

INFOLINE

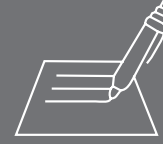


अलंकित इन्फोलाइन मासिक पत्रिका

December 2023

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The Future of Money: Enabling Next-Gen Banking



From The MD's Desk

In the dynamic landscape of Indian finance, the future of money is intricately woven into the fabric of digital banking, heralding a new era of transformative financial services. Digital banking is poised to redefine the traditional banking system in India, offering a host of advantages that cater to the evolving needs of consumers in the digital age.

At the forefront of this revolution is the omnipresence of mobile banking. With the majority of Indians owning smartphones, banking services are transitioning from brick-and-mortar establishments to the palm of one's hand. Mobile banking not only facilitates routine transactions but also opens avenues for seamless financial management, empowering users with unprecedented accessibility and control.

Moreover, cryptocurrencies, blockchain technology, artificial intelligence, and data analytics are emerging as influential players in the banking sector, reshaping customer experiences in Indian banking. These innovations are transcending borders and intermediaries, offering a more inclusive financial ecosystem for Indians.

“*Digital banking is not merely a technological upgrade; it is a transformative force that holds the potential to redefine the banking experience for Indians.*”

With the introduction of these innovations, personalised services, predictive analytics, and tailored financial advice are becoming integral components of the digital banking landscape, enhancing customer satisfaction and leading to the next-gen of the banking industry.

Furthermore, the Indian government's initiatives, such as “Digital India” and the push for a cashless economy, are propelling the adoption of digital banking services. The demonetisation drive underscored the need for digital transactions, further accelerating the shift towards a cashless society.

Digital banking is not merely a technological upgrade; it is a transformative force that holds



Ankit Agarwal
Managing Director

the potential to redefine the banking experience for Indians. The future promises a financial landscape where accessibility, efficiency, and innovation converge to create a banking system that aligns seamlessly with the aspirations and expectations of the next generation in India.

Be the Banker of Your Area with Kiosk Banking



In a transformative move towards financial inclusion, Kiosk Banking emerges as a beacon of progress, empowering individuals to become the bankers of their areas. In a revolutionary stride towards financial inclusion, Kiosk Banking brings banking services to the grassroots, transforming local entrepreneurs into custodians of financial access.

Alankit, in collaboration with ten leading banks, is amplifying its reach by extending the kiosk banking module to these grassroots areas. This strategic expansion aims to provide business opportunities and bring banking services to every corner, catering to the needs of millions of customers and fostering financial inclusion on a significant scale.

Kiosk banking agents play a pivotal role as intermediaries, delivering essential banking services in remote or underserved areas, all while enjoying a lucrative income.

www.alankit.com

SERVICE CORNER

Benefits of Becoming a Kiosk Banker



- **New Revenue Stream**
- **Strong Brand Name**
- **High Number of Walk-in Customers**
- **Performance-Based Incentives**
- **Risk Management**

Our mission is to empower underserved regions, propelling economic growth by leveraging an extensive network of Customer Service Points (CSPs) and cutting-edge remote-biometric-enabled technology.

Embark on a rewarding journey by joining us as a Kiosk Banking agent today. As Kiosk Banking gains momentum, it embodies the democratisation of financial services. So, we Empower local individuals to serve as the bankers of their areas, this innovative approach heralds a future where banking is not just a service but a community-driven force for financial resilience and progress.

Investment Opportunity

Think Big,
Start Small

MOTILAL OSWAL
MUTUAL FUND

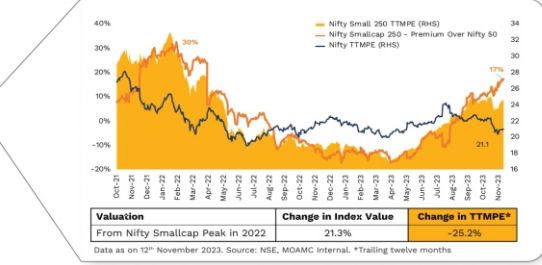
Motilal Oswal Small Cap Fund

An open-ended equity scheme predominantly investing in small cap stocks

NFO Period
5th-19th December, 2023

Why Small Caps Now?

- 01 Earnings Buoyancy
- 02 Healthier Balance Sheets
- 03 Strong Trend of Retail Investment Flows
- 04 Trading at Reasonable Valuations
- 05 General Elections Run-Up has been a comfortable time period
- 06 Higher Exposure to domestic market
- 07 Small caps could benefit most from the next rate cycle



For more information, contact us: +91- 729 0066 617
e-mail: investments@alankit.com



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NCD NOTE



Note: Nuvama Wealth and Investment Limited (Formerly known as Edelweiss Broking Ltd.) is a Consortium Member to the issue, accordingly, this note is prepared based on Tranche IV Prospectus dated December 04, 2023 for informative purpose only.



INDIABULLS HOUSING FINANCE LIMITED
Public Issue of Secured Redeemable Non-Convertible Debentures

Issue Highlights

Tranche IV Issue opens: **Thursday, December 07, 2023**
Tranche IV Issue closes: **Wednesday, December 20, 2023**
Allotment: **First Come First Serve Basis**
Face Value: **Rs.1,000 per NCD**
Issue Price: **Rs.1,000 per NCD**
Nature of Instrument: **Secured Redeemable Non-Convertible Debentures**
Minimum Application: **10 NCDs (Rs. 10, 000) & in multiple of 1NCD thereafter**
Listing: **BSE & NSE**
Rating: **"CRISIL AA/Stable"** (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited and "ICRA/AAA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited
Registrar: **KFin Technologies Limited**

Tranche IV Issue Size: Public issue by the Company of secured redeemable non-convertible debentures of face value of ₹1,000 each ("NCDs") for an amount up to ₹100 crores ("Base Issue Size") with a green shoe option of ₹100 crores aggregating up to ₹200 crores.

Category	Allocation	Amount in Crs.	
		Base Issue	Issue
Institutional Investors	30%	30	60
Non Institutional Investors	10%	10	20
HNI	30%	30	60
Retail Individual Investors	30%	30	60
Total	100%	100	200

* Persons resident outside India and other foreign entities are not allowed
**The Tranche IV Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated above, except that the Tranche IV Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or the Securities Issuance and Investment Committee thereof, subject to compliance with Regulation 33A of the SEBI NCD Regulations.

Yield (p.a.)

Series	I			II			III			IV*			V			VI			VII			VIII			IX			X			XI			XII		
	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly	Annual	24Months	Monthly						
Coupon% (per annum) for NCD Holders in Category I & II	9.25%	8.88%	NA	9.40%	9.02%	NA	9.65%	9.25%	10.00%	9.57%	10.25%	9.80%																								
Skipped payments for NCD Holders in Category I & II	9.65%	9.25%	NA	9.90%	9.48%	NA	10.15%	9.71%	10.50%	10.03%	10.75%	10.29%																								
Effective Yield (per annum) for NCD Holders in Category I & II	9.24%	9.24%	9.25%	9.39%	9.39%	9.40%	9.64%	9.64%	9.99%	9.99%	10.24%	10.24%																								
Effective Yield (per annum) for NCD Holders in Category III & IV	9.64%	9.64%	9.65%	9.89%	9.89%	9.90%	10.14%	10.14%	10.49%	10.49%	10.74%	10.74%																								
Redemption Amount (₹) NCD on Maturity for NCD Holders in Category I & II	₹ 1,000	₹ 1,000	₹ 1,103.85	₹ 1,000	₹ 1,000	₹ 1,109.70																														
Redemption Amount (₹) NCD on Maturity for NCD Holders in Category III & IV	₹ 1,000	₹ 1,000	₹ 1,202.65	₹ 1,000	₹ 1,000	₹ 1,327.75																														
Maturity (from the Deemed Date of Allotment)	24	24	24	36	36	36	60	60	84	84	120	120																								



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CIN : U74210DL1991PLC042569

Unlocking Financial Security: The National Pension System (NPS) for NRIs

The National Pension System (NPS) emerged as a strategic financial tool tailored for Non-Resident Indian (NRI) investors, introduced by the Indian government in 2004. NPS is designed to appeal to NRIs falling within the age range of 18 to 65, assuring them of a robust financial future in an era characterized by stability, scalability, and cost efficiency.

NPS allows investors to initiate pension benefits at 60, beginning as early as 18. A distinctive feature permits a 25% withdrawal during the contribution period, enhancing financial flexibility. The entire Pension Fund/Capital is refundable, establishing NPS as a versatile and secure investment choice in the unfortunate event of demise. The scheme offers annual tax rebates up to Rs 1,50,000 under Section 80-CCD, with an additional Rs 50,000 eligible for tax savings under Section 80CCD(1B), setting it apart from traditional savings schemes.

NPS guarantees a secure investment environment as regulated by the PFRDA, authorising NRIs to monitor investments online and receive precise yearly statements. NRIs can acquire distinctive financial security with a minimum annual contribution of Rs 1,000 and no maximum limit. The system's unique PRAN and e-PRAN cards enhance convenience, reflecting its commitment to investor ease.

NRI CORNER



The National Pension System (NPS) serves as an assurance for Non-Resident Indian (NRI) investors, guaranteeing a worry-free retirement. It serves as a guiding beacon towards financial well-being, making it an ideal option beyond conventional savings schemes. In conclusion, the National Pension System is a comprehensive solution, empowering NRIs to secure, stable and prosperous golden retirement years.

Get in touch with us today at:

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Alankit News

Enhancing Business Opportunities at TrusTech 2023



We are pleased to inform all the Alankitians that Alankit was invited to **TrusTech 2023** at Paris Expo – Porte De Versailles from 28th November to 30th November 2023 in Paris. This esteemed platform provided us with the opportunity to engage with industry leaders

globally, showcasing our array of Payment and Identification products, and we hope to collaborate and explore opportunities for business expansion, streamlining operations, and forming a mutually beneficial alliance with our associates.

The Great Diwali Celebration at Alankit



Alankit embraced the spirit of Deepawali with fervour, orchestrated by the combined efforts of various departments. Their dedicated efforts resulted in a resounding success, marked by vibrant activities and competitions. Employees from all verticals actively participated, contributing to the festive joy and camaraderie.

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 5 of the 42nd India International Trade Fair (IITF) 2023 on November 18, 2023, based on the theme "**Bharat Ka Share Bazaar.**" The IITF meeting allowed us to engage, collaborate and co-develop our corporate alliance with the attendees to reshape the next generation of business.

Pioneering Employment Opportunities for a Brighter Tomorrow



Our expert team actively connected with talented individuals across leading educational institutions. By engaging with these bright minds, we identified and nurtured top talents, paving the way for innovative career journeys. The graduates from these esteemed institutions, characterised by exceptional skills and boundless enthusiasm, showcased remarkable adaptability, leaving an enduring impact on our endeavours.



Knowledge Cafe

Choosing the right Third-Party Administrator (TPA) can be a pivotal decision in the intricate landscape of health insurance. TPA helps in connecting insurers and policyholders, which makes it a key consideration for those looking for complete healthcare coverage.

Transparency in Healthcare Coverage: In an era where transparency is essential, TPAs shine as intermediaries promoting clarity. It also ensures that the terms and conditions of your health insurance are comprehensible and easily accessible. Additionally, TPAs are facilitating smooth communication between insurers and policyholders.

Streamlining Claims Processing: One of the standout benefits of opting for TPA services is the streamlined claims processing. TPAs act as competent intermediaries, bridging the gap between policyholders and insurers. They streamline the often intricate claims process, guaranteeing the prompt and seamless delivery of entitled benefits with efficiency and ease.

Personalised Assistance: Navigating the complexities of health insurance can be overwhelming. TPAs act as personal guides, offering assistance and support throughout the policy tenure. This personalised touch enhances the overall customer experience, making health insurance a less daunting aspect of life.

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Healthcare Simplified: The TPA Advantage



In conclusion, choosing TPA for your health insurance is not just a choice but a thoughtful consideration for those valuing transparency, efficient claims processing, and personalised support in their healthcare journey. Before diving, assess your needs, weigh the benefits, and make an informed choice for a healthier, stress-free future.

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Postal Regd. No. DL(C)-14/1290/2021-2023

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हिन्दी अनुभाग

2023 में म्यूचुअल फंड में निवेश कैसे करें



म्यूचुअल फंड विशेषज्ञों की एक टीम की तरह हैं जो लोगों के पैसे को विभिन्न उद्योगों और आर्थिक गतिविधियों में निवेश करते हैं। मूलतः म्यूचुअल फंड सबसे लोकप्रिय निवेश साधनों में से एक है जो विभिन्न व्यक्तिगत निवेशकों से सामूहिक रूप से प्रतिभूतियों के विविध पोर्टफोलियो में निवेश करने के लिए धन एकत्र करते हैं। इन प्रतिभूतियों में स्टॉक, बॉन्ड, मनी मार्केट उपकरण और अन्य संपत्तियां शामिल हो सकती हैं।

सभी का चयन और प्रबंधन पेशेवर फंड प्रबंधकों द्वारा किया जाता है। विभिन्न परिसंपत्ति वर्गों और उद्योगों में निवेश फैलाकर उनका लक्ष्य जोखिम कम करना और व्यापक बाजार रुझानों में बारे में जानकारी प्रदान करना है। इसके अतिरिक्त, पारदर्शिता उचित प्रबंधन और निवेश उद्देश्यों का पालन सुनिश्चित करने के लिए म्यूचुअल फंड को अधिकारियों द्वारा विनियमित किया जाता है। जिससे निवेशकों को उनके निवेश विकल्पों में निगरानी और विश्वास का स्तर मिलता है।

म्यूचुअल फंड कैसे काम करते हैं?

म्यूचुअल फंड या तो ओपन एंडेड या क्लोज एंडेड और सक्रिय या निष्क्रिय रूप से प्रबंधित हो सकते हैं।

ओपन एंडेड फंड एक म्यूचुअल फंड योजना है जो पूरे वर्ष सदस्यता और रिडम्पशन के लिए उपलब्ध है। इस प्रकार के फंडों की कोई परिपक्वता नहीं होती है। जबकि एक क्लोज एंडेड फंड केवल प्रारंभिक पेशकश अवधि के दौरान सदस्यता के लिए खुला होता है और इसकी एक निश्चित परिपक्वता तिथि होती है। निवेशक क्लोज-एंडेड फंड को केवल परिपक्वता पर ही भुना सकते हैं।

सक्रिय रूप से प्रबंधित फंड वे म्यूचुअल फंड होते हैं जिनमें फंड मैनेजर सक्रिय रूप से और लगातार पोर्टफोलियो और फंड के प्रदर्शन का प्रबंधन करता है। फंड मैनेजर का उद्देश्य अधिकतम रिटर्न उत्पन्न करना और बाजारों से बेहतर प्रदर्शन करना है, जबकि निष्क्रिय रूप से प्रबंधित फंड बाजार सूचकांक का अनुसरण करता है। फंड मैनेजर का कार्य केवल बेंचमार्क इंडेक्स को दोहराना है, जिससे इंडेक्स के समान रिटर्न प्राप्त होता है। कुशल पेशेवर, जिन्हें फंड मैनेजर के रूप में जाना जाता है आपके निवेश को स्मार्ट बनाते हैं जिसका लक्ष्य रिटर्न को अधिकतम करना और जोखिमों का प्रबंधन करना है।

एसआईपी:

एसआईपी एक महत्वपूर्ण साधन है जिसने निवेशकों के व्यवहार को कारात्मक रूप से बदल दिया है जिससे अनुशासित निवेश हो रहा है। लंबी अवधि में एसआईपी ने कंपाउंडिंग के जादू में तब्दील कर दिया। प्रारंभिक निवेश, अर्जित लाभ के साथ, रिटर्न अर्जित करता है, जिससे एक चक्र बनता है जहां लाभ स्वयं अतिरिक्त लाभ उत्पन्न करना शुरू कर देता है। म्यूचुअल फंड अवसरों के प्रतीक के रूप में कार्य करते हैं। वे आपको जोखिमों कम करते हुए बाजार की विकास क्षमता में भाग लेने के लिए सशक्त बनाते हैं। म्यूचुअल फंड के माध्यम से निवेशक एक अच्छी तरह से विविध निवेश रणनीति का लाभ उठा सकते हैं, जो अंततः उन्हें अधिक सुरक्षित वित्तीय भविष्य की ओर प्रेरित करता है।

सुविचार

शरीर की हिफाजत धन से भी अधिक करनी चाहिए क्योंकि शरीर बिगड़ने के बाद धन भी उसकी हिफाजत नहीं करता।

अगर अंधे आदमी को दिखने लग जाए तो वो सबसे पहले उस छड़ी को फेंकता है जिसने हमेशा उसका साथ दिया था।

कलह पर विजय पाने के लिए मौन से बड़ा कोई अस्त्र नहीं है। जीवन में ऐसी सोच रखिये जो खोया उसका गम नहीं पर जो पाया है वह किसी से कम नहीं, जो नहीं है वह एक ख्वाब है पर जो है वह लाजवाब है।

सहजता और सरलता ही सबसे बड़ी सभ्यता है जो व्यवहार में शिष्ट नहीं है, वह कभी विशिष्ट नहीं बन सकता।

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