

# INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

April 2022

Volume : XV, Issue - 04, Re.1/-

## Investors Make a Beeline for B2B FinTech Startups

In recent times, investors are increasingly looking at getting the fundamental metrics right like profitability, unit-level of economics, customer acquisition cost, and are only then willing to pump capital.

Financial technology startups regaling to the requirements of enterprises are progressively catching investor attention. Multiple companies have managed to snap large-sized investments in the Business-To-Business (B2B) financial services space over the last two years and few are looking to raise fresh rounds in the current financial year.

Within the B2B space, Fintech is transforming into a remunerative area for the investors' community and Indian startups are appealing to

“*Venture capitalists and other investors are more concentrated on the rate of addition of new businesses, revenue growth from existing clients, and their adhesiveness.*”

global funds. However, these startups typically take longer to scale while catering to niche business requirements and have a slower growth rate. Nonetheless, on the positive side, they usually develop a resilient technology platform and have the capabilities to scale globally at a faster pace, and can turn profitable with a minimal amount of funding compared to consumer startups.

Venture capitalists and other investors are more concentrated on the rate of addition of new businesses, revenue growth from existing clients, and their adhesiveness.



## From The MD's Desk



**Ankit Agarwal**  
Managing Director

Many of these enterprises are trying to solve structural glitches and if they succeed in doing the same, they will be able to create entry barriers for others. Multiple deals related to the same have been witnessed during contemporary years and this will result in the augmentation in the number that is mirroring the evolution of the ecosystem.

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

When the market is booming, it seems almost impossible to sell a stock for any amount less than the price at which you bought it. However, since we can never be sure of what the market will do at any moment, we cannot forget the importance of a well-diversified portfolio in any market condition. Alankit provides a global investment platform for investors named **World Investing** that ensures easy client on-boarding and investors can globalise their savings and wealth by investing money in international markets through automated research functioning and portfolio tracking in just a few clicks.

With a considerable population interest now in diversifying their portfolio, India is one of the top destination countries among the biggest investors. Thus, Alankit being one of the few leading companies enables you the accessibility to invest in international Stocks Markets through its World Investing

platform. The robust digital platform allows Indians to start investing and trading in multiple global markets of the United States.

**Get started on a path to give your portfolio global exposure. Here's why:**

- Diversification of Investments
- Create an Account in no time
- Investments under SIPC (Securities Investor Protection Corporation) U.S. Govt. Agencies for Investor Protection
- Access new growth opportunities

**Why Invest in U.S. Stock Market with Us?**

- Smooth on-boarding
- Fueled by Artificial Intelligence
- Invest in Fractional Stocks
- Easy Compliance



**Open Your Account Now!**

+91 89-29-955-344

customersuccess@worldinvesting.in

# Investment Opportunity

**PRODUCT NOTE – NCD**

**Edelweiss** FINANCIAL PRODUCTS DISTRIBUTION  
Ideas create, values protect.

Note: Edelweiss Broking Ltd. is a Consortium Member to the issue; accordingly, this note is prepared based on the Prospectus for informative purpose only.

**EDELWEISS HOUSING FINANCE LIMITED**  
Public Issue Of Secured redeemable non-convertible debentures

**Issue Highlights**

Issue opens: **Wednesday, April 06 2022**  
 Issue closes: **Tuesday, April 26 2022\*\***  
 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**  
 Listing: **BSE**  
 Rating: **\*CRISIL AA-/Negative (pronounced as CRISIL double A minus rating with Negative outlook)\* and \*ACUITE AA/ Negative (pronounced as ACUITE double A rating with Negative outlook)\***

Registrar: **KFin Technologies Limited**  
 Issue Size: **Public issue by Edelweiss Housing Finance Limited ("the Company") of NCDs for an amount of ₹ 1,500 million ("Base Issue Size"), with an option to retain over-subscription up to ₹ 1,500 million aggregating up to ₹ 3,000 million.**

**Issue Break up:**

Category	Allocation	Amount in Crs.	
		Base Issue	Issue
Institutional Investors	10%	15	30
Non Institutional Investors	10%	15	30
HNI	40%	60	120
Retail Individual Investors	40%	60	120
<b>Total</b>	<b>100%</b>	<b>150</b>	<b>300</b>

\* Persons resident outside India and other foreign entities are not allowed  
 \*\*The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or the Operations Committee, subject to relevant approvals.

**Yield (p.a.)**

Series	I	II	III	IV*	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
Tenor	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	8.50%	NA	8.70%	9.05%	NA	9.15%	9.55%	NA	9.30%	9.70%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	8.49%	8.50%	9.05%	9.04%	9.05%	9.54%	9.54%	9.55%	9.70%	9.69%
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹1,000	₹1,177.50	₹1,000	₹1,000	₹1,297.15	₹1,000	₹1,000	₹1,578.25	₹1,000	₹1,000

\*The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.  
 1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.  
 2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.  
 3. Subject to applicable tax deducted at source, if any.  
 4. Please refer to Schedule E of the Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI Operational circular

For further queries, connect with us at  
**+91 958-2200-551 | investments@alankit.com**  
 CIN: U74899DL1994PLC059289

# Alankit

**PRODUCT NOTE – NCD**

**Edelweiss** FINANCIAL PRODUCTS DISTRIBUTION  
Ideas create, values protect.

**INDIABULLS HOUSING FINANCE LIMITED**  
Public Issue Of Secured redeemable non-convertible debentures

**Issue Highlights**

Tranche I Issue opens: **Wednesday, March 30, 2022**  
 Tranche I Issue closes: **Friday, April 22, 2022\*\***  
 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**  
 Listing: **BSE and NSE**  
 Rating: **"CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook), by CRISIL Ratings Limited and "BWR AA+/Stable" (pronounced as Brickwork double A plus with stable outlook), by Brickwork**

Registrar: **KFin Technologies Private Limited**  
 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 ₹900 crores aggregating up to ₹1,000 crores.**

**Tranche I Issue Break up:**

Category	Allocation	Amount in Crs.	
		Base Issue	Issue
Institutional Investors	30%	30	300
Non Institutional Investors	10%	10	100
HNI	30%	30	300
Retail Individual Investors	30%	30	300
<b>Total</b>	<b>100%</b>	<b>100</b>	<b>1000</b>

\* Persons resident outside India and other foreign entities are not allowed  
 \*\*The Tranche I Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche I Prospectus, except that the Tranche I Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or Securities Issuance Committee thereof.

**Yield (p.a.)**

Series	I	II	III	IV*	V	VI	VII	VIII
Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual	Monthly
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	8.35%	NA	8.05%	8.50%	NA	8.20%	8.75%	8.43%
Coupon (% per annum) for NCD Holders in Category III & IV	8.75%	NA	8.42%	9.00%	NA	8.66%	9.25%	8.89%
Effective Yield (per annum) for NCD Holders in Category I & II	8.34%	8.35%	8.36%	8.49%	8.50%	8.51%	8.74%	8.76%
Effective Yield (per annum) for NCD Holders in Category III & IV	8.74%	8.75%	8.75%	8.99%	9.00%	9.01%	9.24%	9.26%
Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II	₹1,000	₹1,174.25	₹1,000	₹1,000	₹1,277.60	₹1,000	₹1,000	₹1,000
Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV	₹1,000	₹1,182.95	₹1,000	₹1,000	₹1,295.35	₹1,000	₹1,000	₹1,000

For further queries, connect with us at  
**+91 958-2200-551 | investments@alankit.com**  
 CIN: U74899DL1994PLC059289

# Why Outsource Accounting & Book-Keeping Services in UAE?

In the past few years, outsourced accounting services in the UAE have bloomed tremendously. There are numerous types of trade licenses issues namely, freelancer licenses, free zone licenses, offshore company licenses, and each of these companies has to comply with the accounting and bookkeeping standards of the UAE. The introduction of VAT and Excise Tax has furthermore complicated the accounting procedures. If there are no internal control measures and internal audits, the business may face penalties and risk its reputation. Hiring and training employees is now a thing of the past. Outsourced accounting services provide much more benefits.

## Benefits of Outsourcing Accounting Services

Outsourcing is the process of delegating specific functions to a company outside of your business to avail of professional benefits. Accounting outsources can be a preferred solution for complex accounting services and financial reporting.

- Benefits:**
- Increased Profitability
  - Reduced Costs
  - Minimise Risk
  - Meeting Compliance Requirements
  - Improving Productivity
  - Fraud Check
  - Achieving a High Level of Accuracy
  - Access to better Accounting Software
  - Up-to-Date Accounting Status
  - More Focus on Core Competencies

Our team of highly experienced professionals is extensively trained to offer quality external audit services to companies based in the UAE. Based on our comprehensive knowledge and an in-depth understanding of the fast-paced and culturally diverse marketplace of the UAE, our globally accredited profile allows us to help customers with all kinds of auditing needs and provide a tailor-made service and solution that is both effective and comprehensive.

- Services Offered:**
- Bookkeeping & Accounting
  - Updating Backlog Accounts
  - Accounts Supervision /Verification
  - Internal and Management Audit
  - MIS Reports
  - Financial Reports
  - Audit & Assurance
  - Business Consultancy



# Alankit News

## Meri Awaaz Hi Pehchaan Hai



In search of the **Voice of Alankit**, the Company conducted a Voiceover Competition. Employees participated with great enthusiasm and the event ended on a positive note making the process of selection challenging. Everyone who participated is a winner but keeping in mind it is a competition, we picked out a few who stood out. The names of the winners are mentioned below:

S. No.	Name	Department	Locations	Male/Female	Category
1	Alima Khan	IT	Delhi	Female	Hinglish
2	Karnabi Das	NHSC	Assam	Female	Hinglish
3	Upasna Ashok	Corporate Communication	Delhi	Female	English
4	Jatin Ghai	Accounts	Delhi	Male	Hinglish



**Congratulations to all the winners!**

However, we are still looking for our **Male Voice for English Voice-Over**. So Hurry Up! Send in your interest to participate in the same at [chayanikab@alankit.com](mailto:chayanikab@alankit.com) with your **Name and Department**.

## Should You Opt for Pension Cum Insurance Products

The dream of a comfortable retirement is what each one of us has dreamt at some point in our lives and are rigorously working towards making it come true. This is what calls for an adequate investment into the right financial products. Multiple financial products have the potential to provide the best products and offers for your retirement and Insurance cum Pension products are one such brilliant product for your autumn years.

So what exactly is Insurance cum Pension Plan? Well, to put it in simple words, it is an investment product offered by the insurer, whereby the investors get both a pension as well as a term life cover.

The options of “**Guaranteed Pension Plans**” are categorically made with the intention of financial independence at the age when other means of earning stops. Pension Plans offer a good amount

## Women's Day Celebration



“**A woman is a symbol of power.**” To celebrate the Power, Alankit organised the Women's Day celebration at the Head Office. The occasion was a delight since all the women employees got the opportunity to be a part of the event to grandstand their talents. The event included various fun activities to boost up the enthusiasm and concluded with every woman having a smile on their face and a slice of pizza in their grasp.



of money as the accumulated returns include boosters, loyalty benefits, additional annuity amounts, and the flexibility to take loans against insurance cum pensions. With these features, Pension plans take care of your future.

The benefits of Pension Plans include deferred single life, joint life plans which are also considered “**Critical Illness**”, “**Permanent Disability**”, and “**Partial disability**”.

There are many products available that take care of the flexibility aspect as one might invest a good sum of money today and end up getting a fixed amount of money as per their choice of intervals which will help individuals in planning their needs and wants accordingly. Ultimately, The company is responsible to take all the hassles and tensions of investing and proffer pensions within a stipulated time.



## HR Corner

Welcome to the Alankit Family!!

Alankit welcomes with open arms **Mr. Puneet Ahuja** who has joined the company on 8th March 2022 as “**Senior Manager**” in Call Centre (**HO**). We wish him the very best of luck with his new assignment.



**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 :** .NET Developer

**Experience:** 0-10 Years

**Qualification:** B.Tech IT & CS

**Location:** Delhi

- 3 - 8 years experience with ASP.NET/MVC/c#.
- 3 - 8 years working with SQL Server (2012+).
- Solid understanding of object-oriented programming (OOP) and computer science foundations, such as memory management and low-level algorithm performance.
- Deep knowledge of the .NET 4.0 + Framework, with Visual Studio 12 and above, classic ASP.NET/MVC/.NET core with C# with Design Patterns.
- Exp. In WCF, Web API (REST Web Services), Crystal report, etc. must.
- Strong knowledge of software implementation best practices.
- Strong experience designing and working with n-tier architectures (UI, Business Logic Layer, Data Access Layer), Design Patterns.
- Ability to design and optimize SQL Server 2012 and above-stored procedures, Complex Queries.
- Experience with JQuery /JavaScript with HTML 5.
- Ability to quickly learn new concepts.
- The candidate should be a self-motivated, independent, detail-oriented, responsible team player.
- Computer Science degree or equivalent academic background.

Feel free to refer your friends/relatives with related qualifications and expertise. Mail your Resume to [hr@alankit.com](mailto:hr@alankit.com)





हिन्दी  
अनुभाग

## सुविचार

### 31 मार्च तक पैन-आधार लिंक नहीं करने पर लगेगा जुर्माना

केंद्रीय प्रत्यक्ष कर बोर्ड (सीबीडीटी) एक नया नियम लेकर आया है जिसमें 31 मार्च 2022 के बाद से पैन के साथ आधार लिंक करने में देरी के लिए पेनल्टी देनी होगी।

आधार की सूचना न देने पर 31 मार्च, 2023 के बाद पैन को निष्क्रिय करने के लिए नियमों में भी संशोधन किया गया है। साथ ही शुल्क के भुगतान पर पैन को फिर से चालू करने के लिए नियमों में संशोधन किया गया है।

पेनल्टी एक दो-स्तरीय संरचना होगी, जिसके तहत समय सीमा (31 मार्च 2022) की समाप्ति के बाद तीन महीने के भीतर पैन आधार को लिंक करने पर रुपये 500/- का शुल्क दिया जाएगा। इसका मतलब यह होगा कि यदि पैन आधार को 1 अप्रैल 2022 से 30 जून 2022 के बीच जोड़ा जाता है तो व्यक्ति को इसे जोड़ने के लिए शुल्क के रूप में 500/- रुपये का भुगतान करना होगा। सीबीडीटी ने कहा कि अगर पैन-आधार को तीन महीने के बाद लिंक किया जाता है तो 1000/- रुपये का शुल्क लिया जाएगा।

### वित्त अधिनियम 2021

नियत तारीख तक पैन-आधार को लिंक नहीं करने के लिए जुर्माना और जुर्माना लगाने का नियम वित्त अधिनियम, 2021 में संशोधन के रूप में पेश किया गया था। इस बीच, सीबीडीटी ने स्पष्ट किया है कि 31 मार्च 2021 तक, जिन करदाताओं ने अपने आधार की सूचना नहीं दी है, उनका पैन आय की विवरणी प्रस्तुत करने और धनवापसी की प्रक्रिया जैसी प्रक्रियाओं के लिए कार्य करना जारी रखेगा। 31 मार्च 2023 के बाद करदाताओं का पैन जो अपने आधार को सूचित करने में विफल रहता है, निष्क्रिय हो जाएगा और अधिनियम के तहत पैन प्रस्तुत नहीं करने, सूचित करने या उद्धृत करने के सभी परिणाम लागू होंगे। यह करदाता के लिए राहत की बात होगी क्योंकि पैन 31 मार्च 2023 तक निष्क्रिय नहीं होगा, भले ही

- ❖ चुप रहने से बड़ा कोई जवाब नहीं है और माफ कर देने से बड़ी कोई सजा नहीं है।
- ❖ यदि आप सही हैं तो कुछ साबित करने की कोशिश मत करो, बस सही बनो, वक्त खुद गवाही देगा।
- ❖ बातें नहीं काम बड़े करो क्योंकि लोगों को सुनाई कम दिखाई ज्यादा देता है।
- ❖ त्याग के बिना कुछ भी संभव नहीं है क्योंकि सांस लेने के लिए पहले सांस छोड़नी पड़ती है।
- ❖ हारता वह है तो शिकायत बार बार करता है और जीतता वह है जो कोशिश हजार बार करता है।

आधार इससे जुड़ा न हो। हालांकि लेट फीस लागू रहेगी। यह करदाताओं को धनवापसी के लिए आवेदन करते समय, अपने रिटर्न दाखिल करते समय और रोक के लिए उच्च दरों से संबंधित मुद्दों से बचने से बचाएगा। इसके अलावा, यह छूट करदाताओं को दंडात्मक प्रावधानों से भी बचाएगा।

Alankit



## Investing Right is Growing Right: Invest in Mutual Funds Today!

Investment in Mutual Funds helps you to fulfil your financial goals. At Alankit, our team of financial experts provide you with the best advisory services to invest right and efficiently in the same.



### Advantages of Mutual Funds

- Easy to Invest
- Tax Benefits
- Higher Returns
- Diversification of Investments
- SIP for Regular Investment

### Start Investing

Know Why Mutual Funds are Right to invest in at:  
**+91-958-2200-551** or email us at [investment@alankit.com](mailto:investment@alankit.com)

Alankit Limited,

Alankit House, 4E/2, Jhandewalan Extension, New Delhi - 110055, India, Contact No. : +91-11-4254-1234

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.

[www.alankit.co.in](http://www.alankit.co.in)

CIN NO: U74210DL1991PLCO42569

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

Disclaimer : This newsletter is generated and issued by Alankit Group. Content used in this newsletter are of informative nature and do not account to be advise to anyone.

To,

### If Undelivered please return to :

Alankit Assignments Limited  
Alankit House, 4E/2,  
Jhandewalan Extension  
New Delhi - 110055