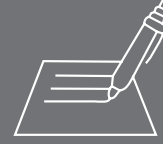


Bulls and Bears in Cyberspace: A Journey Through India's Trading Platform Evolution



From The MD's Desk

According to numerous indicators, India is well on its road to becoming a digitally proficient country. India is already home to one of the world's most significant and fastest-growing bases of digital consumers, thanks to the decreasing cost and increasing affordability of smartphones and internet access at high speeds, and it is digitising faster than in many developed and developing nations.

Digitisation has been the epicentre of trading platform innovation. With the debut of app-based trading platforms in 2010, brokerage houses began to embrace digital to serve a broader range of investors. They were essentially established as an internet platform for tracking market prices and aiding investors in buying, selling, and holding stock options. Trading platforms have evolved into a one-stop shop for various investment possibilities, including bonds, currencies, stocks, commodities, and other financial assets.

Rising participation in financial markets has contributed to a proliferation of digital

“Digitisation has been the epicentre of trading platform innovation”

platforms that are launching new goods and services to make investments readily accessible to historically underserved populations. Nowadays, more new-age investors are looking for platforms that provide a one-stop shop for all financial services. It facilitates the way for the development of super apps to offer consumers a variety of services ranging from stock market trading, FDs, and mutual fund investments to loan applications. Over a decade ago, the advent of the Screen-Based Trading System (SBTS) marked the launch of the digitisation of stock markets. Since then, it has advanced with cutting-edge innovations such as Artificial Intelligence (AI) and Machine Learning (ML).

From opening a Demat account and making trades to maintaining an investment portfolio, web and mobile-based applications have made



Ankit Agarwal
Managing Director

trading convenient for today's tech-savvy individuals. It has led to increased participation by Millennials and GenZ. One of the emerging trends in digital trading platforms is the integration of AI-powered chatbots that facilitates new as well as seasoned investors with financial market updates.

Revolutionising the World of Digital Printing with Smart Card Printers

The realm of digital printing is undergoing a transformative evolution with the advent of smart card printers. These innovative devices are poised to reshape how we perceive and utilise printed materials, particularly in industries that heavily rely on identification cards, access badges, and smart cards.

Smart card printers bring a new level of efficiency, security, and customisation to the printing process. Unlike conventional printers, they are specifically designed to produce high-quality cards with embedded technologies such as RFID chips and magnetic stripes. This integration of cutting-edge features empowers businesses, educational institutions, and organisations to streamline operations and enhance security measures.



SERVICE CORNER

There are many benefits of the PVC Card Printer, which are enlisted below:

- **Image Quality:** The PVC printer delivers the text clearly and sharply, with explicit, graphic images and font.
- **Security & Durability:** Cards made by Smart Card Printing machines are durable as they are resistant to wear and tear, UV rays, and liquid and physical damage. In addition, counterfeiting the card is impossible due to the details on the card, resulting in a longer-lasting product.
- **Immaculate Precision:** The precise printing of the Smart card makes it look professional and elegant as it allows you to avail different results of the desired ID card and is completely customisable.

Alankit Limited, the Sole Distributor and the Deemed OEM of IDP Series Card Printers, will print Instant Debit Cards with higher efficiency. With an extensive history of in-depth experience in providing printing solutions to the industry, our Company ensures clients achieve their mission-critical priorities by offering cost-effective & customer-centric solutions. Being a prominent service provider, we are skilled at providing a wide range of plastic card printers for our colossal clientele network across the globe.




PYRAMID
Technology Driven
Strong Safe Solution

PYRAMID TECHNOPLAST LIMITED

Offer Period	Bid/Offer Opens On: Friday, 18th August, 2023 Bid/Offer Closes On: Tuesday, 22nd August, 2023 <i>*The Anchor Investor Bidding Date shall be Thursday, 17th August, 2023</i>		
Issue Details	Fresh Issue of 5,500,000 Equity Shares + Offer for Sale of upto 3,720,000 Equity Shares		
Face Value (₹)	₹ 10/- Per Share		
Issue Size (₹)	₹ 139 - 153 Cr		
Price Band (₹)	₹ 151 - 166		
Bid Lot	90 Shares and in multiple thereof		
Post Issue Implied Market Cap	₹ 555- Cr - ₹ 611 ^A Cr		
Category	Retail Category	NII-Bid between ₹ 2 to 10 Lakhs	NII - Bid Above ₹ 10 Lakhs
Minimum Bid Lot (Shares)	90 Shares	1,260 Shares	6,030 Shares
Minimum Bid Lot Amount (₹)	₹ 14,940 ^A	₹ 2,09,160 ^A	₹ 10,00,980 ^A
No. of Applications for 1x	51,222 Applications	488 Applications	976 Applications
QIB	30% of the offer (Approx 2,766,000 Shares) (₹ 41.77 - 45.92 ^A Cr)		
NII	20% of the offer (Approx 1,844,000 Shares) (₹ 27.84 - 30.61 ^A Cr)		
- NII Bid Above ₹ 10 Lakhs	(Approx 1,229,333 Shares) (₹ 18.56 - 20.41 ^A Cr)		
- NII Bid between ₹ 2 to 10 Lakhs	(Approx 614,667 Shares) (₹ 9.28 - 10.20 ^A Cr)		
Retail	50% of the offer (Approx 4,610,000 Shares) (₹ 69.61 - 76.53 ^A Cr)		
	~ Lower price band and ^ Upper Price Band		
BRLM	PNB Investment Services, First Overseas Capital		
Registrar	Bigshare Services Pvt Ltd		
Listing	BSE and NSE		
Indicative Post Issue Timeline	Finalisation of Basis of Allotment - On or about 25-08-2023		
	Initiation of refunds/Unblocking of Fund - On or about 28-08-2023		
	Credit of Equity Shares to Demat a/c of Allottees - On or about 29-08-2023		
	Listing of the Equity shares on the Stock Exchanges - On or about 30-08-2023		
Note: Application made using third party UPI or ASBA Bank A/c are liable to be rejected.			
The UPI Mandate acceptance time for Retail and NII Bidders (bids up to ₹ 5,00,000) shall expire at 5:00 PM on the closing day of the IPO i.e., August 22, 2023.			
For additional information & risk factors please refer to the Red Herring Prospectus			

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

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.

New Issue Update



Vivriti Capital Limited

Issue Programme :	Issue Opens - August 18, 2023 Issue Closes -August 31, 2023				
Sector	Non-banking financial company ("NBFC")				
Issue	Public Issue by Vivriti Capital Limited of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of Face Value ₹1000 each ("NCDs"), for an amount Aggregating up to ₹250 Crore ("Base Issue Size") with a Green Shoe Option of ₹250 Crore, Cumulatively Aggregating amount of up to ₹500 Crore (Issue Size) (Issue Limit)				
Face Value of NCDs (₹ /NCD)	₹ 1000 per NCD				
Minimum Application size and in multiples of NCD thereafter	₹10,000 (10 NCDs) collectively across all Series and in multiples of ₹1,000 (1 NCD) thereafter across all Series				
Nature of the Instrument	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures				
Mode of Allotment	In dematerialised form				
Allocation Ratio	Institutional Investors (Category I) : 20%; Non Institutional Investors (Category II): 20%; High Net-worth Individual Investors (Category III): 30% and Retail Individual Investors (Category IV): 30% of the overall Issue Size				
Series	I	II	III	IV	V
Tenor	18 Months	18 Months	24 Months	24 Months	24 Months
Frequency of Interest Payment	Monthly	Annual	Quarterly	Monthly	Annual
Coupon (% per annum) for NCD Holders in all Categories	9.57%	10.00%	9.65%	10.03%	10.50%
Effective Yield (% per annum) for NCD Holders in all Categories	9.98%	10.06%	9.98%	10.49%	10.48%
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories	₹ 1,000	₹ 1,000	Staggered redemption in eight (8) quarterly payments of ₹125 each starting from 1st Quarter until maturity	₹ 1,000	₹ 1,000
Mode of Interest Payment	Through Various Modes available				
Maturity / Redemption Date (from the Deemed Date of Allotment)	18 Months	18 Months	24 months (Staggered redemption as per "Principal redemption Schedule and Redemption amounts for series III NCDs") as per the prospectus.	24 Months	24 Months
Registrar to the Issue	Integrated Registry Management Services Private Limited				
Debenture Trustee	Catalyst Trusteeship Limited				
Stock Exchange/s proposed for listing of the NCDs	The NCDs are proposed to be listed on BSE				
Nature of Indebtedness	Secured				
Put and Call Option	Not Applicable				
Credit Rating	The NCDs proposed to be issued pursuant to this issue have been rated [ICRA] A (Stable) by ICRA Limited for an amount up to ₹ 50,000 lakh by way of its letter dated June 7, 2023 (and revalidation letters dated July 12, 2023 and August 7, 2023) and rated CARE A Positive by CARE Ratings Limited for an amount up to ₹ 50,000 lakh by way of its letter dated June 12, 2023 (and revalidation letters dated July 11, 2023 and August 4, 2023). Ratings issued by ICRA and CARE Ratings Limited will continue to be valid for the life of the instrument unless withdrawn or re-assessed.				
This product is distributed by JM Financial Services Ltd. To know more contact your nearest branch.					
JM Financial Services Ltd. Corporate Identity Number: U67120MH1986PLC115415 https://www.jmfinancialservices.in Corp. Off: 5th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel.: (022) 6704 0404. Fax: (022) 6704 3139 Regd. Off: 7th Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Tel.: (022) 6630 3030. Fax: (022) 6630 3233 Compliance officer: Amar Agrawal, Tel: (022) 4555 7145, Email: amar.agrawal@jmf.com Stock Broker - IN200195834 (NSE Membership No. 10548) BSE Membership No. 325 MSEI Membership No. 58300 MCX Membership No. 56555 NCDEN Membership No. 1282 Depository Participant - IN-DP-541-2020 PMS - INP00000621 AMFI - ARN0002 Investment Adviser - INA000012351 Research Analyst - INH000001196					

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CIN : U74210DL1991PLC042569

VAT Solutions Tailored for the UAE: Simplify Compliance, Maximise Efficiency

Value Added Tax (VAT) implementation in the United Arab Emirates has significantly changed the business landscape. Thankfully, tailored VAT services in the UAE by Alankit offer businesses the support they need to navigate this new terrain with ease and confidence.

Alankit Management Consultancy has a team of dedicated and experienced tax professionals who are continuously trained and updated with current law changes impacting the clients' taxable areas. Any update by FTA is reviewed and discussed within the team, and an analysis is done to identify the impact of the tax law amendments, which is then communicated to the clients on a timely basis.

Managing VAT can be time-consuming, diverting valuable resources away from core business activities. VAT solutions in the UAE are tailored to maximise efficiency, allowing businesses to focus on growth and productivity. By streamlining VAT-related tasks, such as record-keeping, reporting, and filing, these services free up valuable time for entrepreneurs and their teams. The integration of cutting-edge technology further enhances efficiency, enabling real-time monitoring of VAT obligations and providing actionable insights for better decision-making.



NRI CORNER

Our Benefits

We employ a personalised approach to servicing clients, ensuring that they benefit from a tailored solution through a dedicated consultant in UAE. Our dedicated VAT consultants will help you understand all you need to know about the new policies and regulations relevant to VAT and advise you regarding the changes that have to be made to your existing business.

Let's have a look at our services as dependable VAT consultants in UAE:

- VAT Registration**
- Voluntary VAT Registration**
- VAT Return Filing**
- VAT Refund Process**
- VAT De-Registration**

Get in touch with us today at:



+971-4277 0936



+971-55 455 7670 |



+971-58 937 6060



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Alankit News

Alankit in APSCA

Alankit recently attended Digital Transformation via Open Public Stacks (DTOPS) organised by APSCA on 20-21st July 2023 organised at Le Meridien, New Delhi. The event covered everything from secure smart chip-based and contactless applications to the most up-to-date digital payments and digital identity services. The objective of this event was to bring together international experts; and to create a collaborative Centre of Excellence (CoE) to serve as a repository of leadership, best practices, research, support, and training for achieving digital transformation.



Knowledge Cafe

India is on track to become the world's third-largest economy by 2027, surpassing Japan and Germany, and have the third-largest stock market by 2030, thanks to global trends and key investments the country has made in technology and energy.

One of the brightest parts of this year's Budget for individual taxpayers has been the much-welcomed cuts in income tax rates. The basic exemption limit has been raised from 5 to 7 Lacs in the new income tax regime. The Budget 2023-24 also extended the standard deduction benefit, which means a salaried individual with an income of Rs. 15.15 lakh or more will benefit by Rs 52,500. The new structure will effectively reduce taxable income, which means more money in your pocket.

What we expect our smart investor to do is to channelise savings into second investments like mutual funds. In order to enjoy a piece of the incredible promise that the Indian economy shows, one must remain invested in it, and mutual funds are an excellent instrument to do so.

One of the most significant benefits of the MFs is diversification, which makes it possible for you as an investor to stay inversed in different companies, industries, and sectors. It reduces the risk of non-performance considerably since if a particular asset isn't performing, other sectors/industries/ companies (IT, Healthcare & Insurance, infrastructure, Real Estate, FMCG, renewable energy, and FinTech) are likely to balance it out.

Embrace the Great Indian Growth Story: Invest Today, Prosper Tomorrow!



Millennials and GenZ are keener on contributing to India's growth story by investing in MFs. It boosts new confidence in New India's image on a global scale, placing us on the world map of investments soon.



HR Corner

Welcome to the Alankit Family!!



Alankit welcomes with open arms **Mr. Nishant Dixit** who has joined the company on 1st June 2023 as "**Sales Head**" in the **RTA Department**. 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 encouraged to apply for the position listed below.

Job Description

Position : Team Leader

(Out-bond Process)

Experience: 3 to 7 years

Qualification: Graduate

Location: Delhi

Duties and Responsibilities:

- 2+ years of experience as Team Leader.
- Experience of working in projects involving linkages with NGO and Government.
- Plan and implement overall call strategy.
- Report Directly to Regional Head for regular updates.
- Escalate any appropriate problems to senior management.
- Keeping up to date with business development and new product lines.
- Ensure training and development plans are maintained for all team members.
- Monitoring the performance of the teams for implementation of the program
- The person will be responsible for managing the operations of the connect centre.
- Support the Operations Manager to highlight operational risks and areas for improvement.
- Conducting combined and individual team meetings, review the work done by the teams
- Work with the management team to identify and deliver positive change and business efficiencies.
- Deliver the allocated part of the operation within agreed budgets, service levels and business targets.

**WE ARE
HIRING**

RNI No : DELBIL/2008/24661

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

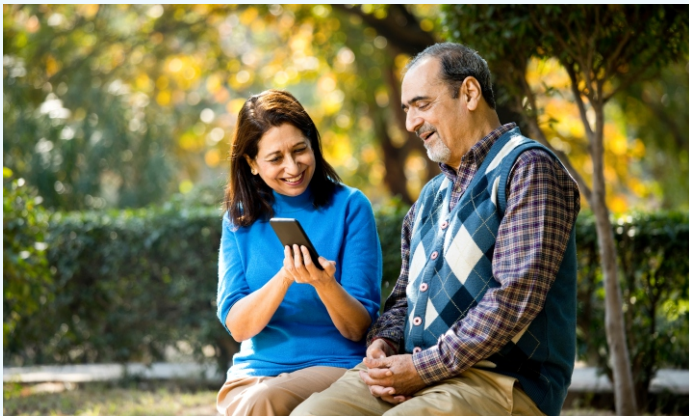
Posted at SRT Nagar PO on 09th-14th of every month

Date of Publication : 10th August 2023



हिन्दी अनुभाग

रिटायरमेंट के बाद चाहिए हर महीने 1.50 लाख, बुढ़ापे में रेगुलर इनकम के लिए कितनी कारगर है एसआईपी और एसडब्लूपी की डबल स्ट्रेटजी



रिटायरमेंट का प्लान कर रहे हैं तो पहले सिस्टेमैटिक इन्वेस्टमेंट प्लान यानी एसआईपी और रिटायरमेंट पर सिस्टेमैटिक विड्रॉल प्लान यानी एसडब्लूपी आपकी बेहतर तरीके से मदद कर सकते हैं।

वर्किंग क्लास की बात करें तो ऐसे लोगों की संख्या बहुत ज्यादा है जो नौकरी के शुरुआती सालों में रिटायरमेंट के बारे में प्लान करने की नहीं सोचते। इस दौरान वे घूमने फिरने, महंगी गाड़ी या अपने किसी और शौक को पूरा करने में बड़ा अमाउंट खर्च कर देते हैं। लेकिन यह नहीं सोच पाते कि रिटायरमेंट के बाद के खर्चों को कैसे पूरा करेंगे। ऐसे में उनके लिए रिटायरमेंट के लिए लक्ष्य हासिल करना मुश्किल हो जाता है और इसका परिणाम यह होता है कि नौकरी पूरी होने के बाद चुनौतियां हावी हो जाती हैं। इसलिए जरूरी है कि समय रहते रिटायरमेंट की सही से प्लानिंग की जाए।

पहला फेज वह है जब आप नौकरी में होते हैं और आप अपनी कमाई का एक हिस्सा बेहतर योजनाओं में निवेश कर अपनी संपत्ति में इजाफा कर सकते हैं। इसके लिए म्यूचुअल फंड एसआईपी बेहतर विकल्प है। एसआईपी में निवेश से कंपाउंडिंग का बेनिफिट भी मिलता है। एसआईपी के लिए सही योजना चुनकर रिटायरमेंट के पहले एक बड़ा फंड तैयार किया जा सकता है।

दूसरे फेज में सिस्टेमैटिक विड्रॉल प्लान यानी एसडब्लूपी का विकल्प चुन सकते हैं। यह अपने हाथ में रेगुलर इनकम पाने का प्रभावी तरीका है। एसडब्लूपी उन निवेशकों के लिए सबसे अच्छा विकल्प है जो एक बार निवेश करके हर महीने एक तय राशि कमाना चाहते हैं। इसमें तय समय पर यानी हर महीने, तीन महीने या फिर साल भर में तय राशि आपको मिलती रहती है।

बेस्ट एसआईपी रिटर्न वाली स्कीम

1. एसबीआई कंजमेशन अपॉयुनिटी फंड का 20 साल का एसआईपी 19 फीसदी सालाना
2. आईसीआईसीआई प्रू टेक्नोलॉजी फंड का 20 साल का एसआईपी रिटर्न 18.50 फीसदी सालाना
3. सुंदरम मिडकैप फंड में 20 साल का एसआईपी रिटर्न 18 फीसदी सालाना
4. निप्पोन इंडिया ग्रोथ फंड में 20 साल का एसआईपी रिटर्न 17.50 फीसदी सालाना
5. एसबीआई मैग्नम ग्लोबल फंड में 20 साल का एसआईपी रिटर्न 17 फीसदी सालाना

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To,

सुविचार

मनुष्य के दिमाग में दो छोड़े दौड़ते हैं एक नेगेटिव दूसरा पोजिटिव। जिसको ज्यादा खुराक दी जाए वही जीतता है।

आप यहाँ कुछ होने नहीं आएँ हैं। आप तो ये बोध करने आएँ हैं कि आप कुछ हैं ही नहीं।

शान्त जीवन के तीन महामंत्र – Accept, Adjust, Avoid

सबकी नकल की जा सकती है, लेकिन चरित्र, व्यवहार, संस्कार और ज्ञान की नकल नहीं हो सकती।

सच की भूख तो हर इंसान को है लेकिन जब सच परोसा जाता है तो हर किसी को स्वाद पसंद नहीं आता है।

एक नफरत ही है जिसे, दुनियां चंद लम्हों में जान लेती है वरना चाहत का यकीन दिलाने में तो ज़िंदगी बीत जाती है।

Alankit

**Expand Banking
Services to Your Area**

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CSP Today!**



Get in touch with us today at

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