

## From The Chairman's Desk



### FII's betting big on India

Foreign institutional investors (FIIs) have shown faith in the Indian Story this calendar year by making a net investment in the Indian Equity Market which touches Rs 1 lakh crore mark. This year will then be

fourth in the past two decades when such a huge investment has been made by the Foreign Investors.

Improved fundamentals of the Indian Economy, the recent Government backed reforms, the positive sentiment flowing across the country and the rising hope of a strong revival in the country's growth have caught the fancy of the Foreign Investors. Due to the upsurge in equity investment the benchmark index has reported gains of over 33 percent. Interestingly, the findings reveal that FIIs preferred debt market over equities. FIIs are gradually increasing their investment in Indian debt securities looking at the rising conviction about the performance of the segment. The allure for the Indian bonds is possibly for the softening of inflation rate and expectation that the Govt. would meet the set fiscal deficit target.

At the same time, FIIs are not the only force driving the equity market during this period, domestic institutional investors along with growing retail participation are also playing a major role. Going forward, the equities are expected to see more action after some investment friendly policy actions take place. FIIs would like to see some strong policy action coupled with some positive results in this Winter Session.

Analysts say, for future flows and domestic growth indicators, the global rate scenario will be the major key. An increase in the US interest rates can cause growth problems for India whereas a pick-up growth can see an increase in the quantum of flows into the country. If the current positive trend of FII inflows in equities and debt securities remains the same, it will provide some cushion to the Indian Rupee as well. While foreign investment in the equity market exceeded Rs 1 lakh crore mark in the past two years also, it is believed that the best is yet to come and the final tally for this year is expected to be much higher!

Thanks & with best wishes



Alok Kumar Agarwal

## Partnering for Growth, Business Opportunities with Alankit!

Franchising is all about saving time & money and partnering towards the achievement of a larger goal. Alankit provides an ideal platform to business seekers and entrepreneurs to explore various business opportunities associated with the diversified range of services offered by the group. Alankit's wide PAN India network covers more than 673 cities with 24 regional offices in the major cities of the country, providing a stimulated & methodical growth for business to the partners while ensuring judicious use of their resources. Franchise Opportunities are available in all the major services provided by the group in the fields of e-Governance, Financial Services, Health Care and Insurance Broking.

Alankit puts a major focus on franchise development in order to achieve deep regional penetration all across the country. The experienced team of consultants at Alankit can guide and help to choose the right opportunity with the extensive knowledge they possess of the franchising field. The associates get maximum support in terms of training assistance, operations, promotional activities & valuable guidance from the experienced professionals.

### Benefits at a Glance:

- Be your own Boss
- Flexible working hours
- Unlimited income opportunities
- Training assistance
- Attractive schemes for extra earning
- Opportunity to be a part of Company's financial team
- Other offers & benefits

For details on the Franchise Opportunities available with the group, write to us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com).

## Invest in IFCI's Secured & Redeemable NCDs!

State-owned term lending firm IFCI plans to raise Rs 790 crore from non-convertible debentures to fund its business growth.

### PUBLIC ISSUE OF NON CONVERTIBLE DEBENTURES



Issue opens on: January 01, 2015  
Issue closes on: February 04, 2015  
Credit Rating: "BWR AA- (Outlook Stable)"  
by BRICKWORK "[ICRA] A (Stable)"  
by ICRA  
Listed on: BSE & NSE



Issue Size: Base Issue Size of Rs. 250 Crores with an option to retain oversubscription up to the Residual Shelf Limit (i.e. Rs. 790.813 Crore)

**Face Value:** Rs. 1000 per NCD

**Issue Price:** Rs. 1000 per NCD

**Nature of instrument:** Secured NCD

*For more details, please write to us at [kamalarora@alankit.com](mailto:kamalarora@alankit.com)*

**You ask for the Affordable Care You Need,  
We take care of the rest!**



Alankit team will help you get protection for yourself and your loved ones with expert advice and tailored packages that suits your budget. You may invest your hard earned money in the best possible way and get the required protection along with the desired peace of mind!

### With Health Insurance you get:

- ✓ Protection for your entire family including parents
- ✓ Cashless benefit in the hospital to avail cashless treatment
- ✓ Facilities up to old age by renewing the policy every year
- ✓ Income tax benefits u/s 80D
- ✓ Flexible insurance cover
- ✓ 24 X 7 assistance from skilled team

*For more details, please write to us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)*

## Certificate Attestation is made easier now !

Now all India Documents (Educational & Non-educational) intended to be used in UAE or any other country can be attested through Alankit in an easier & faster way. An individual can submit his/her original documents or documents of blood relations for attestation.

### **Purpose for attestation of Educational Documents:**

- To obtain an employment visa/ labour Card in United Arab Emirates for most of the designations
- To pursue Higher Education
- To write MOH (Ministry of Health) and DOH (Department of Health) examinations by doctors, nurses, pharmacists, laboratory technicians, etc
- To get the equivalent certificates

### **Purpose for attestation of Non-Educational Documents:**

- To obtain residence visa for wife, children, in-laws
- For the admission of child in the school (via Transfer Certificate)
- For Power of Attorney
  - To get the right to sell properties in India
  - For the removal of LLC partnership provided partner in India does not wish to extend the partnership
- To get the experience certificate attested (required by doctors, nurses, pharmacist, lab technician etc to write the MOH and DOH)

With more than 2 decades of experience in document management field, Alankit assures you of a reliable and secure service with 24 X 7 support from an experienced team!

*For more details, please write to us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)*

## Stock Picking Strategies: Basic Guidelines

*"Playing the Stock Market is thrilling, but everybody wants to have a ride without experiencing the downs. The art of stock picking includes selection of stocks based on a certain set of criteria and achieving a rate of return that is greater than the market's overall average."*



First, one needs to address the prevailing misconception that there is some some infallible strategy that once followed will always guarantee success. There is no such system for picking stocks!

Doing a fundamental valuation helps to find out the intrinsic value of the stock as opposed to the value at which it is being traded in the market. If your analysis shows the stock is worth more than its price, it makes sense to buy the stock.

Then comes the analysis of the qualitative factors used for picking a stock. The backbone of any company is its strong management, one needs to do some research to find out who is running the company. Having knowledge about the company's activities will help determining the worth of your investment.

You should also analyze the characteristics of the industry along with the growth potential. A mediocre company in a great industry can provide a solid return, while a mediocre company in a poor industry will likely take a bite out of your portfolio.

Value Investing is another method, the value investor seeks companies that seem to be undervalued by the market and therefore have the potential to increase in share price. But it doesn't mean buying any stock that seems 'cheap' in price, the investor has to do his homework first.

There is no one way to pick stocks, you have to see how well an investment strategy fits your personal outlook, time frame, risk tolerance and the amount of time that you want to devote to picking stocks!

## "Vaishya Gaurav Award" to Mr. Alok Kumar Agarwal, Chairman and Managing Director Alankit Group of Companies !



On completion of 18 successful years of Vaishya Panorama Magazine, 'Vaishya Shiromani' & 'Vaishya Gaurav'

Awards- 2014 were held on 16<sup>th</sup> November, 2014 in New Delhi and Mr. Alok Agarwal, Chairman and Managing Director of Alankit Group of Companies was honoured with Vaishya Gaurav Award in the ceremony. We feel proud of his achievement !

## Congratulations !!



We congratulate our employee "Mr. Rakesh Ranjan Jha"- Asst. Branch Manager, Rohini, New Delhi for earning an incentive of Rs 80,000/- and appreciate his good work!

## Alankit ties-up with Oriental Bank of Commerce !



Alankit is now working as Facilitator for National Pension System (NPS) implementation in Oriental Bank of Commerce. OBC's 1400+ branches across the country shall be using Alankit's web based interface for acceptance of Swalamban forms.

## Hiring!

Alankit welcomes **Mr Naveen Kumar Tiwari** as "BUSINESS DEVELOPMENT MANAGER - INSURANCE".

Mr. Naveen brings over more than 9 years of rich experience in the field of Sales and Marketing, Business Development & Client Relationship Management, mainly in Insurance & Finance Sector. He is a keen planner, strategist & implementer with demonstrated abilities in devising marketing activities and accelerating the business growth. Prior to joining Alankit, he was working with HNI Realty Venture (P) Ltd. as a Realty Consultant.

We wish him success in the new assignment and look forward for a long & fruitful association!

**एन.एस.ई. ने ब्रोकर्स से एस.जी.एफ. के लिए 25% रकम माँगी**

स्टॉक ब्रोकिंग कंपनियों को देश के सबसे बड़े बोर्स, नेशनल स्टॉक एक्सचेंज (एन.एस.ई.) की एक सब्सिडियरी द्वारा प्रबंधित कोर सेटलमेंट गारंटी फंड (एस.जी.एफ.) में 25 पर्सेंट कंट्रीब्यूशन देना होगा। ब्रोकिंग कंपनियां क्लियरिंग मेंबर होती हैं और ट्रेड्स भी सेटल करती हैं।

सेबी ने हाल ही में स्टॉक एक्सचेंजों से एसजीएफ बनाने के लिए कहा था जिससे ट्रेड डिफाल्ट के दौरान एसजीएफ का इस्तेमाल पेमेंट के लिए किया जा सके।

स्टॉक एक्सचेंजों की क्लियरिंग और सेटलमेंट यूनिट्स को कोर एसजीएफ में कम से कम 50 पर्सेंट रकम देनी होगी। सेबी ने ब्रोकर्स से इसके लिए पैसा जुटाने का मामला एक्सचेंजों पर छोड़ दिया है। एनएसई ने कहा है कि वह फरवरी 2015 से एसजीएफ के लिए 25 पर्सेंट रकम ब्रोकर्स से जुटाएगा। वहीं बीएसई ने कहा है कि वह ब्रोकर्स से पैसा नहीं लेगा और खुद कोर एसजीएफ के लिए रकम का इन्तज़ाम करेगा।

ब्रोकर्स का कहना है कि इस तरह के अतिरिक्त खर्च से उनके लिए बिजनेस करना और भी मुश्किल हो जायेगा। एसजीएफ में ब्रोकर्स जो पैसा देंगे, उसके बदले में कोई ट्रेड नहीं कर सकते। आदर्श स्थिति में एसजीएफ के लिए पैसा एक्सचेंज और क्लियरिंग हाउस को देना चाहिए। ब्रोकर्स तो अपने ट्रेड पर मार्जिन चुकाते ही हैं। एनएसई का कोर एसजीएफ सभी सेगमेंट्स में 625 करोड़ रुपये के करीब है। बीएसई के लिए वह 129.11 करोड़ और एमसीएक्स-एसएक्स के लिए 17 करोड़ है।

NPS

Pension nahi yeh Pran hai

**Invest for a Secured Retirement****National Pension System (NPS)**

Promoted by Govt. Of India

NPS aims at ensuring financial security to every citizen by encouraging them to start contributing towards the old age saving and ensure a comfortable retirement!

For more details, get in touch !  
Mail us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)

**नीति वचन**

श्रम ही ते सब होत है, जो मन राखै धीर।

श्रम ते खोदत कूप ज्यों, थल में प्रगटै नीर।।

परिश्रम से ही सब काम सफल व बिगड़े काम भी सुधर जाते हैं, लेकिन इसके लिए आवश्यक है कि मन में धैर्य रखें। जैसे परिश्रम से कुआं खोदने पर, पृथ्वी से पानी निकल आता है।

कीन्हे बिना उपाय कछु, देव कबहु नहिं देत।

खेत बीज बोवै नहीं, तो क्यों जाँमै खेत।।

स्वयं कुछ उपाय किये बिना देवता भी कभी कुछ नहीं देता। यदि खेत में बीज ही न बोया गया हो, तो उस खेत में भला क्या उगेगा।

श्रम ही ते सब कुछ बने, बिन श्रम मिले न काहि।

सीधी अंगुली घी जम्मो, कबहूँ निकसै नाहिं।।

परिश्रम से ही सब काम बनते हैं, बिना परिश्रम तो कहीं भी कुछ नहीं प्राप्त हो सकता। जमा हुआ घी सीधी उंगली से कभी नहीं निकलता।

कैसी भी सामर्थ्य हो, बिन उद्यम दुख पाय।

निकट असन बिन कर चले, कैसे मुख में जाय।।

कोई कितना ही शक्तिशाली मनुष्य हो, परंतु बिना उद्यम किए दुख ही प्राप्त करता है। जैसे पास में रखा भोजन बिना हाथ चलाए मुख में नहीं जा सकता।

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