



From The Chairman's Desk

Artificial Intelligence: A Budding Opportunity in the Insurance Sector giving it a Modern Makeover

Artificial intelligence (AI) materializing as a buzzword in the insurance sector is witnessing the augmentation of how insurers across the globe are putting into effect AI to refine their bottom line along with experiencing an incremental shift in consumers' experiences. Artificial intelligence (AI) is a simulation of human's intellect that is processed by machines; chiefly computer systems involved in information acquisition along with guidelines to utilize the information, using precepts to set foot on estimated or definite interpretations and self-rectification.

AI is not only aiding the insurance sector to place their mammoth data to most favorable use but also Insurers are using AI to craft independent policies, automate time-taking back-end operations and provide approximates with significant precision to consumers across the world. Along with all those insurers who are welcoming this technology's untold facets, Customers, too, are its benefit holders starting from shopping based on comparisons, speedy claims processing to uninterrupted service and upgraded decision management.

Personalization is what a customer desires where AI comes into play. To make a guess at the last time when you made an insurance claim, if it took 10-15 days for you to receive a call from your insurance company then AI shrinks this average cycle to 2-3 days. Insurance underwriting that includes a measure of risk exposure and determination of the premium that needs to be charged to insure a risk is one of the major areas that are undergoing an extensive change where Insurance companies are designing their own AI tools to examine risk. This will not only influence the insurance's amount but also the type of insurance people purchase. AI by providing a chance to insurance companies to create risk models based on prediction grants freedom to Insurers to formulate an independent policy for each individual.

Insurers are launching mobile phone apps to make it at ease for the consumers to transact with them and to move towards paperless claims. They present a promising example of destructive floods in Kerala where a renowned insurance company decided to place a video



Alok Kumar Agarwal

Chairman & Managing Director

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AI has not only strengthened the understanding of the nature of intelligence but also has polished the understanding of human reasoning in transfiguring multiple areas of insurance sector

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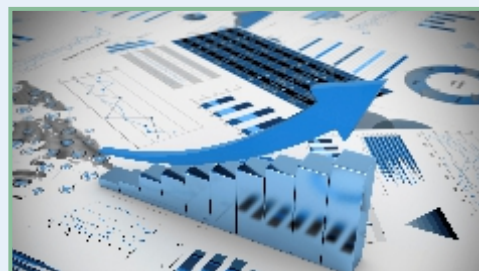
conversation feature to proceed with motor vehicle claims to process them quickly. As a result policy holders got their claims processed within 3 days from over two weeks earlier when they took a two-way chat to show the extent of destruction to the surveyor.

The world is undergoing a remake and insurance is moving parallel with it. This remake is being directed by customer expectancy and advancement in technology. To be cut-throat, insurance companies need more customers' vision owing to the ability to turn these visions into actions that demands focused toil amalgamated with expertise.



Registrar and Share Transfer Agent (RTA)

An RTA plays a vital role in the life of an Investor



The Indian Securities market has made enormous progress in developing sophisticated instruments and modern market mechanisms. It hosts a surplus amount of opportunities for investment. Investors frequently find the need to perform numerous transactions to earn both Short-term and Long-term gains. A Registrar and Share Transfer Agent or RTA plays a crucial role in an investor's life by serving as a third-party agent for assisting investors with transactions, facilitating information and other services.

A name that reckons trust, growth, and passion to perform a transparent business in the financial services segment, Alankit is a prominent SEBI registered Category - I RTA with over two decades of experience in delivering a wide array of RTA services for investors. The first Registrar to start providing electronic connectivity with NSDL in Northern India, Alankit takes pride in its electronic connectivity with leading depositories - NSDL & CDSL.

Alankit Manages Investor Needs with Premium RTA Services

With Investor Service Centers (ISC) across India, Alankit ensures:

- ▶ Web-based interface for clients
- ▶ Mobile App Facility
- ▶ Email and SMS notification facility
- ▶ Quarterly Reports & Compliance Facilitation
- ▶ Assured compliance with investor-related issues
- ▶ Weekly Data Updation
- ▶ Remote e-Voting & Tab based e-Voting at AGM venue
- ▶ AGM/EGM Support
- ▶ Adequate capacity in-house overprint/mail facilities
- ▶ Appointed Specialized Record-Keeping Agency
- ▶ Dividend Processing Activities
- ▶ Dedicated team of professionals with NISM Certification
- ▶ In-House team of Software & Hardware professionals

What Makes Alankit One of the Leading RTA's of India?

- ▶ Servicing over 80 Lacs Investors
- ▶ Handling more than 50 Lacs Payment Transactions every year
- ▶ ISINs Connected: More than 1,300
- ▶ Dispatch of over 45 Lacs Annual Reports
- ▶ More than 25 Lacs Demat Request Processed
- ▶ Share Registry of 800+ Companies
- ▶ Minimal Investors Complaints
- ▶ 20+ Years of Rich Experience

For more details write to businessenquiry@alankit.com



INVESTMENT OPPORTUNITY

Why Investment in Life Insurance is a Good Idea



Investing in life insurance can result in being one of the best and most important financial decisions that you can make. We will list out the top ten reasons why you should invest and then you judge for yourself whether investing in it will be a good option or not.

1. Security & Assurance
2. The Debt Issue
3. Retirement plans
4. Long Term Plans & Dreams
5. No Business Worries
6. For Tax Saving
7. Begin as early as possible
8. Helps to buy various options
9. A Savings Tool
10. Mental Peace



To invest, mail us at businessenquiry@alankit.com

NRI CORNER



The Value-Added Tax (VAT) introduction across the UAE was declared on 1st January 2018 under the GCC VAT Framework Agreement. The UAE has always been considered a tax-free region; the induction of the VAT is going to be considered a new path towards a tax-oriented culture in a country considered as one of the major global trading hubs and tourist destinations. The VAT is considered a crucial source of all Government revenues; it is more efficient and robust than other types of direct



VAT Implementation in the UAE

taxes. The standard rate of VAT is 20% and it is applied to most goods and services sold. It is also more effective than other forms of conventional indirect taxes.

VAT Implementation Services

Below-listed are the VAT Implementation Services offered:

a. Understanding the Business Model:

It is important to understand the business model to design a suitable **VAT Implementation** plan that aligns with your business needs.

b. VAT Registration:

To comply with the VAT law in the UAE, the VAT experts offer advice regarding the VAT registration process and the expected registration date, taking into account whether the company got any exemption in this respect or not.

c. Evaluating the Impact of VAT:


To streamline the operations of the business by complying with VAT requirements in the UAE, VAT experts study its impact on the businesses.

d. Filing of VAT Return:

VAT professionals assist you in preparing and filing the first VAT return by taking the appropriate input of tax credit against the VAT liability.

Why Alankit?

- Qualified Chartered Accountants with professional experience
- Relevant Tax Advisory Services
- Effective management of VAT transactions by complying with the VAT laws and advising on transactions
- Customized solutions to cater specific business needs
- Strong and widespread network as Alankit provides VAT Advisory Services in Dubai, Abu Dhabi, Sharjah, Ajman, Fujairah, Ras Al Khaimah & Umm Al Quwain



Issuer: Muthoot Finance Limited

Instrument: Secured Redeemable Non-Convertible Debentures

Issuance Schedule: The Tranche-IV Issue shall be open from Friday, 29th November 2019 to Tuesday, 24th December 2019

Tranche-IV Issue Size: Base Issue size of Rs 100 Crore with an option to retain oversubscription up to Rs 690 Crore aggregating up to Rs 790 crore being the Tranche IV Issue size.

Face Value: Rs 1,000/-

Minimum Application Size: Rs 10,000/- (10 NCDs) thereafter in multiples of Rs 1,000/- (1 NCD) thereafter for all Options.

Credit Rating: "AA(Stable)" by ICRA and "AA(Stable)" by CRISIL (Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations).

Issuance & Trading of NCDs: Compulsorily in dematerialized form.

Allotment: First Come First Serve Basis

For All type of Investors, Applications in this Tranche III 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 - High Networth 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 790 Crores	Rs 79 Crores	Rs 79 Crores	Rs 237 Crores	Rs 395 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	38 Months	60 Months	24 Months	38 Months	60 Months	24 Months	38 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 date of every month during the tenor of such NCDs, & 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 & 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 NCDs.

Note: Please note that in case the Secured NCDs are transferred and/or transmitted in accordance with the provisions of this Tranche IV 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.

"First Come First Serve Basis"

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Alankit 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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For more details about VAT, mail us at: businessenquiry@alankit.com



Forex is a portmanteau of foreign currency and exchange. Forex products & services are necessary for travelers visiting another country. Whether traveling for business, holiday, education, medical treatment or any other purpose, it is essential to be well-equipped with sufficient finances. Besides currency notes, Forex cards offers a secure and convenient travel experience.

Your complete guide to Forex Products and Services



What is Forex?

A simplified term for foreign exchange, Forex is defined as the process of changing one currency into another currency for various purposes such as commerce, trading, or tourism. Trading in the Forex market hosts a lot of attractive opportunities for investors.

There are a number of products and services available for individuals who are planning a trip to abroad. Let us discover:

Prepaid Forex Cards

Prepaid Forex cards are famous as they are highly convenient. A single card of such kind can load multiple currencies, can withdraw as much cash as required, and can be simply used like any other debit/credit card. Having enabled PIN protection, they come with features like SMS alerts for each transaction, online access or internet-based transactions.

Foreign Currency Exchange

Foreign currencies can be secured at prevalent conversion rates through any reputed Forex service provider who buys & sells currencies. According to the RBI guidelines, resident Indians can avail the maximum amount of currency equivalent

to USD 3,000, subject to their foreign exchange entitlement. Travelers can get the unspent foreign currency notes encashed later into Indian Rupees.

Travel Insurance

As a part of the Forex services, travel insurance plans provide insurance coverage to policyholders for risks involved during an overseas journey. It could be delay or cancellation in flight schedules, loss or damage to luggage, medical emergencies or hospitalization, etc.

Wire Transaction

Wire transaction represents the electronic transfer of funds for money remittance to another country. Some Forex service providers assure low money transfer rates and minimum charges. Remittances can be made through Demand Drafts, E-Cheque, SWIFT, etc.

Travellers' Cheques

Travellers' cheque is a fixed-amount cheque to make payments across currencies. Generally issued by banks, they work as a guarantee of payment. If stolen or lost, they may be cancelled and refunded. However, they are available for purchase in selected countries only.

For more details about Forex, write to businessenquiry@alankit.com



Alankit Participated In the Prominent Events



With an objective to enhance its presence and participation on all recognized platforms relevant to its services, Alankit participated in the grand **ACCOUNTING & FINANCE SHOW** held on 26-27 November 2019 at Festival Arena, Dubai. The exhibition at the event showcased the world's 'best-in-class' solution providers in the space. The prestigious event was a rostrum for the entire financial ecosystem to debate, discuss and develop ideas.

TRUSTECH was the international event that took place from 26 to 28 November 2019 at the Palais des Festivals in Cannes. The event not only envisaged to create a platform dedicated to focus on the main themes aligned with Payments, Identification and Security but also showcased the latest hardware and technologies involved in the markets related to the same. A global marketplace, the show floor featured a comprehensive panel of international exhibitors, sponsors, and startups presenting their latest innovations, product launches and solutions on their respective stands. Alankit, being an active participant in the event found it extremely stimulating to put forward its strength as a boosting technology-driven industry player.

Anything can be Achieved with a Stellar Team Working Together Consistently



Making an innate presence in the market at every step, Alankit was awarded Excellence & Tolerance award in e-Governance at the recently held Humanitarian & Tolerance Awards 2019 organized by the Govt. of UAE. Indian actress Dia Mirza presented the award to Mr. Vishal Soni, Chief Revenue Officer at Alankit on behalf of Mr. Ankit Agarwal, Managing Director, Alankit Limited. Alankit's heart swells with pride for receiving the award for the services offered through Pravasi Bhartiya Sahayta Kendra, a welfare initiative of the Government of India to provide support to distraught Indian Expatriates in the UAE. The event was a great success and a motivation to work in a more progressive manner.



Because Birthdays are Special



Alankit organizes monthly birthday celebrations to make its employees feel an important part of one big family. The company's birthday parties offer employees a brief respite from their day-to-day work, without letting go an opportunity to appreciate peers. The birthdays of all November-born employees were celebrated at Head Office with a traditional cake-cutting ceremony. The employees enjoyed the thoughtfully-crafted birthday video played in the background followed by fun-thriving games that included 'balancing a stack of coins on a biscuit' and 'balloon bursting'. Winners of the games were cheered up with surprise gifts and refreshments were served to the Alankit family. Celebrations like these, are an interesting way to let employees bond & know each other.



Shape your career with Alankit

All eligible candidates are open to apply for the below-mentioned job opportunity:

Position: Zonal Business development Manager (NE & SW) for FASTag **Experience:** 4-6 Years
Qualification: Any Graduate/ Post-Graduate **Location:** Delhi

Job Responsibilities: Business Development Manager (FASTag)

- ▶ Meeting Business targets in terms of Activation and Selling of FASTag
- ▶ Well versed with FASTag ETC regulations and working is essential
- ▶ Excellent Relationship Management Skills
- ▶ Sign Up New Aggregators / DSA / Channels
- ▶ Ensure Volume targets are met for Aggregators / DSA / Channels
- ▶ Effective liaising between inter-department Regulatory Agencies like NHAI, NPCI, & Banks for smooth functioning
- ▶ Training of Vendor Staff of the basic nature of product and process
- ▶ Ensure Marketing activities are done across merchants to bring more business
- ▶ Ensure that escalations and complaints are to a minimum
- ▶ P & L Responsibility for FASTag Business to attain deliver targeted growth and attain targeted revenue.

Mail your resumes at hr@alankit.com



Alankit Extends A Warm Welcome to a New Team Member On-board!



Mr. Ankit Manocha has successfully joined the Alankit family on 18th November 2019 as a "Manager" in Broking Department. The company is pleased to have him and wishes him for a successful tenure in the company.

Alankit

If Investing in 'Indian Securities Market' interests you, Trading with Alankit is an Ideal Choice

Investment in securities is subject to market risks and must be accompanied by expert counsel. Alankit excels at enabling its clients to trade effortlessly and securely in various financial markets of India.

Benefits Of Opening A Trading/Demat Account With Alankit

- ▶ Immediate Transfer Of Securities With No Stamp Duty
- ▶ Get Share Trading Tips Via Mail And SMS
- ▶ Buy & Sell Shares With Ease With Minimum Brokerage Fee
- ▶ Free Periodical Holding Statement Of Your Investment
- ▶ Instant Credit On Non-Cash Benefits Like Bonus Splits, Merger, Demerger Etc.
- ▶ Efficient Dematerialization, Rematerialization & Pledge Process
- ▶ Get Online Mobile Trading Facility
- ▶ Access Information & Demat Statements Anytime, Anywhere

Why Choose Alankit

- ▶ Wide Branch Network PAN India
- ▶ Professional Advisors & Personalized Relationship Managers
- ▶ Research Reports By Highly Experienced Professionals
- ▶ Leveraging Your Portfolio Via Diversification
- ▶ Experienced Team For On-Site/Online Support

Open your Demat Account Now,
mail us at businessenquiry@alankit.com



उद्धरण

सभी प्रचार लोकप्रिय होने चाहिए और उन्हें जिन तक पहुँचाना है उनमें सबसे कम बुद्धिमान व्यक्ति के भी समझ में आने चाहिए।

- अडोल्फ हिटलर

जिस व्यक्ति ने कभी गलती नहीं की, उसने कभी कुछ नया करने की कोशिश नहीं की।

- अलबर्ट आइंस्टीन

क्रोध मूर्खों की छाती में ही बसता है।

- अलबर्ट आइंस्टीन

अच्छा व्यवहार सभी गुणों का सार है।

- अरस्तु



ईपीएफओ: जीवन प्रमाण पत्र से जुड़ा नियम



पेंशन के नियमों के अनुसार पेंशनधारकों को हर साल नवंबर महीने में अपना जीवन प्रमाण पत्र जमा कराना अनिवार्य होता है। अगर पेंशनधारक ऐसा करने में असफल होते हैं तो उनकी पेंशन बंद कर दी जाती है। बुजुर्गों के लिए जीवन प्रमाण पत्र बनवाना और प्रस्तुत करना एक चुनौती थी लेकिन अब आप ऑनलाइन ही जीवन प्रमाण पत्र जमा कर सकते हैं।

कर्मचारी भविष्य निधि संगठन (ईपीएफओ) के तहत आपको पेंशन मिलती रहे, इसके लिए आपको नवंबर के अंत तक अपना जीवन प्रमाण पत्र ईपीएफओ के पास या जिस बैंक की शाखा में आप पेंशन पाते हैं, उस शाखा में जमा कराना जरूरी है। अगर आप यह प्रमाण पत्र जमा नहीं कराते हैं तो आपकी पेंशन बंद हो सकती है।

सरकारी पेंशनधारकों की तरह ही ईपीएफओ पेंशनधारक भी डिजिटली जीवन प्रमाण पत्र निकाल सकते हैं। इसके लिए पेंशनधारक को एक यूनीक प्रमाण आईडी बनानी होगी। इस आईडी को आधार नंबर और

बायोमेट्रिक के जरिये जेनरेट किया जा सकता है। पहली बार आईडी बनवाने के लिए आप आधार ट्रांज़ैक्शन करने वाले सिटिजन सर्विस सेंटर या पेंशन देने वाली एजेंसी की शाखा पर जा सकते हैं। वहाँ आधार नंबर, मोबाइल नंबर, पेंशन पेमेंट नंबर और पेंशन पेमेंट अकाउंट नंबर के साथ फिंगरप्रिंट जमा कराने होंगे। पहचान होने के बाद आपके मोबाइल नंबर पर एसएमएस द्वारा यूनीक प्रमाण आईडी आ जाएगी।

आईडी बनने के बाद आप अपना जीवन प्रमाण, पोर्टल <https://jeevanpramaan.gov.in> पर ऑनलाइन जमा कर सकते हैं। पेंशनधारक भी मोबाइल या कंप्यूटर पर उमंग ऐप के जरिये खुद से सर्टिफिकेट जेनरेट कर सकते हैं।

बीमार वरिष्ठ नागरिकों के लिए पेंशन देने वाली एजेंसियां उनके घर पर जाकर आधार की जांच करने की भी सुविधा देती हैं। कई बैंक जीवन प्रमाण पत्र कैंप का आयोजन भी करते हैं।

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