

Integrating ESG Factors into Investment Strategies

As global awareness of environmental and social issues grows, investors are increasingly recognising the importance of aligning their financial strategies with principles of sustainability and responsible governance.

Integrating ESG (Environmental, Social, Governance) factors into investment strategies is an evolving approach that aligns financial goals with responsible and sustainable practices. ESG integration reflects a commitment to ethical standards, risk management, and long-term value creation, positioning investments to succeed in a changing global landscape.

An ESG-focused investment approach considers how a company manages environmental impact, social responsibility, and governance practices. Environmental factors evaluate issues such as resource usage, waste management, and response to climate change, encouraging investors to support companies that are stewards of our planet. Social factors assess a company's approach to diversity, labour practices, and community relations, recognising that strong social responsibility can enhance reputation and customer loyalty. Governance looks at leadership quality, transparency, and accountability, ensuring that businesses are managed in ways that protect the interests of stakeholders, including investors and employees.

For investors, integrating ESG factors goes beyond ethical alignment—it's a strategic decision to reduce risks and enhance returns. Companies with strong ESG practices often demonstrate greater resilience, adapting more effectively to regulatory changes, public expectations, and market shifts. Research increasingly shows that such companies can outperform others as they operate with innovation, efficiency, and a clear purpose.

Integrating ESG factors into investment strategies offers a forward-looking



Ankit Agarwal
Managing Director

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Integrating ESG factors into investment strategies offers a forward-looking approach to wealth growth and stewardship
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approach to wealth growth and stewardship. As the world increasingly values sustainable practices, ESG investments not only contribute to a more equitable and resilient future but also enable investors to pursue financial success in harmony with societal goals. This approach empowers individuals to create an impact while making sound financial choices for a sustainable future.

Life insurance plan for students going abroad to pursue higher studies?

Pursuing higher studies abroad is an exciting and life-changing experience, filled with opportunities for growth and learning. However, it also comes with challenges and risks, such as health emergencies, accidents, or unforeseen circumstances that could affect a student's well-being or financial stability. To safeguard against these uncertainties, Alankit helps in securing a life insurance plan for students heading abroad.

Our life insurance plans are tailored for students going abroad, offering comprehensive coverage that ensures financial security and peace of mind. These policies are customised to meet the needs of students living and studying in a foreign country. Depending on the plan, coverage can include health insurance, accident coverage, hospitalisation expenses, and even repatriation of remains, which is particularly important when studying far from home.

For students, the primary benefits of life insurance include:

Medical and Health Coverage: Studying abroad often means navigating unfamiliar healthcare systems. Life insurance plans can cover medical emergencies and hospital expenses, ensuring students can access necessary healthcare without worrying about the financial burden.

Accident and Life Coverage: Life insurance offers coverage in case of accidents or loss of life, providing financial support to the student's family in challenging times.

Financial Security: A life insurance plan offers a safety net, ensuring that their families are protected against unforeseen events during the course of their education abroad.

At Alankit, we understand the importance of securing a student's future while they focus on their academic goals. Our life insurance plans for students studying abroad are designed to offer comprehensive coverage, ensuring their safety, health, and peace of mind while they pursue their dreams. With Alankit's guidance, students and parents can rest assured that the future is secure, no matter what challenges arise.



SERVICE CORNER





Alankit News

Alankit Shines Bright with Diwali Festivities!

Alankit celebrated Diwali with enthusiasm, transforming the workplace into a vibrant hub of festivities. The event, brought to life by the collaborative spirit of various departments, was filled with dazzling rangoli designs, captivating floor decor, and lively celebrations. The dedication of our team created an unforgettable experience, infusing the entire office with festive joy and unity, lighting up Alankit with the true spirit of Diwali.



Expanding Senior Support in Goa

महिन्याभरात वृद्धांसाठी 'एल्डरलाईन'

आमदार दिगंबर कामत : समाजकल्याण खाते व अलंकित असायनमेंट्स संस्थेमध्ये करार

सोळाव्या नव्या दिवशी महाराष्ट्र : पुणेमध्ये येथे महाराष्ट्र आणि समाजकल्याण संस्थेच्या संयुक्त बैठकीत अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे. अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे. अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे.

ज्येष्ठांना होईल फायदा अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे. अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे. अलंकित असायनमेंट्स संस्थेच्या वतीने 'एल्डरलाईन' या सेवा प्रदान करणारे करार केले आहे.

We are thrilled to share that Alankit has once again been entrusted by the Ministry of Social Justice and Empowerment to manage the National Helpline for Senior Citizens in Goa. This service expansion will help us support seniors with accessible, reliable assistance. Through this helpline, Goa's elderly population can now connect with essential resources, information, and guidance tailored to their needs. We're honoured to continue empowering and enriching the lives of senior citizens across Goa!



HR Corner

**WE ARE
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: Compliance Officer

Experience: 6 - 8 years

Qualification: Graduate

Location: Delhi

Duties and Responsibilities:

- Conduct comprehensive daily, weekly, monthly, and quarterly compliance reviews, including transaction audits, to ensure regulatory adherence.
- Develop and implement risk assessment and internal audit programs, including automated surveillance and monitoring, to review and safeguard compliance across the firm's activities (e.g., sales practices, prime brokerage, trading).
- Advise and train management and employees on securities rules, regulations, and firm policies to promote regulatory awareness and best practices.
- Prepare and submit documentation for applications to NSE/BSE/CDSL/SEBI, including processing membership transfers and compliance-related filings with exchanges and other regulatory bodies.



Knowledge Cafe

Unlock Financial Stability with SWPs



In the world of investing, the quest for financial stability often leads investors to explore diverse strategies. One such strategy that has gained prominence is the Systematic Withdrawal Plan (SWP). It's a smart way to unlock a consistent stream of income while keeping your investments growing over time.

An SWP is a disciplined approach to withdrawing a fixed amount of money from a mutual fund at regular intervals. Unlike traditional lump-sum withdrawals, SWPs are designed to ensure a steady cash flow while keeping the remaining balance in the fund invested and working towards long-term growth.

An investor can set up an SWP to withdraw a specific amount monthly, quarterly, or annually. The remaining balance in the mutual fund continues to earn returns, depending on the performance of the fund.

How SWPs Empower financial stability:

Regular Income Stream: SWPs provide a predictable income, making them ideal for retirees or those needing steady cash flow for expenses.

Flexibility and Control: Investors can customise the withdrawal amount and frequency, whether monthly, quarterly, or annually, to suit their financial goals.

Tax Benefits: Withdrawals from equity mutual funds are often taxed at a favourable long-term capital gains rate, reducing tax liabilities.

Long-Term Growth: Even with regular withdrawals, the remaining balance in the mutual fund stays invested, allowing for continued growth potential.

By incorporating an SWP into your financial plan, you unlock not only a reliable income stream but also peace of mind knowing your financial future is in safe hands. This approach ensures that your investments work for you—providing financial stability while keeping you on track to achieve your long-term goals.



Investment Opportunity

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	12M	15M (Online)	18M	24M	30M	36M	42M	60M	50M
ROI (%)	7.85	8.15	8.00	8.15	8.35	8.70	8.75	8.80	8.80
Yield (%)	7.85	8.24	8.16	8.49	8.88	9.49	9.75	10.50	10.10

Alankit

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Your Trusted Partner for UAE VAT Compliance with Efficiency

The UAE's growing business landscape is drawing more entrepreneurs to establish operations there. However, understanding the UAE VAT regulations are essential for compliance. The VAT policy introduced by the GCC (Gulf Cooperation Council) aims to diversify revenue sources, fostering a more sustainable economy. This shift toward a consumption-based system not only strengthens economic stability but also funds high-quality public services. For businesses, this means engaging with VAT regulations that support long-term growth while contributing to the nation's broader economic goals.

Alankit Management Consultancy offers customised VAT solutions, enabling businesses to navigate tax obligations seamlessly. With our deep understanding of UAE's tax system, we simplify compliance, from VAT registration to accurate and timely filing, tailored to meet each client's specific requirements.

Our experts ensure that every process is managed with precision, so you can focus on growing your business while we handle the complexities of tax management. Our unique approach provides everything you need for efficient VAT compliance.

**Comprehensive
VAT Compliance**

**Expert Legal
Guidance**

**Efficient VAT
Return Filing**

**Penalty
Management**

**Accurate Accounting
& Records**

At Alankit, our aim to make compliance effortless and filing seamless for our clients. By partnering with us, businesses in the UAE can achieve operational efficiency, minimise tax risks, and focus on growth, confident in knowing their VAT obligations are expertly managed.

Get in touch with us today at:



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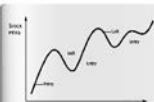


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**Buy High,
Sell Higher**

Understanding Momentum Investing

Recent winners in stock markets will continue to remain winners in the near term, and similarly losers will remain losers.

Momentum factor investing refers to taking advantage of this market behaviour to generate better returns than markets.

It is essentially based on owning securities that have shown favourable price trends.

Highlights of Momentum investing

Momentum adapts to different styles

Momentum picks up different factor styles (Quality/Value) depending on the phase of the cycle.

Momentum need not significantly underperform in negative market phases

83% of times Momentum Strategy has outperformed NIFTY 500 in last 18 calendar years.³

Past performance may or may not be sustained in the future. The above information should not be construed as promise, guarantee or forecast of returns
1. Momentum - Nifty500 Momentum 50 TRI Index.
2. Source: MFI Data as of October 2024. Risk free rate taken as Mibor rate at 6.51%.
3. Source: MFI Data from Dec-2006 to October 2024.

Momentum adapts to different market caps

Momentum picks up different market cap depending on the phase of the cycle¹.

Momentum strategy has generated better risk adjusted return

Nifty200 Momentum 30 TRI has delivered better risk adjusted return than broader indices over longer time horizon².



NRI CORNER





हिंदी अनुभाग

चार तरीके जिनसे इक्विटी लिंक्ड सेविंस स्कीम (ELSS) आपको सिर्फ टैक्स सेविंग से कहीं ज्यादा देता है।

हर साल, भारत में ज्यादातर निवेशक टैक्स कटौती के लिए बचत इंस्ट्रूमेंट में निवेश करते हैं। टैक्स बचाने की जल्दी में, उनमें से कई ऐसे निवेश कर देते हैं जो वास्तव में उन पर टैक्स लगाते हैं। टैक्स सेविंग निवेश वास्तव में आप पर कैसे टैक्स लगा सकते हैं ज्यादातर टैक्स सेविंग निवेश सिर्फ निवेश की गई राशि पर टैक्स कटौती देते हैं, बशर्ते आपने टैक्स कटौती की सीमा समाप्त न की हो। साथ ही, इनमें से कई निवेशों से मिलने वाला रिटर्न टैक्सबल हो सकता है जैसा कि ज्यादातर पारंपरिक टैक्स-सेविंग इंस्ट्रूमेंट के मामले में होता है। दूसरे मामलों में, मैच्योरिटी राशि टैक्सबल होती है। नेशनल पेंशन स्कीम NPS के डेट वैरिएंट को लें, जहाँ आप मुद्रास्फीति सूचकांक लाभ के साथ 20 प्रतिशत लॉन्ग टर्म कैपिटल गेन्स टैक्स देते हैं। फिर मुद्रास्फीति का अदृश्य कर है जिसे लोग ज्यादातर नजरअंदाज करते हैं।

स्पष्ट रूप से, आपको अपने कर बचत निवेशों की आवश्यकता है जो आपको योगदान, रिटर्न और परिपक्वता के तीन चरणों में कर की मार से बचाएँ, भले ही यह मुद्रास्फीति से आगे रहने के लिए अच्छी तरह से बढ़े।

बिरला सन लाइफ टैक्स रिलीफ 96 एक ओपन एंडेड इक्विटी लिंक्ड सेविंस स्कीम ELSS है जिसका उद्देश्य 80 प्रतिशत इक्विटी, 20 प्रतिशत डेट और मनी मार्केट सिक्क्योरिटीज के लक्ष्य आवंटन वाले पोर्टफोलियो के माध्यम से दीर्घकालिक वृद्धि करना है जो एक अच्छे कर बचत निवेश के लिए अधिकांश बॉक्स चेक करता है।

म्यूचुअल फंड से इक्विटी लिंक्ड सेविंस स्कीम ELSS होने के नाते, यह निवेशक से जमा किये गए पैसे को इक्विटी में निवेश करता है और तीन साल की लॉक इन अवधि के साथ धारा 80सी के तहत 1.5 लाख रुपये तक की वार्षिक कर कटौती प्रदान करता है। इसके अलावा निम्न चार लाभ आकर्षक लाभ प्रदान करता है।

इक्विटी फंड से इक्विटी लिंक्ड सेविंस स्कीम ELSS – एतिहासिक रूप से, इक्विटी ने डेट जैसे अन्य परिसंपत्ति वर्गों की तुलना में सबसे अच्छा रिटर्न दिया है। यह तभी संभव है जब आप लंबी अवधि के लिए निवेशित रहें, यह बच्चे की उच्च शिक्षा और सेवानिवृत्ति जैसे प्रमुख वित्तीय लक्ष्यों के लिए बचत करने में बहुत मददगार है। यदि आप ELSS जैसे इक्विटी आधारित कर बचत निवेश में निवेश कर रहे हैं,

तो आपको बस एक विशेष लक्ष्य के लिए अपने कर बचत निवेश को निर्धारित करना होगा। बिरला सन लाइफ म्यूचुअल फंड बिरादरी में बिरला सन लाइफ टैक्स रिलीफ 96 प्रदान करता है, जो सबसे पुरानी योजनाओं में से एक है और इसने निवेशकों को पुरस्कृत भी किया है। 06 मार्च 2008 को अपनी स्थापना के बाद से, फंड ने 10.82 प्रतिशत चक्रवृद्धि वार्षिक रिटर्न दिया है। कर मुक्त रिटर्न – ELSS उत्पाद इक्विटी में निवेश करते हैं और इसलिए उनके समान ही कर उपचार का आनंद लेते हैं। जब इक्विटी के कराधान की बात आती है, तो एक वर्ष से अधिक पुराने निवेश को दीर्घकालिक पूंजीगत लाभ के रूप में माना जाता है और उन पर कर शून्य होता है। चूंकि ELSS में तीन साल की अनिवार्य लॉक-इन अवधि होती है, इसलिए रिटर्न पर कर देयता शून्य होती है।

कम लॉक-इन, अधिक लिक्विडिटी – धारा 80 सी के तहत निवेश में विभिन्न समय अवधि की अनिवार्य लॉक-इन अवधि होती है। जबकि किसी को ELSS जैसे इक्विटी फंड में लंबी अवधि के लिए निवेशित रहना चाहिए, इसके कई कारण हो सकते हैं जैसे वित्तीय आपात स्थिति जिसमें लॉक-इन अवधि के बाद परिसमापन की आवश्यकता हो सकती है चूंकि ELSS में कर बचत निवेशों में सबसे कम लॉक-इन अवधि होती है, इसलिए यह ऐसी स्थितियों में आपकी मदद करता है।

लामांश विकल्प से नियमित आय, यदि कोई अधिपेश उपलब्ध हो तो – धारा 80सी के तहत किसी भी अन्य निवेश के विपरीत, ईएलएसएस उत्पाद लामांश और वृद्धि विकल्प दोनों प्रदान करते हैं। आप अपनी वित्तीय जरूरतों के आधार पर इन दो विकल्पों में से चुन सकते हैं। यदि आपको लम्बे समय तक आय की कोई आवश्यकता नहीं है तो आप वृद्धि विकल्प चुन सकते हैं। साथ ही, यदि आप किसी प्रकार की तरलता या आय चाहते हैं तो आप लामांश विकल्प चुन सकते हैं पिछले 16 वर्षों में फंड ने अपने निवेशकों को प्रति यूनिट 240.37 रुपये लामांश के रूप में दिए हैं। 13 मार्च 2015 से फंड ने लामांश के रूप में 15.87 रुपये दिए हैं। कर निवेश आपको वर्तमान कर निर्धारण वर्ष में कर राहत से कहीं अधिक प्रदान कर सकता है।

सुविचार

इज्जत शौहरत और दुआएँ खरीदी नहीं जाती

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

आपका शांत एवं स्थिर दिमाग आपके जीवन की हर जंग का ब्रह्मास्त्र है।

सच बोलने की आदत हमारे अंदर किसी भी स्थिति का सामना करने का साहस देती है।

झुकना बहुत अच्छी बात है नम्रता की पहचान है पर आत्मसम्मान खोकर झुकना खुद को खोने जैसा है।

जीवन की सबसे महँगी चीज आपका वर्तमान है जो एक बार चला जाये तो फिर पूरी दुनिया की संपत्ति से भी हम उसे खरीद नहीं सकते। इसलिए खुल के जियो क्या पता ये लम्हें कल हो ना हो।

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