

INFOLINE



अलंकित इन्फोलाइन मासिक पत्रिका

December 2022

Volume : XV, Issue - 10, Re.1/-

Big Trends That Will Disrupt the Way the World Pays



From The MD's Desk

SMEs will drive the transformation of global payments. The ability to do things from anywhere, at any time, is highly valued in the new world, particularly regarding payments. In this context, India represents a massive opportunity in every aspect of consumer business.

1 BNPLs will evolve into credit brokers: The Buy Now Pay Later (BNPL) models, which have taken off all over the world, are doing well in India because they are targeting the younger generation, who are willing to experiment with credit, including innovative products, cryptocurrency and even entrepreneurial ideas on a global canvas.

2 SMEs will drive frictionless global payments: SMEs account for 90% of international businesses and 50% of global employment. Ergo, the SMEs-driven transformation of global payments, along with the development of remittance platforms to streamline payment processes, will reduce operational overheads and remain competitive.

“*Travel cards' will play a significant role for Indian users.*”

3 Travel industry will accelerate payment innovation: India, which still has a large percentage of cash usage, is likely to lead travel innovation. The credit goes to our youth-heavy population and rising levels of disposable income. As a result, 'travel cards' will play a significant role for Indian users. They will become part of an electronic wallet and can be used in the same way as any other financial card eliminating the need to carry cash.

4 Hundreds of small FinTech will be swallowed by bigger players: During the pandemic, the trend of using the FinTech ecosystem as a supermarket has been sustained. As a result, the FinTech landscape is oversaturated, and small entrepreneurs must be truly differentiated to attract the attention of a prominent investor. If they aren't, they



Ankit Agarwal
Managing Director

should consider merging with a market leader. To conclude, consolidation is a natural progression for every industry; this will help fill gaps in their tech stacks, expand their product set and have a window to newer customers.

Put Your Money to Concrete Use with Alankit's Robust World Investing Platform



SERVICE CORNER

In any market scenario, investors should consider the value of a well-diversified portfolio. As an investor, you should not restrict yourself to the domestic market but give yourself “global exposure.” It provides not only better returns but also excellent stability.

Below are the aspects that you should fulfil before taking your portfolio global:

- Research
- Stay Rooted/ Grounded
- Understand the Nuances of Foreign Market
- Search Local Partnerships
- Diversify Your Investments
- Expand Your Investment Horizon

There is so much to gain with overseas investments. It would be best if you consider the same, as you get the opportunity to transform your finances into a plethora of investment schemes available in the market.

www.alankit.com

Alankit World Investing (WI) Platform

With Alankit World Investing (WI) Platform, you can invest in different sectors of the U.S. Financial Market and expand your investment prospects with fractional investing. In addition, we endeavour to help you with sustainable wealth creation avenues through U.S. Equities and Exchange Trade Funds (ETFs).

Alankit WI Benefits:

- Hedge against U.S. Dollar
- Opportunity to Invest in Global Conglomerates
- Diversification Across Geographies
- Instant Account Opening Process
- Access Growth Opportunities

Last but not least, with Alankit, you can now easily invest in the world market and utilise the benefit of diversification of investments, expert management, and automated rebalancing mode with no loads on entry and exit in the U.S. Stock Market with just a click!

Investment Opportunity

IIFL ELSS NIFTY 50 TAX SAVER INDEX FUND

(An open-ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/ tracking

New Fund offer opens on: December 01.2022
New Fund offer closes on: December 21.2022

For further queries, connect with us at
+91- 4254-1933 / 922, +91- 95-822-005-51
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Institutional Portion	Non-Institutional Portion	High Net-worth Individual Category Portion	Retail Individual Investors Portion
30%	10%	30%	30%

Issuer	Indiabulls Housing Finance Limited
Type of Instrument/ Name of the security/ Seniority	Secured, redeemable, non-convertible Debentures.
Nature of the Instrument	Secured, redeemable, non-convertible Debenture.
Mode of the Issue	Public Issue
Credit ratings	"CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook), by CRISIL Ratings Limited "ICRA AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited
Base Issue Size	₹100 crores
Option to retain Oversubscription Amount	₹500 crores
Tranche IV Issue Size	₹1,000 crores
Debenture Trustee	IDBI Trusteeship Services Limited
Market Lot/ Trading Lot	The market lot will be 1 NCD ("Market Lot"). Since the Debentures are being issued only in dematerialised form, the odd lots will not arise either at the time of issuance or at the time of transfer of debentures.
Registrar	KFin Technologies Limited (formerly known as KFIN Technologies Private Limited)
Day count basis	Actual/ Actual
Interest on application money	N.A.
Default interest rate	Our Company shall pay interest in connection with any delay in allotment, refunds, listing, dematerialised credit, execution of Debenture Trust Deed, payment of interest, redemption of principal amount beyond the time limits prescribed under applicable statutory and/or regulatory requirements, at such rates as stipulated/ prescribed under applicable laws. Our Company shall pay at least two percent per annum to the debenture holder, over and above the agreed coupon rate, till the execution of the trust deed if our Company fails to execute the trust deed within such period as prescribed under applicable law.
Tranche IV Issue Opening Date	December 1, 2022
Tranche IV Issue Closing Date	December 22, 2022

While the NCDs are secured to the tune of 125% of the principal and interest amount or as per the terms of offer document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained and the recovery of 125% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

Series	SPECIFIC TERMS OF NCDs							
	I	II	III	IV*	V	VI	VII	VIII
Frequency of Interest Payment	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly
Minimum Application	₹ 10,000 (10 NCDs) across all Series							
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000							
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)							
Type of Instrument	Secured NCDs							
Tenor	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months
Coupon (% per annum) for NCD Holders in Category I & II	8.90%	8.57%	NA	9.05%	8.70%	NA	9.30%	8.94%
Coupon (% per annum) for NCD Holders in Category III & IV	9.30%	8.94%	NA	9.55%	9.16%	NA	9.80%	9.39%
Effective Yield (per annum) for NCD Holders in Category I & II	8.89%	8.90%	8.90%	9.04%	9.05%	9.05%	9.29%	9.30%
Effective Yield (per annum) for NCD Holders in Category III & IV	9.29%	9.30%	9.30%	9.54%	9.54%	9.55%	9.79%	9.80%
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II	₹ 1,000	₹ 1,000	₹ 1,186.20	Staggered redemption in three annual payments of: ₹ 333 for year 1; ₹ 333 for year 2; and ₹ 334 for year 3, starting from the first anniversary from the Deemed Date of Allotment	Staggered redemption in three annual payments of: ₹ 333 for year 1; ₹ 333 for year 2; and ₹ 334 for year 3, starting from the first anniversary from the Deemed Date of Allotment	₹ 1,297.15	Staggered redemption in five annual payments of ₹ 200 each, starting from the first anniversary from the Deemed Date of Allotment	Staggered redemption in five annual payments of ₹ 200 each, starting from the first anniversary from the Deemed Date of Allotment
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV	₹ 1,000	₹ 1,000	₹ 1,194.95	Staggered redemption in three annual payments of: ₹ 333 for year 1; ₹ 333 for year 2; and ₹ 334 for year 3, starting from the first anniversary from the Deemed Date of Allotment	Staggered redemption in three annual payments of: ₹ 333 for year 1; ₹ 333 for year 2; and ₹ 334 for year 3, starting from the first anniversary from the Deemed Date of Allotment	₹ 1,315.10	Staggered redemption in five annual payments of ₹ 200 each, starting from the first anniversary from the Deemed Date of Allotment	Staggered redemption in five annual payments of ₹ 200 each, starting from the first anniversary from the Deemed Date of Allotment

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

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 ✉ investments@alankit.com 📞 www.alankit.co.in

Common Problems Faced by NRIs when Investing in INDIA



With the Indian market expanding exponentially, NRIs are eager to invest here. In India, NRI investment options include Mutual Funds, Equity Stocks, IPOs, ETFs, Bonds, etc. However, these investment instruments have their limitations. In this section, we will look at some of the most common issues NRIs face when investing in India.

Tax Avoidance/ Double Taxation:

Double taxation is another challenge faced by the NRIs. Their investments can result in double taxation [Income taxable in India and their native country]. The problem of double taxation has been resolved by the treaty known as the Double Taxation Avoidance Agreement (DTAA) with more than 90 countries across the world. This treaty works to tackle the tax avoidance problem and solve the double taxation issue of NRIs.

Restrictions on Investment:

Due to firm regulations, investing in India can become a complicated process for the NRIs. Before investing, an NRI should be aware of the investment houses in India through which they can invest as per the Foreign Account Tax Compliance Act (FACTA).

Minimal Diversification:

The complicated web of regulations, an array of transactional compliances, lack of knowledge of the Indian market, and taxation are some of the reasons why NRIs show a lack of enthusiasm to invest in other asset classes. Although, there are multiple avenues for NRIs to choose from that offer higher returns.

At Alankit, we enable our clients to trade effortlessly in India's major financial exchanges, such as BSE, NSE, etc. Our team of experts assist NRI investors to promptly accomplish trade orders on the trading terminal and in equities, commodities, mutual funds, and currency derivatives in the best possible manner.

We help the NRIs to set up and effectively run their business

Get in touch with us today at: 📞 **+971-4 277 0936** 📠 **+971-55 455 7670** | **+971-58 937 6060** ✉ **taxuae@alankit.com**
 Alankit Management Consultancy Office: Plot No. 318-883, Office No. 206, 2nd Floor, Al Safa Business Centre, Street No. 19, Karama, Opp. Dubai Central Post office, Post Box No - 413373, Dubai (UAE)

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Alankit News

Alankit Participated in the TrafficInfraTech 2022

We are delighted to inform you that Alankit participated in the TrafficInfraTech 2022, where we displayed our best range of products in the Smart Card Printing and Payment Solution Division. We aimed to offer innovative solutions for seamlessly executing traffic rules, ensuring safety and convenience for all citizens, and adapting newer technologies to make a scalable impact on people's lives. In addition, the event also allowed us to learn new mechanisms of the latest technologies introduced in the sectors.



Alankit is Featured as "Broker of the Day" by ANMI !



Alankit was featured as "Broker of the Day" by the Association of National Exchange Members of India (ANMI) on Day 4 of the 41st India International Trade Fair (IITF) 2022 on November 17, 2022, based on the theme "Bharat Ka Share Bazaar." In addition, Alankit was one of the event's sponsors, which attracted 2,500 exhibitors from 29 Indian states, union territories, and 14 countries. The IITF meeting allowed us to engage, collaborate and co-develop our corporate alliance with the attendees to reshape the next generation of business and acted as a platform to generate over 500 positive leads for various services offered by Alankit.



Knowledge Cafe

Beyond the Swipe: PoS Shaping the Future of Retail!

Cash and cash registers have gradually become relics of the past in this technology-driven digital age. Customers have more options than ever before, ranging from credit, debit, and prepaid cards to contactless payments and making purchases through electronic apps, all of which provide various benefits that cash cannot match. Cashless payments offer merchants speed, convenience, guaranteed payment, security, and transparency.

Today, an efficient PoS system is an essential tool for any traditional retail store. But, earlier, it was difficult to persuade merchants to accept Point-of-Sale (PoS) terminals because there were advantages to not using them.

Furthermore, deployers found it challenging to market the proposition to merchants outside the major retail chains, malls, hotels, and restaurants because they were unwilling to bear the cost of PoS installation when the

footfall did not appear to legitimise it. From customers demanding a more personalised experience to businesses that rely on data to make smarter business decisions, a POS system is at the centre of it all. It's the intersection where business logic and real-time business transactions meet.

As a merchant, staying up-to-date on the latest POS technology trends is essential to stay ahead of the competition, including:

- Increase in mobile payments and tablet POS
- Adoptions of cloud technology
- A seamless, personalised customer experience
- The impact of artificial intelligence
- Use of data and analytics

As PoS technology advances, becoming more affordable, intelligent, and integrated into core business operations, merchants will have every opportunity to create a smart retail environment that provides the products customers want, along with an ideal customer experience.



HR Corner

Welcome to the Alankit Family!!



Alankit is delighted to welcome **Mr. Shambhu Chaturvedi**, who joined the company on 21st November 2022 as "Manager" in the Legal Department, Delhi HO. We wish him the very best of luck with his new assignments.

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 : GST Sales Head – AGM

Experience: 10 to 15 years

Qualification: MBA/CA

Location: Delhi

Duties and Responsibilities:

- Selling of GST software.
- Shall handle overall legal queries related to GST.
- Supervise Premium & Corporate White Label Software.
- Giving end-to-end solutions to the taxpayers associated with Mobile Applications.
- Provide all statistical information required to be submitted to the Government
- Supervise VAT / GST lead in undertaking all GST-related tax processes and compliances.
- To handle engagements related to Indirect Tax Laws, Appeals, Tax Restructuring, Tax Advisory, and consulting about Goods & Service Taxes.
- Shall be Responsible for promoting GST and other Tax compliance tools and services among Corporations, Banks, Taxation, and Audit Consultants.
- Shall manage the matters relating to software development in indirect taxation and will be responsible for GST Tool/ GSP-related works (i.e., development of documents like a flow chart, etc.

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to princec@alankit.com 3



हिन्दी अनुभाग

श्लोकः

कंपनियां अपने कर्मचारियों की स्वास्थ्य संबंधी जरूरतों का कैसे ख्याल रख रही हैं



अपने कार्यबल को बनाए रखने और उनकी भलाई को बढ़ावा देने के लिए अधिकांश कंपनियां अपने कर्मचारियों को अन्य कल्याणकारी उपायों जैसे सेवानिवृत्ति लाभ आदि के साथ स्वास्थ्य बीमा कवर प्रदान करती हैं। स्वास्थ्य बीमा न केवल कर्मचारियों के लिए एक प्रेरक कारक के रूप में कार्य करता है, बल्कि बिना भुगतान या कम भुगतान के उपचार की समय पर उपलब्धता के साथ बीमारी के कारण अनुपस्थिति को भी कम करता है।

कोविड 19 महामारी के कारण व्यापक व्यवधान भी स्वास्थ्य बीमा कवर होने के महत्व को उजागर करते हैं। कोविड काल के दौरान व्यापक बीमारी और जानमाल के नुकसान ने अधिक लोगों को स्वास्थ्य बीमा कवर लेने और अधिक कंपनियों को अपने कर्मचारियों को सुविधा प्रदान करने के लिए प्रेरित किया।

महामारी ने कंपनियों को पहले की तुलना में कर्मचारी स्वास्थ्य पर अधिक ध्यान केंद्रित करने के लिए मजबूर किया है। समूह स्वास्थ्य बीमा स्वास्थ्य लाभ पैकेज का एक मुख्य हिस्सा है जो कंपनियां आज पेश करती हैं। प्रमुख शहर आधारित कंपनियों में रहने और काम करने वाले कर्मचारियों और टियर 2 और टियर 3 शहरों और कस्बों में रहने वाले कर्मचारियों के बीच कवरेज में भी असमानता है। प्रमुख शहरों में काम करने वाले लगभग 70 प्रतिशत कर्मचारियों को समूह स्वास्थ्य बीमा द्वारा कवर किया जाता है।

कोविड के दौरान सबसे पहले कंपनियों ने महसूस किया कि कर्मचारियों को प्रदान की जाने वाली कवर की राशि पर्याप्त नहीं थी। कंपनियों ने बीमा कवर बढ़ाना शुरू कर दिया और छोटे आर्थिक क्षेत्रों ने भी अपने कर्मचारियों के लिए स्वास्थ्य बीमा खरीदना शुरू कर दिया। यह एक बहुत जरूरी और स्वागत योग्य कदम था। इसने महामारी के दौरान साल दर साल 40 प्रतिशत की दर से प्रीमियम दरों के साथ बीमा की लागत को ऊपर की ओर धकेल दिया। जबकि समूह स्वास्थ्य बीमा स्वास्थ्य लाभ योजना का एक महत्वपूर्ण घटक है, यह केवल स्वास्थ्य सेवाओं के लिए भुगतान की एक प्रणाली है।

इस अंतर से निपटने के लिए एक ओर नियोक्ता लूप जैसी कंपनियों के साथ साझेदारी में प्रदान किए जा रहे बीमा कवर के अलावा एक समग्र कर्मचारी स्वास्थ्य और कल्याण कार्यक्रम बना रहे हैं। यह कर्मचारी के स्वास्थ्य की स्थिति को मापने के साथ शारीरिक और मानसिक आयामों में शुरू होता है। कंपनियों बुनियादी स्वास्थ्य मापदंडों और मधुमेह एवं उच्च रक्तचाप जैसी स्थितियों के सक्रिय परीक्षण की सुविधा के लिए वार्षिक स्वास्थ्य जांच और जीवन शैली रोग शिविर आयोजित कर रही है, जिससे भारतीय कर्मचारी अधिक प्रभावित हो रहे हैं। दूसरे वे अपने कर्मचारियों को स्वास्थ्य देखभाल उपायों पर शिक्षित कर रहे हैं जैसे सही खाना, अपनी फिटनेस में सुधार करना, अधिक सक्रिय होना, बेहतर नींद लेना आदि। मानसिक स्वास्थ्य पर कर्मचारी सहायता कार्यक्रम (ईएपी) प्रदान करने वाली कंपनियों के साथ मानसिक स्वास्थ्य कार्यक्रमों में वृद्धि हुई है। नियोक्ताओं ने भी लूप जैसी कंपनियों के साथ साझेदारी में डॉक्टरों और चिकित्सा सलाहकारों तक पहुंच प्रदान करना शुरू कर दिया है जो किसी भी प्रश्न, परामर्श या आपात स्थिति से निपटने के लिए कर्मचारियों के लिए 24/7 उपलब्ध है।

Printed and Published by 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

Editor : HARISH CHANDRA AGARWAL, Executive Director, Ph. : 91-11-4254 1234
Fax : 91-11- 2355 2001, E-mail : harish@alankit.com, premps@alankit.com
Website : www.alankit.com

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चत्वारि राज्ञा तु महाबलेन, वर्ज्यान्याहुः पंडितस्तानि विद्यात् ।
अल्पप्रज्ञैः सह मंत्रं न कुर्यान्, न दीर्घसूत्रैरलसैश्चारणेश्च ॥

एक राजा को थोड़ी बुद्धि वाले, दीर्घसूत्री, जल्दबाज और स्तुति करने वाले लोगों के साथ गुप्त सलाह नहीं करनी चाहिए। ये चारों महाबली राजा के लिए त्यागने योग्य बताये गये हैं।

आरोग्यमानुष्यमविप्रवासः
सदिभर्मनुश्यैः सह संप्रयोगः ।
स्वप्रत्यया वृत्तिरभतवासः
शद् जीवलोकस्य सुखानि राजन् ।

यह छः मनुष्य के जीवन में सुख व खुशियों का कारण बनते हैं
नीरोग रहना, ऋणी न होना, परदेश में न रहना, अच्छे लोगों के साथ मेल होना, अपनी वृत्ति से जीविका चलाना और निर्भय होकर रहना।

ईर्ष्युर्घृणी नसंतुष्टः क्रोधनो नित्यशंकितः ।
परभाग्योपजीवी च शङ्कते नित्यदुःखिता ॥

ये छः हमेशा दुखी रहते हैं:-

ईर्ष्या करने वाला, घृणा करने वाला, असंतोशी, क्रोधी, सदा शंकित रहने वाला और दूसरे के भाग्य पर जीवन निर्वाह करने वाला।

Invest Across All Portfolios with Alankit!



And take your Income to the Next Level !

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