉलिसी होने से आपको वह मानसिक शांति मिल सकती है जिसकी आपको आवश्यकता है। चाहे वह अप्रत्याशित चिकित्सा व्यय को कवर करना हो, गुणवत्तापूर्ण स्वास्थ्य सेवा तक पहुँच सुनिश्चित करना हो या कर लाभ प्रदान करना हो, स्वास्थ्य बीमा आपको और आपके परिवार की सुरक्षा में महत्वपूर्ण भूमिका निभाता है।

सुविचार

जीवन उन लोगों के लिए सर्वश्रेष्ठ है जो इसका वास्तविक आनंद लेते हैं। उन लोगों के लिए काफी मुश्किल है जो इसका विश्लेषण करते रहते हैं। और उन लोगों के लिए सबसे खराब, जो इसकी सदैव आलोचना करते हैं।

सफलता कभी पक्की नहीं होती असफलता भी कभी अंतिम नहीं होती, अपनी कोशिशों को अन्त तक जारी रखो जबतक जीत हासिल नहीं होती।

यदि हर कोई आप से खुश है तो ये निश्चित है कि आपने जीवन में बहुत से समझौते किये हैं और यदि आप सबसे खुश हैं तो ये निश्चित है आपने लोगों की बहुत सी गलतियों को नजरअंदाज किया है।

पानी की बूंद धीरे धीरे पत्थर को काट देती है निरंतर प्रयास से हर असंभव संभव होता है।

मिट्टी का गीलापन जिस प्रकार पेड़ की जड़ को पकड़कर रखता है। ठीक उसी प्रकार शब्दों का मीठापन मनुष्य के रिश्तों को पकड़कर रखता है।

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