



From The Chairman's Desk

Emergence of FinTech in India: How it is shaping the global financial services industry

The world today is witnessing rapid technological evolution; and the impact of this phenomenon across industries is humungous and highly significant. Speaking about the financial services industry, Fintech or Financial technology has emerged in a big way. It has greatly altered the manner in which the industry functions and the way financial services are delivered to customers.

Fintech companies across the globe are gaining a lot of attention. A gamut of digital financial services offered by such companies has largely brought affordability and convenience to people, while also promoting financial inclusion. The advancements in terms of facilities available for the consumers have gone beyond innovations like the Automated Teller Machine (ATM) - that had modernised the traditional banking system.

Growth of digital payment systems for money transfer, peer-to-peer (P2P) lending platforms, InsurTech, online stockbroking, investment and wealth management platforms, online & mobile banking options are some new developments in the Fintech sector. Furthermore, the concept of Artificial intelligence (AI) is progressing by leaps and bounds. We now have Chatbots - a smarter and faster mode to facilitate interaction with customers. Other noteworthy developments to watch out for in the Fintech sector are web-based financial planning tools and financial learning tools.

Fintech start-ups, which operate in areas of insurance, financial management and electronic payments, are instrumental in ushering in this promising trend aimed at complete digitalisation of banking & financing, monetary transactions and other financial activities. Vital support from banking and financial institutions and favourable government regulations are playing a pivotal role in the growth of Fintech in India. The Indian government has envisioned a cashless economy and steered programmes like the 'Startup India' initiative - all of which hint at development of a robust ecosystem for start-ups in India. Regulators like the Reserve Bank of India (RBI) and the Securities Exchange Board of India (SEBI) are also extending crucial support to Fintech companies.



Alok Kumar Agarwal

Chairman & Managing Director

Fintech in India is presently at a nascent stage. Yet, it has been gradually influencing the consumer behaviour and simplifying the process of service/product delivery. After the smartphone boom, the trend of digital payments in India got a boost. Experts predict that the number of non-cash transactions is set to increase in the coming years. Moreover, the country's Fintech software market alone is set to touch 2.4 billion USD, according to NASSCOM. It is important to note that there has been a growing realisation that Fintech companies and financial institutions can work together which will revolutionise the industry, thus benefitting both businesses and consumers.

“Fintech has greatly altered the manner in which the financial services industry functions and the way services are delivered to customers. It has brought affordability and convenience to people, while also promoting financial inclusion.”



National Skills Registry: A look at the advantages it holds for you



The National Skills Registry (NSR) is an initiative by the leading trade association of IT & BPO industry, the National Association of Software and Services Companies (NASSCOM) which has established a national-level database containing factsheet of career information and background-check reports of each professional.

How NSR works?

The NSR is a web-based system hosting credible information about existing and prospective employees of the IT/ ITes/ BPO industry in India. To avail the benefits that NSR offers and help in building the NSR system, professionals are required to get themselves registered by creating their profile on the NSR system.

Alankit Limited, having over two decades of strong presence in the e-governance sector, facilitates NSR registration for professionals through easy-to-follow procedures and also supports companies with relevant information and transparent background verification process.

How NSR helps?

NSR offers a lot of advantages both for professionals and companies hiring them.

- ▶ It connects professionals & companies who seek information for reference, hiring & client assignments.
- ▶ Registered persons have an industry preferred profile on a central system, with control over access to their profile.
- ▶ NSR provides secure identity for professionals and keeps check on fake identities by deterring competing job applicants with faked & inflated resumes.
- ▶ It is an authentic and safe repository of an individual's personal, educational and career related details.
- ▶ NSR drives speedier HR processes that are based on background checks like confirmation of service, job promotion, foreign placements, etc.
- ▶ There are no hassles of repeat background check for each employment. It thus ensures faster joining formalities.

Alankit offers easy NSR registration

- ▶ Strong network spread over 673 cities & 6120 business locations
- ▶ A renowned group serving 21 million customers & 3300 corporate clients
- ▶ Personalised & prompt support from dedicated professionals
- ▶ Assistance for Biometric Registration with Point of Service (POS)



Top Health Insurance Plans

Plan Name	Entry Age	Sum Assured	Policy Renew-ability	Features
Apollo Munich Optima Restore	Minimum- 91st day Maximum- 65 years	Rs. 3 Lakh – Rs. 50 Lakh	Lifelong	<ul style="list-style-type: none"> Restore Benefit Stay Active Benefit Multiplier Benefit E-opinion Additional Cover for Critical Illness
Religare NCB Super Premium	Minimum- 91 days Maximum- No age bar as such		Lifelong	<ul style="list-style-type: none"> Automatic Recharge of Sum Insured Lifelong Renew-ability No Claim Bonus Super Everyday Care Benefit Domestic Air Ambulance Cover
Star Family Health Optima	Minimum- 16 Day Maximum-	Rs.2 Lakh, Rs.3 Lakh, Rs.4 Lakh, Rs.5 Lakh, Rs.10 Lakh, and Rs.15 Lakh		<ul style="list-style-type: none"> Auto Recharge Benefit Compassionate Travel Repatriation of Mortal Remains Road Traffic Accident Cover Restoration of Amount Insured



Thinking to invest in India? Here is why NRIs need a Demat account

A lucrative investment destination, India attracts investors from across the globe including NRIs (Non-Resident Indians). When it comes to investment options, NRIs have plethora of them to choose from, to suit their financial goals. The Indian financial and securities market alone presents good avenues which NRIs can consider for parking their money.

However, there is one essential thing that NRIs need to have before planning to invest in India - that is a Demat account. It is an account wherein the securities or shares of an investor are stored in an electronic or dematerialized format.

Why is Demat account important?

NRIs and PIOs (Persons of Indian Origin) should open a Demat account to avail various advantages as mentioned below:

► **Security:** The account safely maintains the security balance of investors to let them freely engage in trading without any risks viz. thefts, wrong delivery or fake shares that might happen when dealing in physical securities.

► **Convenience:** Since shares are managed electronically, buying & selling of shares is possible without any hassle. A demat account guarantees instant & fast of transfer of shares as well as is accessible from anywhere through online facility.

► **Single contact point:** With a demat account, an investor find its easy when it comes to interfacing with companies. For instance, any change of address requires investors to reach out to their depository participant instead of registrars of each of the companies they have investments in.

► **Cost-effective:** Opening a demat account not only reduces paperwork but also additional expenses such as stamp duty which becomes applicable in case of physical shares.

► **Other advantages:** A demat account takes care of bad delivery issues. Furthermore, it has advantages like nomination facilities

and easy disbursement of corporate benefits like bonus & rights issues.

Open Demat account through Alankit

An established player in financial services sector with Pan-India and overseas presence, Alankit brings over two decades of rich experience to guide NRIs through their investment journey.

- Simplified application procedure to open demat account
- Efficient dematerialization, rematerialization & pledge process
- Opportunity to invest in mutual funds
- Option to subscribe to IPOs online
- Professional investment advisory services
- Share trading tips via e-mail & SMS
- Online access of demat statements



For more details about NRI Demat account, mail us at: businessenquiry@alankit.com

Muthoot Homefin

Muthoot Homefin (India) Limited

Issuer	Muthoot Homefin (India) Limited
Instrument	Secured Redeemable Non-Convertible Debentures
Issuance Schedule	The Issue shall be open from Monday, 8th April 2019 to Tuesday, 7th May 2019
Issue Size	Base Issue size of Rs.150 Crore with an option to retain oversubscription up to Rs.150 Crore aggregating up to Rs.300 crore being the Issue size.
Face Value	Rs.1,000/-
Minimum Application Size	Rs.10,000 (10 NCDs) and in multiple of Rs.1,000 (1 NCD) thereafter
Credit Rating	"AA(Stable)" by CRISIL. (Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations).
Issuance and Trading of NCDs	Compulsorily in Dematerialised form.
Mode of Payment	ASBA Mandatory (No Cheque will be accepted)
Allotment	on First Come First Served basis

For All type of Investors, Applications in this issue shall be made through the ASBA facility only. Application made using third party ASBA Bank A/c are liable to be rejected.

ISSUE STRUCTURE – BUCKET DETAILS

Category	I – Institutional ("QIB")	II – Non Institutional ("Corporates")	III – Individual ("HNI") (Amount aggregating to above Rs.10 lacs)	IV – Retail Individual ("Retail") (Amount aggregating up to and including Rs.10 lacs)
Category Allocation	10% of the overall Issue Size.	10% of the overall Issue Size.	30% of the overall Issue Size.	50% of the overall Issue Size.
Bucket Size (Rs.) assuming Issue size of Rs.300 Crs	Rs.30 Crores	Rs.30 Crores	Rs.90 Crores	Rs.150 Crores

ISSUE STRUCTURE

Option/Series	I	II	III	IV	V	VI	VII	VIII	IX	X
Nature of NCDs	Secured Redeemable Non-Convertible									
Who can Apply	All categories of investors (Category I, II, III and IV)									
Frequency of Interest	Monthly~	Monthly~	Monthly~	Annual~	Annual~	Annual~	Cumulative	Cumulative	Cumulative	Cumulative
Tenor	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	90 Months
Coupon Rate (% p.a.) for:										
Category I, II, III & IV	9.25%	9.50%	9.75%	9.50%	9.75%	10.00%	NA	NA	NA	NA
Effective Yield (% p.a.)#										
Category I, II, III & IV	9.25%	9.50%	9.75%	9.50%	9.75%	10.00%	9.25%	9.50%	9.75%	9.67%
Amount (Rs./NCD) on Maturity for ^:										
Category I, II, III & IV	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,193.56/-	Rs.1,333.72/-	Rs.1,592.29/-	Rs.2,000/-

^ Subject to applicable tax deducted at source, if any.
On Options I, II and III, monthly interest payment is not assumed to be reinvested for the purpose of calculation of Effective Yield (% p.a.).

Interest payment Date

~Monthly Option: The relevant interest will be calculated from the first day till the last day of every month during the tenor of such NCDs, and paid on the first day of every subsequent month. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

^Annual Option: The 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 Options will be made at the time of redemption of the Secured NCDs.

Note: Please note that in case the Secured NCDs are transferred and/or transmitted in accordance with the provisions of this Tranche I Prospectus read with the provisions of the Articles of Association of the company, the transferee of such Secured NCDs or the deceased holder of Secured NCDs, as the case may be, shall be entitled to any interest which may have accrued on the Secured NCDs subject to such Transferee holding the Secured NCDs on the Record Date.

*Subject to applicable tax deducted at source, if any.

"First Come First Serve Basis"

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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.

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Keep Stress Away with Meditation

Know the many benefits of this great ancient practice

If we could choose a life without stress, we would be the happiest beings on earth. The reality, however, is that stress is a part of life and managing the same becomes necessary. Dealing with workplace stress must be on to-do list of every working professional. And, what is better than a good session of meditation.

What is Meditation?

It is a powerful practice involving a set of techniques for achieving an emotionally calm & stable mental state. Did you know there are 100 benefits of meditation?

Physiological benefits

It is a proven fact that meditation leads to deeper level of physical relaxation. It plays a key role in:

- ▶ Relaxing nervous system and harmonizing endocrine system

- ▶ Building immune system & high levels of DHEAS (Dehydroepiandrosterone)
- ▶ Lowering oxygen consumption, respiratory rate & cholesterol levels
- ▶ Reducing free radicals, weight & tissue damage
- ▶ Increasing exercise tolerance, blood flow & brain functioning
- ▶ Slowing down heart rate and aging process

Beneficial for post-operative healing, the practice helps cure ailments or conditions like high blood pressure, asthma, anxiety attacks, muscle tension, pre-menstrual syndrome, headaches & migraines, cardiovascular disease, allergies, arthritis, etc.

Psychological benefits

The soothing power of meditation not only eliminates stress but also aids in:

- ▶ Increasing creativity, productivity, serotonin level & brain wave coherence
- ▶ Decreasing potential mental illness, aggressiveness, restless thinking & insomnia
- ▶ Developing problem solving & listening skills, empathy and emotional stability
- ▶ Improving concentration, memory, vitality and rejuvenation



**KNOWLEDGE
CAFE**

- ▶ Building self-confidence, tolerance, relationships and will-power

Overall, it makes us see the brighter side of things, leading to job satisfaction and enhanced sociable behavior.

Spiritual benefits

Meditation greatly benefits a person's inner self. Besides peace of mind and happiness, it brings definitive results like:

- ▶ Boosting self-actualization, compassion, wisdom, inner-directness, acceptance of oneself and synchronicity in life and capacity for love
- ▶ Developing deeper level of understanding of oneself & others, spiritual relaxation, and relationship with god
- ▶ Helping discover purpose in life, sense of oneness, and the power & consciousness beyond the ego

Meditation opens doors to a new world by letting you live in the present moment, learn forgiveness and attain enlightenment.

Let us assist you regarding Business Correspondents, write to businessenquiry@alankit.com



Alankit celebrates International Women's Day - Self Defence Workshop by Delhi Police

The occasion of International Women's Day, on March 8th, was celebrated with great excitement and cheer as Alankit organised a Self Defence Workshop at Head Office for all women employees. The idea behind the event was to make the ladies feel special, empower them with confidence & help them deal with safety related issues with courage. Members of The Special Police Unit for Women and Children (SPUWAC) of Delhi Police conducted this one-day workshop and demonstrated the basic techniques of self-defence. The celebrations concluded with distribution of Café Coffee Day coupons to all participants and a selfie contest. The contest winner received a special gift voucher for clicking the best selfie with her coffee.



Holi Fervour at Alankit Head Office

Turning festive occasions into an employee engagement opportunity for recreation is a vital aspect of Alankit's work culture. The festival of colours - Holi was celebrated with zest inviting laughter & joy for all members at the Head office location - that was nicely decorated, exuding the festive spirit. The programme included a skit, song and dance performed by internal departments. Employees were served refreshments and the traditional drink, Thandai. With lively music playing in the background, all the employees showered flowers and smeared colours in a typical style to wish each other, which was truly a picture-perfect moment.

March Birthday Celebrations of Alankit Employees!



To make its employees feel as part of one big family, Alankit organises monthly birthday celebrations that makes everyone look forward to a time of relaxation and fun. The birthdays of all March-born employees was celebrated at Head Office. The traditional cake-cutting ceremony followed some interesting games that included 'lemon & spoon race', and an exciting competition - where every participant was given a pile of paper cups and each had to get their bottom-cup to the top by taking off the top-cup to the bottom, one at a time. The winners were duly rewarded.



We are hiring!
Work at Alankit and give your career a boost!



All eligible candidates are open to apply for the positions.

Position- Customer Support Executive **Experience-** 3 to 6 years (preferably in BPO/Call Center)
Qualification- Any Graduate **Location-** Delhi

Job Description:

- Responsible for generation of quality leads of company's financial products through telephonic calling to new and existing clients of our company.
- Recording each call on the CRM software, as per the company policies and procedures.
- Following up with potential customers in a timely manner, if necessary, and close them.

The candidate should have the ability to handle pressure and complete targets on monthly basis. An experience of at least 6 months is required in outbound telesales process.

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Position- EA to MD
Qualification- Any post-graduate

Experience- 11 to 16 years
Location- Delhi

Job Description:

- Contributing to the overall development of Alankit Group and its activities.
- Monitoring the tasks delegated by MD to ensure they are completed as per agreed deadlines.
- Co-coordinating Cross Functional teams to ensure project deliverables.
- Supporting as external & internal interface on behalf of MD.
- Helping in business presentations & tie-up with internal & external stakeholders.
- Providing assistance to the MD with inputs and data required for making strategic decisions.
- Setting up meetings and appointments, organizing venues and hospitality for visitors, etc.
- Assisting and coordinating the strategy planning exercise.

ACHIEVE YOUR FINANCIAL GOALS WITH THE RIGHT INVESTMENT PRODUCT



Alankit

A notable industry player with superior market expertise, Alankit offers various third-party products for all your specific investment needs

Mutual Funds

- Choose Mutual Funds for high returns, low risks & easy liquidity
- Seek schemes from all major Mutual Fund houses

Government Bonds

- Opt for risk-free investment in government securities
- Diversify your portfolio and also get tax benefits

Corporate Fixed Deposits

- Select Corporate FDs with higher credit ratings
- Build huge savings; get flexible maturity terms

Unit Linked Insurance Plans (ULIPs)

- Pick ULIPs for dual benefit of investment & protection
- Avail flexible options, secure market-linked returns



नीति के दोहे

अनकीन्हीं बातें करै, सौवत जागै जोय ।
ताहि सिखाय जगायबो रहिमन उचित न होय ।।
जो व्यक्ति अकथनीय वार्तालाप करे और जाग्रत करने पर भी सोता रहे । अर्थात् जिसने अपने जीवन में कुछ न करने या न सुधरने की कसम खाई हुई हो, उसे कौन सुधार सकता है।

अनुचित वचन न मानिए जदपि गुराईसु गाढ़ि ।
है रहीम रघुनाथ तें, सुजस भरत को बाढ़ि ।।
कितना भी बड़ा और रहस्यमय क्यों न हो कभी भी अनुचित वचन नहीं मानना चाहिए । श्रीरामचंद्रजी के वचनों से ही भरत को सुयश की प्राप्ति हुई। हमें अपने विवेक से ही उचित-अनुचित का पता लगाकर ही स्वीकार करना चाहिए ।

उरग,तुरग, नारी नृपति, नीच जाति हथियार ।
रहिमन इन्हें संभारिए, पलटत लगै न बार ।।
सांप, घोड़े स्त्री, राजा, नीच जाति का व्यक्ति और अस्त्रों को सावधानीपूर्वक संभालना चाहिए, क्योंकि इनके विपरीत होने में विलंब नहीं लगता ।

कहु रहीम कैसे निभै, बेर केर को संग ।
वे डोलत रस आपने, उनके फाटत अंग ।।
बेर और केले का साथ कैसे हो सकता है बेर तो अपने रस में झुमता है और केले के तो अंग ही फटे होते हैं । अर्थात् रसिक और रसहीन व्यक्ति का साथ नहीं हो सकता

Send in your query/need at businessenquiry@alankit.com



कार इंश्योरेंस से जुड़े नियम बदले



इंश्योरेंस रेगुलेटरी और डेवलपमेंट ऑथोरिटी ऑफ इंडिया (IRDAI) ने साल 2018 में कार इंश्योरेंस से जुड़े दो नियमों – पर्सनल एक्सीडेंट कवर और लॉन्ग टर्म मोटर इंश्योरेंस में बदलाव की घोषणा की थी । वे नियम कुछ इस प्रकार हैं ।

► आईआरडीएआइ के अनुसार अब से सभी जनरल इंश्योरेंस कंपनियों एक्सीडेंट कवर के तहत 15 लाख रुपये तक दे सकती हैं । इससे पहले 2 व्हीलर पर 1 लाख और 4 व्हीलर पर 2 लाख रुपये तक का न्यूनतम भुगतान करना होता था । इस बीच पर सभी सेगमेंट्स के प्रीमियम को बढ़ा कर 100 और 50 रुपये से 750 रुपये कर दिया है ।

► सुप्रीम कोर्ट ने 6 जुलाई 2018 को लॉन्ग टर्म मोटर इंश्योरेंस से संबंधित एक आर्डर दिया है जिसमें सभी नई गाड़ी खरीदने वालों के लिए 3 साल का थर्ड पार्टी इंश्योरेंस लेना अनिवार्य कर दिया गया । वहीं टू-व्हीलर के लिए इस इंश्योरेंस की अवधि 5 साल है ।

► आईआरडीएआइ ने ग्राहकों के फायदे के लिए 1 जनवरी 2019 से पर्सनल एक्सीडेंट कवर को मोटर इंश्योरेंस पॉलिसी से अलग कर दिया है । अब इंश्योरेंस खरीदने वाले व्यक्ति CPA मौजूदा स्थिति वाली CPA कवर भी खरीद सकते हैं या सिर्फ लाइबिलिटी वाली पॉलिसी खरीद सकते हैं । अगर आपके पास पहले ही बीमा पॉलिसी है तो आपको CPA कवर खरीदने की जरूरत नहीं है । सभी वाहनों के लिए एक CPA मान्य होगी ।

► इसके अलावा आईआरडीएआइ ने इंश्योरेंस कंपनियों को पॉलिसी की कीमत तय करने की अनुमति दे दी है । हालांकि ये कीमतें आईआरडीएआइ द्वारा तय किए गए सिद्धांतों के हिसाब से ही होनी चाहिए । CPA पॉलिसी के तहत सिर्फ स्थायी विकलांगता और मृत्यु ही कवर होगी । वहीं दूसरी तरफ रेगुलर एक्सीडेंट पॉलिसी में मोटर एक्सीडेंट भी कवर किया जाता है । अगर आपने पहले से ही कोई पॉलिसी खरीदी है तो आपको CPA खरीदने की आवश्यकता नहीं है ।

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