

INFOLINE



अलंकित इन्फोलाइन मासिक पत्रिका

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Financial Frontier: The Equity Market Outlook



From The MD's Desk

The Indian equity market stands at the threshold of a promising future, propelled by the nation's dynamic and evolving economy. It is essential to assess the outlook of the equity market in India, especially in the context of wealth investments and future planning, as the equity market presents a promising horizon of opportunities.

The benefits of participating in the equity market are multifaceted. Equity investments offer the potential for substantial returns over the long term. The market has demonstrated resilience and growth, thereby creating wealth for investors. By allocating a portion of one's portfolio to equities, individuals can tap into this potential for wealth creation.

The equity investments provide a hedge against inflation. As prices rise over time, the real value of fixed-income investments erodes. In contrast, equities have the capacity to outpace inflation, preserving and growing one's purchasing power.

From a future planning perspective, equities offer a strategic advantage. A well-diversified

“Equity investments offer the potential for substantial returns over the long term.”

equity portfolio can serve as a valuable tool for achieving long-term financial goals, such as retirement planning, funding higher education, or buying a home. The compounding effect of reinvested dividends and capital appreciation can help individuals build substantial wealth over time.

However, it is essential to approach the equity market with a disciplined and informed strategy. Diversification, risk management, and a long-term perspective are paramount. An individual should emphasise the need for thorough research, staying abreast of market trends, and aligning investments with one's financial goals.



Ankit Agarwal
Managing Director

The outlook for the equity market in India is optimistic, offering numerous benefits for wealth creation and future planning. Investors should explore the equity market's potential while adopting prudent investment practices to harness the opportunities it presents. In doing so, individuals can embark on a journey towards financial prosperity and security.

Effective PAN Solutions by Alankit

Alankit serves as your comprehensive destination for all your PAN-related needs in India. We cater to a diverse array of taxpayers, including resident individuals, companies, foreign individuals, minors, and partnerships, making the PAN application process seamless.

For those seeking a new PAN card, we streamline the process through both online and offline avenues. Online applicants can conveniently fill out Form 49A, providing essential details such as name, date of birth, email ID, and mobile number. Verification is followed by document submission, and once verified, the PAN card is issued. Offline applicants can complete Form 49A, ensuring accuracy in personal information, attaching supporting documents, and submitting it to nearby Alankit centres.

Furthermore, we specialise in providing PAN Card correction services, addressing various issues such as correcting spelling mistakes, updating addresses, and changing phone numbers. The process is simple and user-friendly, and your updated PAN card will be dispatched to your registered address in 15 days.

With Alankit, you can navigate the complexities of PAN cards effortlessly, ensuring that your financial transactions, tax obligations, and other requirements are always in order.

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What We Offer?

- **High Durability**
- **Excellent Convenience**
- **Cost-Effectiveness & Reliability**
- **Easy Card Issuance**
- **Prompt Digital Printing**



Our dedicated professionals are always at your service, ready to guide you through the procedure and promptly resolve any queries.

Investment Opportunity

Muthoot Fincorp Ltd

Issuer	Muthoot Fincorp Limited
Instrument	Secured Redeemable Non-Convertible Debentures
Issuance Schedule	The Tranche-II issue shall be open from Friday, 13 th October 2023 to Friday, 27 th October 2023
Tranche-II Issue Size	Base Issue size of ₹ 75 Crore with Green Shoe Option of upto ₹ 150 Crore aggregating up to ₹ 225 Crore being the Tranche-II Issue size
Face Value	₹ 1,000/-
Minimum Application Size	₹ 10,000/- (10 NCDs) and in multiples of ₹ 1,000/- (1 NCD) thereafter
Credit Rating	"AA+/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 and HNI")	III - Retail ("Retail") (Amount aggregating to not more than 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 ₹ 225 Cr	₹ 11.25 Cr	₹ 78.75 Cr	₹ 135 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 and III)									
Tenor	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	96 Months
Interest Frequency	Monthly	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative
Base Coupon Rate (% p.a.) for:										
For all Categories	8.65%	8.90%	9.05%	9.00%	9.27%	9.44%	NA	NA	NA	NA
Effective Yield (% p.a.) for:										
For all Categories	8.99%	9.26%	9.42%	8.99%	9.26%	9.43%	8.99%	9.26%	9.43%	9.05%
Amount (₹ / NCD) on Maturity for:										
For all Categories	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,188	₹1,305	₹1,570	₹2,001
*Option/Series IX Restricted to ₹100 Crores & Option/Series X Restricted to ₹ 25 Crores										
Deemed date of Allotment	November 1, 2023									
Interest payment Date	Annual Option: The relevant interest will be calculated from the first day till the last date of every year on an actual/actual basis during the tenor of such NCDs and paid on the first day of every subsequent year. The last interest payment under this option shall be made at the time of redemption of the NCDs. Monthly Option: The relevant interest will be calculated from the first day till the last date of every month on an actual/actual basis during the tenor of such NCDs and paid on the first day of every subsequent month. For the first interest payment, if the Deemed Date of Allotment is prior to the 15 th of that month, interest for that month will be paid on first day of the subsequent month and if the Deemed Date of Allotment is post the 15 th of that month, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.									
Note: Where NCDs are held in joint names and one of the joint holders dies, the survivor(s) will be recognized as the Debenture Holder(s). It will be sufficient for the company to delete the name of the deceased Debenture Holder after obtaining satisfactory evidence of his death. Provided, a third person may call on the company to register his name as successor of the deceased Debenture Holder after obtaining evidence such as probate of a will for the purpose of proving his title to the debentures. Note: All Applicants shall mandatorily use the ASBA facility for participating in this Tranche-I Issue. Please note that all Applicants are required to pay the full Application Amount or ensure that the ASBA Account has sufficient credit balance such that the entire Application Amount can be blocked by the SCSS while making an application. Further in terms of the SEBI Master Circular retail individual investor may use the Unified Payment Interface ("UPI") to participate in the public issue for an amount up to ₹ 5 Lakh through the app/web interface of the Stock Exchange or through intermediaries (Syndicate members, Registered Stockbrokers, Registrar and Transfer agent and Depository Participants).										

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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.

AXIS MUTUAL FUND

HYBRID

OUTLOOK
SEPTEMBER 2023

AT A GLANCE CONTD.

		Axis Retirement Savings Fund - Aggressive Plan	Axis Retirement Savings Fund - Dynamic Plan	Axis Retirement Savings Fund - Conservative Plan
OBJECTIVE		Objective: Long-term investment to help in saving and planning for one's retirement by investing in a mix of Equity and Equity related Instruments, debt Instruments.		
ASSET MIX		65-80%	65-100%	20-40%
		0-35%	0-35%	40-80%
		0-10%	0-10%	0-10%
		0-10%	0-10%	0-10%
UNHEGED EQUITY		NA	0-45%	NA
		78.9%	75.2%	39.6%
		Multicap equity strategy	Multicap equity strategy	Multicap equity strategy
FIXED INCOME		70% Large cap, 23% Midcap, 7% Small cap	34% Large cap, 49% Midcap, 17% Small cap	91% Large cap, 9% Midcap, 0% Small cap
		21.1%	11.3%	60.4%
		Active duration management	Active duration management	Active duration management
		11.16 years	8.81 years	7.88 years
HEGED EQUITY		6.65 years	4.15 years	4.44 years
		7.41%	7.57	7.53%
GOLD		NA	13.6%	NA
		NA	NA	NA
TAXATION		Equity	Equity	Debt

*Past performance may or may not be sustained in future. YTM(%) are annualized YTM. In case of semi annual YTM, it will be annualised. The yield to maturity given above is based on the portfolio of funds as on 30th September. This should not be taken as an indication of the returns that may be generated by the fund and the securities bought by the fund may or may not be held till their respective maturities. The calculations are based on the invested corpus. *Equity asset mix refers to unhedged / net equity. *Please consult your tax adviser with respect to the specific tax implications.

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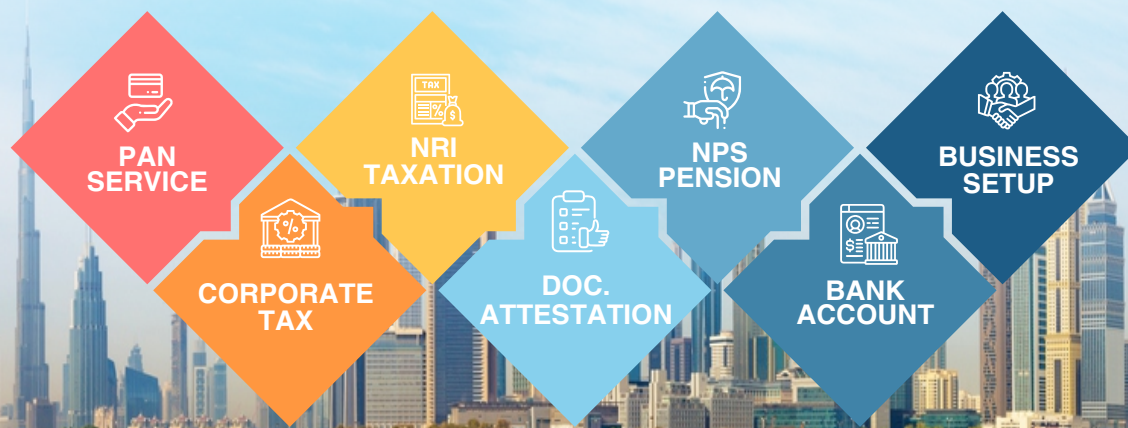
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Alankit News

Alankit is overjoyed to announce our participation in the prestigious SmartTech Asia 2023 event from the 13th-15th of Sept, 2023 in Bangalore. The company showcased a range of innovative Smart Card Printing Solutions that emphasise our dedication to advancing the future of the technology sector.



Alankit Participated in SmartTech Asia 2023

The event provided an excellent platform for Alankit to network with industry leaders and showcase our cutting-edge technological solutions.



Knowledge Cafe

The need of Robust Identity Management must be addressed in the rapidly expanding world where digital transactions and online services have become standard.

In Q3 of 2023-2024 and gazing into the subsequent five years, it's evident that the landscape of Identity Management is set to undergo significant transformations, catering to the ever-growing demands of the industry while ensuring user security and privacy.

The Era of Decentralisation: In 2023, the world experienced a significant shift towards decentralised identity management. This shift allowed users to securely manage and share personal data, enhancing privacy and fostering a more inclusive digital ecosystem. Moreover, fingerprint and facial recognition have become mainstream in securing financial transactions. Over the next five years, biometric authentication methods will become even more sophisticated. Voice recognition, retina scans, and behavioural biometrics create a security system against identity theft and contribute to a more secure and resilient digital identity ecosystem.

Zero-Knowledge Proofs for Privacy: In the quest for privacy, Zero-Knowledge Proofs (ZKPs) are set to play a pivotal role. ZKPs allow parties to verify the authenticity of information without revealing the data itself. Furthermore, Artificial Intelligence (AI) is transforming fraud detection.

Navigating the Future of Identity Management: 2023 and Beyond

In the coming years, AI will continuously analyse user behaviour, transaction patterns, and real-time data to detect potential threats.

As we embark on this journey into the future of identity management, one thing is sure: **Innovation and Collaboration will be at the Heart of this Evolution.** These changes will enhance security and empower users, putting them in control of their digital identities.



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 5 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.

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हिन्दी अनुभाग

रिटायरमेंट पर मंथली पेंशन के साथ मिलेगी एकमुश्त रकम, उम्र और निवेश से तय होगा फायदा। अब गांव-कस्बों में भी आसानी से ले सकेंगे लाभ।



सरकार द्वारा चलाई जा रही पेंशन योजना, नेशनल पेंशन स्कीम (NPS) की अब गांवों या कस्बों में रह रहे लोगों तक भी पहुँच आसान हो जाएगी। एनपीएस सरकारी रिटायरमेंट सेविंग स्कीम है जिसे केंद्र सरकार ने 1 जनवरी 2004 को लॉन्च किया था। इस डेट के बाद जॉइन करने वाले सभी सरकारी कर्मचारियों के लिए यह योजना जरूरी है। साल 2009 के बाद से इस योजना को प्राइवेट सेक्टर में काम करने वाले लोगों के लिए भी खोल दिया गया। पेंशन फंड रेगुलेटरी एंड डेवलपमेंट अथॉरिटी (PFRDA) ने कहा है कि सभी की पेंशन प्रोडक्ट एनपीएस तक आसानी से पहुँच हो, इसके लिए सभी बैंक शाखाओं और पोस्ट ऑफिस में यह उपलब्ध कराने के प्रयास किए जा रहे हैं। पीएफआरडीए ने एनपीएस के डिस्ट्रीब्यूशन के लिये क्षेत्रीय ग्रामीण बैंकों व बैंक प्रतिनिधियों को जोड़ा है जिससे गांवों और छोटे कस्बों में भी लोग आसानी से इस पेंशन योजना का लाभ ले सकेंगे।

एनपीएस एक लंबी अवधि की निवेश योजना है जिसके जरिए आप अपन भविष्य को टेंशन फ्री बना सकते हैं। एनपीएस के तहत 18 साल से 70 साल के बीच का कोई भी भारतीय नागरिक अकाउंट शुरू कर सकता है। चाहे वह केंद्र सरकार या राज्य सरकार या प्राइवेट कंपनी में काम करता हो। यह स्कीम नॉन रेजिडेंट इंडियन के लिए भी है। एनपीएस में कम से कम 20 साल निवेश करना जरूरी है। अकाउंट खोलने के बाद 60 साल की उम्र तक या स्कीम की मैच्योरिटी तक इसमें योगदान करना होता है। 60 साल की उम्र में आप इस फंड का अधिकतम 60 फीसदी (Tax Free) निकाल सकते हैं। मैच्योरिटी के बाद इसमें आपको मंथली पेंशन के अलावा एकमुश्त फंड भी मिलता है।

एनपीएस के तहत आपकी पेंशन राशि और लम्पसम अकाउंट इस बात पर निर्भर करता है कि आपने कितने साल तक और हर महीने कितना निवेश किया है। जाहिर है कि कम उम्र में जुड़ने पर आपका निवेश लंबी अवधि तक चलता है और कॉर्पस भी बड़ा बन सकता है।

मैच्योरिटी पर कुल पेंशन वेल्थ का कम से कम 40 फीसदी एन्युटी प्लान में निवेश करना जरूरी होता है। ज्यादा पेंशन के लिए एन्युटी प्लान में ज्यादा निवेश किया जा सकता है। पीएफआरडीए ने एनपीएस की बिक्री के लिए लगभग सभी बैंकों को जोड़ा है। लेकिन बैंकों की सभी शाखाओं में यह स्कीम उपलब्ध नहीं है। बैंक प्रतिनिधि के माध्यम से भी एनपीएस लेने की अनुमति दी गई है।

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To,

सुविचार

जो खुश नहीं होना चाहते, उन्हें कोई खुश नहीं कर सकता और जो खुश रहने का हुनर जानते हैं उन्हें कोई खुश रहने से नहीं रोक सकता।

जिसने दूसरों की खुशी में खुद को खुशी देखने का हुनर सीखा है वह इंसान कभी दुखी नहीं हो सकता।

मन की शान्ति अवश्य मिलेगी अगर हम इन तीन चीजों से बच जाएं। आलोचना करना, तुलना करना, और शिकायत करना।

रिश्ते, दोस्त और दवाएं, हमारे जीवन में एक ही भूमिका निभाते हैं। तीनों दर्द में हमारा ख्याल रखते हैं।

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Cheques



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Foreign
Currency Draft



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