

INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

July 2021

Volume : XIV, Issue - 07, Re.1/-

Why is Currency the Best Investment?



From The MD's Desk

Currency Investment has recently become the hottest selling cake in the financial market due to the constant uncertainty that has engulfed the world with the outbreak of a pandemic. Initially, currency investment was a market exclusively reserved for the high-end multinational conglomerates but recently, it has been a platform that is opened to all the average investors.

The Forex Market, a marketplace that is a platform for currency trading allows speculators to have financial benefits from the change in the exchange rate. Other than that, there are a few significant components, why the individuals who need to invest in the fiscal market, ought to get it done in the forex market.

Across the globe, there are two kinds of currency markets: the Spot or Cash Market and the Future Market. India prefers a Future market where the future of the currency is traded.

The mantra of staying ahead in the currency investment game is to know how to well balance one's portfolio; especially if one is heavily invested in U.S. equities. The

“
Currency deal with real-time news and is accessible to one and all.
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currency value drop in the future is good news for investors since buying currencies further will be beneficial in the bigger picture. When a currency rises, it is inevitable that some other currency to see a dip in its value.

While trading in currency, the cardinal rule is that the trade will only occur between a pair of currencies. For instance, in case you think the value of a currency (let's say Euro) is to increase in near future against the value of another foreign currency (e.g. US Dollar), one would go in for the trade of Euro with US Dollars. Once, the exchange rate rises, this will be a good time for the investor to sell the Euros and cash in the profits.

Currency deal with real-time news and is accessible to one and all. There are no hidden

facts or insider side to the currency market that is functional 24x7. As an investor, one can do his or her research on how a particular event is going to affect the currencies and their value.

To conclude, it can safely be said that currency investment is a complicated investment and will be highly advised to refrain from forex day trading in case one is new to the trading business. Currency trading in-shot is a mode of earning profits in the long run.



Ankit Agarwal
 Managing Director

Is Timing Important for Investing In Mutual Funds?

It is essential to keep the concept of time in mind while thinking of investing in Mutual Funds. The reason behind this is the fact that the returns from Mutual Funds are directly linked to the equity markets. So, when the markets are reaching new heights, the NAVs (Net Asset Values) of such funds are expected to be on the higher side. However, there is no way to predict precisely how and when the market would fluctuate. The only mantra here is that you need to stick to your investment plans regardless of the market conditions.

At Alankit, we are proud of our best-in-the-industry practice and the finest research, tools, and frameworks, with which we help our investors, save on time via our online platform and reduce ambiguity in times of market volatility.

What would be the golden period for Investment in Mutual Funds?

When it comes to investing in mutual funds, no one can map down a fixed period or a thumb rule to follow to gain the most from Mutual Fund.

The market has witnessed strong returns in past one year along with the good news over the vaccination front; it has worked wonders as it invigorated the investors to continue investing in equity Mutual Funds. So, currently, it is safe to say that investing in mutual funds right now would be a good option.

The best thing you could do if you are investing in equity funds is to break down your investment amount in equal parts and then invest the same in the fund of your choice at fixed intervals. This will eliminate the need for you to time the market or think about the tops and bottoms.

What are the risks involved?

Mutual Funds are associated with a certain set of market risks. For investors who have a high-risk appetite and their investment objective is to earn high returns, equity schemes would be a better option. Debt schemes can be considered if investors don't want an investment with high risk.



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Invest in Tax-saving Mutual Funds and Generate Maximum Returns

While there are a plethora of investment options, Mutual Funds hand-picked by Alankit Experts can offer simple & efficient ways to invest for retirement, education, or other financial goals.

What makes Mutual Funds lucrative?

- High returns
- Easy liquidity
- Diversification of risks
- Tax savings
- Cost-Efficient
- Liquidity

[Start Investing](#)

To invest in Mutual Funds, call us at +91-729-00-666-17

or email us at investments@alankit.com



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Smart Investment in Sustainable Alankit Gilded

Switzerland is home to some of the world's largest and technologically advanced gold refiners, drawing investors across the world. Over the past century, the yellow metal has significantly outperformed all major currencies as a store of wealth. Every investor has seen the turbulence caused by the global pandemic and the demand for investment tools has dramatically scaled up. There are a variety of precious metals out there, each with different financial merits.

The intrinsic value of Swiss Gold and how it has been bucking the trend has captivated the interest of investors and traders alike. As a strategic asset, some use gold as a safety hedge to protect against stock market pullbacks and some use it as a store of wealth.

Given the increasing demand for gold, Alankit introduced a digital gold trading platform for investors to buy, hold, and trade 24K Swiss Gold in a simpler, safer, and cost-effective way. Alankit in partnership with Gilded will offer an innovative approach to accumulate gold in fractional quantities, executing real-time trades in just a few clicks.

Key Features of Gilded App

- Picture of the gold bar with serial number from the refiner
- Immutable ownership recorded on Blockchain Hyper ledger
- 24K Swiss Gold at 6-10% lower than published Indian gold prices
- Physical ownership with free storage and the ability to sell anytime
- Fully insured and safely stored In nonbank Brink's Vault In Zurich, Switzerland
- Easy-to-use android app
- Digital warehouse receipt
- Buy as low as 1 gram of gold
- LBMA Certified Swiss gold, (999.9) purity

To know more, call/whatsapp us at +91-72-900-123-04 or email us at swissgoldsupport@alankit.com

Vaccination Drive

Held at Transport Nagar, Patna by Alankit Ltd.

Alankit Ltd. along with Kumar Education had conducted a free vaccination drive at the Transport Nagar, Patna City in Patna on 30th June 2021. As a responsible brand, the Alankit team organized this drive in order to share the message of the importance of vaccination.



Jenga Tournament Organised At Alankit House

The Learning and Development Team of Alankit Ltd. organized a Jenga Tournament at Alankit House, Jhandewalan Extension that commenced on 6th July 2021. All the departments were invited to participate from every level and the tournament is in the full swing right now and the final winner will be declared later in the month.



Knowledge Cafe

Good News For Taxpayers: Certificates of Appreciation on its Way For You!!

GST or the Goods and Services Tax which is an indirect, multi-stage comprehensive tax in India that is levied on the supply of goods and services; has completed its four years since its roll-out. Hence, the Central Government of India has announced 1st July as the GST day to mark the historic tax reform. And to make it historic, the Central Government has further decided to issue certificates of appreciation for all the 54,439 GST payers to appreciate their effort for timely filing their tax returns and a cash payment of the taxes.

Since the rollout of GST, more than 66 crore GST returns have been filed so far, and the lower rates have further facilitated increased tax compliance according to the Finance Ministry. As per the Ministry, in the past eight months, the GST revenues have grown steadily above Rs. 1 Lakh Crore.

The certificates of appreciation will be sent out from the Goods and Services Network (GSTN) to every single taxpayer via e-mail. The individual will be having the access to print and don it at their places to others who visit their place.

With the initiation of GST, the system of paying taxes submissions and returns has simplified visibly as it has simplified the process of the most complicated indirect tax systems that existed pre-GST times. All the credit for its success goes to the taxpayers of the country who made it possible. This certificate is just a gesture of the Central Government to show how much they appreciated the honest tax returns that helped them build the country.



HR Corner

Welcome to
the Alankit Family!!

Alankit welcomes with open arms **Mr. Varun Kumar** who has joined the company on 5th July 2021 as "**Senior Manager**" in **Mutual Fund Department**. We wish him the very best of luck with his new assignment.



Welcome to a World of Possibilities

Join a dynamic team of creative and talented people!

All eligible candidates are open to apply for the below-mentioned job opportunity.

JOB Description

Position : General Manager/
Head/VP - Payment Business
Experience: 15 - 20 Years
Qualification: Any Graduate/
Any Post Graduate
Location: Delhi

- Responsible for business generation from e-commerce PG solutions, mPOS solutions, LUMA, etc. to banks / non-banks.
- The candidate will be responsible for B2B sales. Meeting new customers, and Handling the complete sales cycle from a cold call, calling, meeting, presentation, follow-ups, closing deals.
- Growth in business through new acquisitions, Revenue/income through merchant discount rate, AMC and integration fee, new merchant service providers, and channel partners.
- Generate business from existing customers.
- Manage customer relations and regular touch with them to understand their requirements.
- Update the management regularly on the clients' requirements and sales / closure status
- Business generation through banks / non-banks / Govt. Entities/ Technology Partners.

Feel free to refer your friends/relatives with related qualifications and expertise. Mail your Resume to hr@alankit.cc



सरल जीवन बीमा

देश में बीमा क्षेत्र के नियामक, भारतीय बीमा विनियामक एवं विकास प्राधिकरण (IRDA) की पहल पर सबको बीमा उपलब्ध कराने के लिए स्टैंडर्ड पॉलिसी बनना शुरू हो गया है। इस क्रम में पहले आरोग्य संजीवनी नामक स्टैंडर्ड रेगुलर हेल्थ इंश्योरेंस प्लान आया था। अब आईआरडीए के निर्देश पर इसी प्रकार का एक स्टैंडर्ड टर्म लाइफ इंश्योरेंस प्लान, सरल जीवन बीमा पॉलिसी भी बाजार में आ रहा है। यह प्लान 1 जनवरी 2021 से बाजार में उपलब्ध हो गया है।

टर्म लाइफ इंश्योरेंस को सभी लोगों के लिए एक किफायती विकल्प बनाने हेतु लाइफ इंश्योरेंस कंपनियों ने यह प्रोडक्ट आईआरडीए के निर्देश पर पेश किया है। सरल जीवन बीमा नामक यह स्टैंडर्ड टर्म लाइफ इंश्योरेंस पॉलिसी एक व्यक्ति की जीवन बीमा जरूरतों को पूरा करने के लिए उपयुक्त होगी। खास तौर पर जो लोग पहली बार टर्म लाइफ इंश्योरेंस खरीदने वाले हैं, उनके लिए यह प्रोडक्ट एक वरदान की तरह होगा। यह प्लान सभी इंश्योरेंस कंपनियों के पास एक समान होगा।

सरल जीवन बीमा की पेशकश को लाइफ इंश्योरेंस उद्योग में एक क्रांतिकारी कदम माना जा रहा है, क्योंकि इससे अधिक से अधिक लोगों को इंश्योरेंस कवच प्रदान किया जा सकेगा। सरल जीवन बीमा एक नॉन-लिंक्ड, नॉन-पार्टीसिपेटिंग, इंडिविजुअल, प्योर रिस्क टर्म लाइफ इंश्योरेंस प्लान होगा। इसमें पॉलिसी अवधि के दौरान पॉलिसीधारक की मृत्यु होने पर उनके आश्रितों को संपूर्ण सम एश्योर्ड राशि का भुगतान किया जाता है। पॉलिसी जारी होने के बाद 45 दिनों में पॉलिसीधारक की मृत्यु होती है तो दुर्घटना में मृत्यु होने के अलावा अन्य किसी भी स्थिति में भुगतान नहीं किया जाएगा। सरल जीवन बीमा के अंतर्गत, ग्राहकों को कोई परिपक्वता लाभ और सरेंडर वैल्यू भी नहीं मिलेगा। यह प्लान कोई भी व्यक्ति खरीद सकता है और इसके लिए लिंग, निवास स्थान, शैक्षणिक योग्यता और व्यवसाय आदि से संबंधित कोई बाध्यता या सीमा नहीं होगी। सरल जीवन बीमा प्लान को कम से कम 18 वर्ष और अधिकतम 65 वर्ष का व्यक्ति खरीद सकेगा। इसकी पॉलिसी अवधि 5-40 वर्ष की होगी। इसकी सम एश्योर्ड राशि कम से कम 5 लाख और अधिकतम 25 लाख रुपये है।

सुविचार



हिन्दी अनुभाग

- नादान इंसान ही जिंदगी का आनंद लेता है, ज्यादा होशियार तो हमेशा उलझा हुआ रहता है।
- सत्य अपने लिए रखना, प्रेम दूसरे के लिए और दया सबके लिए, यही जीवन का व्याकरण है।
- खो देने के बाद ही ख्याल आता है, कितना कीमती था समय, व्यक्ति और संबंध।
- अपने को संभालने के लिए मस्तिष्क का इस्तेमाल करें और दूसरे को संभालने के लिए हृदय इस्तेमाल करें।
- अहंकार चाहे किसी भी चीज का हो सर्वनाश करके ही छोड़ता है।

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CIN : U74899DL1994PLC059289

Printed and Published by ALOK KUMAR AGARWAL on behalf of Alankit Assignments Limited.

Printed at Rakesh Press, A-7, Naraina Industrial Area, Phase-II, New Delhi 110028

Published at Alankit House, 4E/2, Jhandewalan Extension, New Delhi - 110055

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