

From The Chairman's Desk



2014- The Year in Review and 2015- The year of Expectations and Delivery!

According to market experts, India is now better positioned for long-term growth with a stable government and improved policy tools. 2014 was a year of events that left their mark on the country's economy and guided policy moves & other important decisions. Modi as Prime Minister has held out the vision of a Transformed India

where Government becomes an enabler of growth with the required initiatives taken from its side to contribute to the fulfillment of the vision.

Studies show Indian Capital Market will remain buoyant in the new year with both equity and debt markets likely to gain stability. There could be various domestic and international driving factors that will determine the market trends like global market movements, RBI's action on interest rates, improvement in corporate earnings at domestic level along with positive investor sentiments. The primary market segment more specifically the IPO is also expected to have good movement in the year 2015. Apart from the actions taken by SEBI lately as a proactive regulator, introduction of new measures like REITs (Real Estate Investment Trusts), FPI Regulations (Foreign Portfolio Investors), InvIT (Infrastructure Investment Trusts) etc. are expected to boost the movement in the capital market. Driven by the robust investor sentiment, heavy foreign fund inflow, formation of new majority government at the centre, the stock market benchmark Sensex has generated huge returns for the investors in the year 2014. All types of equity funds have done better through out the year, the average large-cap fund gaining 34% with a number of funds gaining around 40-45%. Expectations of improvement in economic environment have held stock prices at higher level, however Government initiatives which are now at early stages will take time to show results.

2014 was the year when after five years of negative real returns, the markets exhaled and both equity and debt funds made the investors smile. The year was of renewed hope with a twist for private insurers with the New Government deciding to go ahead with allowing 49 percent foreign capital in the sector. In many ways, 2014 marked a turning point for the global and domestic markets after several years of gloom and uncertainty.

Now, a growth oriented budget is what the investors are looking forward to along with implementation of key reforms that would kick start the investment cycle. Global markets are also expected to remain sound favouring the markets back home. From an optimistic forward looking view, year 2015 will be a great time to invest and investors can remain hopeful for the good times to continue!

Thanks & with best wishes



Alok Kumar Agarwal

Jeevan Pramaan- Digital Life Certificate for Pensioners Easy and Friendly....!

Jeevan Pramaan is a biometric enabled digital service for pensioners. Pensioners of Central Government, State Government or any other Government organization can take benefit of this facility. More than 1 Crore families in India can be classified as pensioner families, where the pension disbursed by the various government bodies forms the basis for their income and sustainability.

Post Retirement, Pensioners need to provide life certificates to the authorized pension disbursing agencies like the bank, following which their pension is credited to their account. In order to get this life certificates the individual drawing the pension is required to either personally present himself/ herself before the Pension Disbursing Agency or have the Life Certificate issued by authority where they have served earlier and have it delivered to the disbursing agency.

Digital life Certificate for Pensioners scheme of the Government of India known as Jeevan Pramaan seeks to digitize the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners. Jeevan Pramaan uses the Aadhaar platform for biometric authentication of the pensioner.

The pensioners not living in the place where his / her pension payment bank is situated, the present pension regulations insist that the pensioner has to travel all the way to the bank to physically present himself for providing pension life certificate. Jeevan Pramaan is an innovative idea to get rid of this ordeal of providing Paper form Life Certificate on yearly basis to bank by Pensioners. A successful authentication generates the Digital Life Certificate which gets stored in the Life Certificate Repository. The Pension Disbursing Agencies can access the certificate on-line.

The Pensioner is required to obtain Jeevan Pramaan once in a year. Department of Electronics says that it is a move that could eventually benefit more than one crore pensioners.

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*Shariah is the moral code and religious law of Islam that deals with topics addressed by secular law, including crime, politics, and economics, also personal matters like hygiene, diet, prayer, and fasting.

For more details, write to us at kamalarora@alankit.com

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Monthly expenses of ₹ 30,000/- today, could be ₹ 200,000/- after 30 years.

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NFO – 22nd Jan – 5th Feb 2015

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Improve your finances in 2015, here are some tips!

“Take control of your money-instead of letting it control you.”



With the New Year, there comes an opportunity for you to set new financial goals and improve your finances. Vowing to simplify your finances in 2015 could end up being the most manageable resolution you make this year! Before the year unfolds, streamline your finances with the following tips:

Set specific goals, figure out what's important for you! With the limited resources of time and money, you should be prioritizing and concentrating on the most important ones.

Create a spending plan, decide your annual budget by allocating spending goals for each of the categories. Apart from the essentials- Food, housing and Transportation, you need to consider savings, debt payments, household costs, entertainment etc.

Then, keeping a proper track of your expenditures over a period of two weeks can help you look into your unnecessary expenses.

Assess your risk profile and invest accordingly. Saving from an early age would lead to a bigger nest egg at the time of retirement.

If you're in debt, make this the year you really focus on not adding any new debt and paying off what you have. In case of married couples, sit down with your spouse and decide how much debt you want to pay off this year and how you'll do it.

Review your investments and re-balance your portfolio at least once a year so that it regains the asset mix you planned for yourself. Get rid of poor performers in your portfolio!

Career Opportunities!

Come and Grow with us.....



Position: Equity Dealer

Role: Trading on Terminal, Brokerage Generation

Exp: 2 –5 years

Qualification: Graduate+NCFM Qualified

Location: Chandigarh, Guwahati

Position: Relationship Manager / Business Development Manager

Role: Client Generation, Demat A/C opening

Exp: 3- 6 years

Qualification: PG + NCFM Qualified

Location: Chandigarh, Guwahati

Position: UID Operator / Supervisor

Role: UID Enrollment and Team Coordination

Exp: 2- 5 years

Qualification: Graduate + SIFY Qualified

Location: Mumbai, Delhi NCR

Position: Data Entry Operator

Role: Data Entry work , speed 40wpm with above 95% Accuracy

Exp: 1-3 years

Qualification: Graduate

Location: Mumbai

For more details on positions, mail us at hr@alankit.com

CONGRATULATIONS!



We congratulate **Mr. Banmali Swain** from our RTA division for bringing a Corporate Client and earning an incentive of 10% of the Revenue generated!
Keep up the good work!

बैंकिंग रीपो रेट, रिवर्स रीपो रेट, और सी.आर.आर. - एक संक्षिप्त अवलोकन**रीपो दर**

बैंको को अपने दैनिक कामकाज के लिए प्रायः ऐसी बड़ी रकम की जरूरत होती है जिनकी मियाद एक दिन से ज्यादा नहीं होती। इसके लिए बैंक जो विकल्प अपनाते हैं उनमें सबसे सामान्य है केंद्रीय बैंक अर्थात भारत में रिजर्व बैंक से रात भर के लिए कर्ज लेना। इस कर्ज पर रिजर्व बैंक को उन्हें जो ब्याज देना पड़ता है उसे ही रीपो रेट कहते हैं। रीपो रेट कम होने से बैंकों के लिए रिजर्व बैंक से कर्ज लेना सस्ता हो जाता है और इसलिए बैंक ब्याज दरों में कमी करते हैं ताकि ज्यादा से ज्यादा रकम कर्ज के तौर पर दी जा सके। रीपो दर में बढ़ोत्तरी का सीधा मतलब है कि बैंक दूसरों को जो कर्ज देता है उस पर भी ब्याज दर बढ़ जायेगा।

रिवर्स रीपो दर

नाम के मुताबिक रिवर्स रीपो दर रीपो दर से उलटा होता है। बैंकों के पास दिन भर के कामकाज के बाद बहुत बार एक बड़ी रकम शेष बच जाती है। बैंक वह रकम अपने पास रखने के बजाय रिजर्व बैंक के पास रख सकते हैं, जिस पर उन्हें रिजर्व बैंक से ब्याज भी मिलता है। जिस दर पर यह ब्याज मिलता है उसे रिवर्स रीपो दर कहते हैं। अगर रिजर्व बैंक को लगता है कि बाजार में बहुत ज्यादा नकदी है तो वह रीवर्स रीपो दर में बढ़ोत्तरी कर देता है जिससे बैंक ज्यादा ब्याज कमाने के लिए अपना धन रिजर्व बैंक के पास रखने को प्रोत्साहित होते हैं। और इस तरह उनके पास बाजार में छोड़ने के लिए कम धन बचता है।

कैश रिजर्व रेश्यो (सीआरआर)

सभी बैंकों के लिए यह जरूरी होता है कि वह अपने कुल कैश रिजर्व का एक निश्चित हिस्सा रिजर्व बैंक के पास जमा रखे। इसे नकद आरक्षी अनुपात कहते हैं। ऐसा इसलिए होता है कि अगर किसी भी मौके पर एक साथ बहुत बड़ी संख्या में जमाकर्ता अपना पैसा निकालने आ जाएं तो बैंक डिफॉल्ट न कर सके। आरबीआई जब ब्याज दरों में बदलाव किये बिना बाजार से तरलता कम करना चाहता है तो वह सीआरआर बढ़ा देता है इससे बैंकों के पास बाजार में कर्ज देने के लिए कम रकम बचती है। इसके उल्टे सीआरआर घटाने से बाजार में मनी सप्लाई बढ़ जाती है। लेकिन रीपो और रिवर्स रीपो दरों में कोई बदलाव नहीं किये जाने से कास्ट ऑफ फंड पर कोई असर नहीं पड़ता है। रीपो और रिवर्स रीपो दरें रिजर्व बैंक के हाथ में नकदी की सप्लाई को प्रभावित करने वाले हथियार माने जाते हैं। जबकि सीआरआर से नकदी की सप्लाई पर तुलनात्मक तौर पर ज्यादा समय में असर पड़ता है।

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नीति वचन

- दूसरों की गलतियों से सीखो, अपने ही ऊपर प्रयोग करके सीखने को तुम्हारी आयु कम पड़ेगी – चाणक्य
- किसी भी व्यक्ति को बहुत ईमानदार सीधा साधा नहीं होना चाहिए—सीधे वृक्ष और व्यक्ति पहले काटे जाते हैं – चाणक्य
- सुगन्ध का प्रसार हवा के रुख का मौहताज होता है पर अच्छाई सभी दिशाओं में फैलती है – चाणक्य
- ईश्वर चित्र में नहीं चरित्र में बसता है अपनी आत्मा को मंदिर बनाओ – चाणक्य
- अज्ञानी के लिए किताबें और अंधे के लिए दर्पण एक समान उपयोगी हैं – चाणक्य
- शिक्षा सबसे बड़ी मित्र है शिक्षित व्यक्ति सदैव सम्मान पाता है शिक्षा की शक्ति के आगे युवा शक्ति और सौन्दर्य दोनों ही कमजोर हैं – चाणक्य

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