

# INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

January 2022

Volume : XV, Issue - 01, Re.1/-

## The FinTech Trends to Follow in 2022

The FinTech industry has developed undeviatingly in the past decade, but the past year has arguably seen more innovation in the sector than ever before. For a start, global funding for FinTech surpassed that of the past year by more than 96%. We've seen more FinTech companies than ever before becoming 'Decacorns' (businesses valued at more than \$10 million), and more than 65% of early-stage deal activity happening outside of India.

So, the question zeroes down to what can we expect in Fintech in 2022.

Many startups, already working on lifelike VR platforms, are extending this Metaverse concept to sectors like education, health, entertainment, and gaming. It is an exciting area to track and where large pools of capital will attempt to accelerate adoption.

Even though the possibility of using cryptocurrency in lieu of money is still remote in India, blockchain (BC) technologies have come to the fore as many crypto

Based on a research study conducted for the existing support for the senior citizens or the elderly in our country, the need for a truly dedicated helpline for their support was recognised. Based on this experience, it was decided by **National Helpline for Senior Citizens (NHSC)** to establish state helplines at each state level and have a single call management platform and a unique number (**14567**) that will enable services for the senior citizens through a National level structure. Thus, **Elder Line** was conceptualised.

The Elder Line operates on all seven days of the week from 8 a.m. to 8 p.m. since it is categorised under non-emergency services.

The Elder line has two key components, a **connect centre** that has officers who empathise with the senior citizen and understand the problem faced by the elder supported by strong **field support** that takes care of "on the field" interventions that are required out of the service requested by the senior citizen.

With years of experience in the market, Alankit in collaboration with the Ministry of Social Justice and Empowerment of the Government of India, alongside Five State Governments have chosen to provide customer care services for Elderline to speedily take care of the grievances and complaints of the elderly.

At Alankit, the Elderline offers free assistance for Senior Citizens (over 60 years) and their family members, connecting with their requirements which include:

- **Information-** Doctors, Hospitals, Old Age Homes, and Activity centres, etc.
- **Guidance-** Legal, Maintenance act related, Pension related queries
- **Support-** Life, anxiety, relationship management, and emotional support

- **Intervention-** Direct (addressing abuse of elders and conducting the rescue of homeless and abandoned elders) and Indirect (building ecosystem)



## From The MD's Desk

*"In FinTech, with capital infusion, there is room for the rapid growth of companies"*



**Ankit Agarwal**  
Managing Director

tokens are being circulated, supporting the issue and explosion of NFTs (Non-Fungible Tokens). As an asset class, NFTs have become mainstream and investible.

Vertical e-Commerce (VEC) builds on their product depth and extreme specialisation to offer exciting services to their ever-growing loyal consumer bases.

The "Financialisation of the Internet" is the next big step expected. As internet products and services become more mainstream and a greater part of everyday life, financial services will become more embedded in every app you use.

Consolidation of Tech-Enabled Sectors should be considered. As IPOs become attainable goals for many prominent

players, this is inevitable. In fintech, too, with capital infusion, there is room for the rapid growth of companies, continued disruption of the sector, and winners growing market share.

Expect 2022 to build on the explosion of technology-enabled growth. The possibility of interest rate hikes in the country may dampen sentiments, but the momentum of technology-driven innovation is robust.

## All Focus to Senior Care



**ELDER LINE**  
NATIONAL HELPLINE FOR SENIOR CITIZENS  
Call Toll-Free  
**14567**



# Investment Opportunity

investments@alankit.com www.alankit.co.in



Muthoot Fincorp NCD  
January 2022 Detail

**muthoot**  
**NCD**

ISSUE OPEN NOW



LET HAPPINESS & MONEY GROW IN TRUSTED HANDS!

Issue Open	Jan 5, 2022 - Jan 28, 2022
Security Name	Muthoot Fincorp Limited
Security Type	Secured, Redeemable, Non-Convertible Debentures (Secured NCDs)
Issue Size (Base)	Rs 200.00 Crores
Issue Size (Shelf)	Rs 200.00 Crores
Issue Price	Rs 1000 per NCD
Face Value	Rs 1000 each NCD
Minimum Lot size	10 NCD
Market Lot	1 NCD
Listing At	BSE
Credit Rating	CRISIL A+/Stable for an amount of Rs 400 crores by CRISIL
Tenor	27/38/60/72/96 Months
Series	Series I to Series X
Payment Frequency	Monthly
Basis of Allotment	First Come First Serve Basis

Options	Series 1	Series 2	Series 3	Series 4	Series 5	Series 6	Series 7	Series 8	Series 9	Series 10
Nature	Secured NCDs									
Tenor	27 Months	38 Months	60 Months	72 Months	96 Months	27 Months	38 Months	60 Months	72 Months	96 Months
Frequency of Interest Payment	Monthly					Cumulative				
Minimum Application	Rs 10,000 (10 NCDs)									
In Multiples of	1 NCD after minimum application									
Coupon Rate % Per Annum	8.00%	8.25%	8.50%	8.75%	9.00%	NA	NA	NA	NA	NA



For more information, Contact us: Mob. +91-72 900 666 17

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CIN: U72402DL1991PLC059289



## DHANI LOANS AND SERVICES LIMITED

Public Issue of Secured Redeemable Non-Convertible Debentures

Dhani Loans And Services Limited is a non-deposit taking systemically important NBFC registered with the RBI and a 100% subsidiary of Dhani Services Limited (formerly Indiabulls Ventures Limited), a listed Indian company. It provides transaction finance to its customers through an array of product offerings on the Dhani App and also provide personal loans, secured and unsecured business loans to individual and corporates. It is part of the Dhani group. Its Promoter, Dhani Services Limited (formerly Indiabulls Ventures Limited) is a consumer business that provides digital healthcare and digital transactional finance to its customers. Dhani Services Limited (formerly Indiabulls Ventures Limited) was incorporated in 1995.

### Issue Brief on the basis of Prospectus filed with Stock Exchanges

Issuer	Dhani Loans and Services Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debentures
Mode of the issue	Public issue
Issue Open / Close Date	Opens on: January 04, 2022 Closes on: January 27, 2022
Lead Managers	Edelweiss and Others
Debt Trustee	Beacon Trusteeship Limited
Depositories	NSDL and CDSL
Registrar to the Issue/Registrar	KFIN Technologies Private Limited
Issue Size	Base Issue of Rs.150 Crs with option to oversubscription up to Rs. 150 Crs aggregating to Rs. 300 Crs
Issue Price (in ₹)	₹ 1,000 per NCD
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 thereafter
Credit ratings	IVR AA/ Stable Outlook by Informerics
Listing	The NCDs are proposed to be listed on BSE and NSE. The NCDs shall be listed within six Working Days from the date of issue closure
Trading mode of the instrument	In dematerialised form only

\*\*The Company shall allocate and allot Series II NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

For more information  
please contact : +91-729-00-666-17  
or e-mail us @ [investments@alankit.com](mailto:investments@alankit.com)

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CIN NO.: U74899DL1994PLC059289

## Information About 15CA / 15CB Forms in UAE



Section 195 of the Income Tax Act, 1961, says that it is mandatory to deduct Income Tax from payments made to Non-Residents. Herein comes the concept of Form 15 CA and CB. As per the Act and its allied rules, the person making payment/ remittance to Non – Resident holds the responsibility to furnish an undertaking (in form 15CA) attested by a Chartered Accountants Certificate in Form 15CB.

### What are Form 15CA and 15CB?

15CB is a Chartered Accountant Certificate for individuals who want to send funds/money from their NRO (Non-Resident Ordinary) Account to NRE (Non-Resident Rupee) Account net of applicable Taxes (if any), and 15CA Form is a declaration of remitter (Individual).

Both these Certificates are given to the Bank's RM for completing the Transfer of Funds.

### Points to Note:

- The Form 15CA is filled up only when the remittance paid to a Non-Resident is taxable and does not surpass an amount of RS, 50,000 and the aggregated remittance for the financial year does not exceed Rs. 2.5 lakhs.
- It is mandatory to upload Form 15CB before filling Part C of Form 15CA. To present the details in Part C of Form 15CA, the acknowledgment number of e-Filed Form 15CB should be given.
- Form 15CB is to be filled only when the remittance amount exceeds Rs 5 Lakh during the F.Y. under the Income Tax Act 1961.
- The online filing of 15CA/15CB as per XML-based latest scheme generation and uploading are also compulsory.

### Why Choose Alankit?

- More than 15 years of Experience in Tax Advisory Services
- Specialized Tax Services for NRIs based in UAE
- Performing due diligence thereby making the process seamless

[www.alankit.com](http://www.alankit.com)

### What is the Need for 15CA and 15CB?

In a majority of cases, 15CA and 15CB are required to transfer funds from the Non-Resident Ordinary Rupee (NRO) Account to Non-Resident Rupee (NRE) account. NRO and NRE accounts may or may not be held by the same person.

- Minimum turnaround time for issue of 15CA/15CB Certificate
- Issue of UDIN number along with 15CB Certificate
- Strong networking with a majority of Indian Bank Branches having their Rep. Offices in UAE

# Alankit News

## Alankit Participated in the Smart Card Expo 2021



### The Government of Gujarat Chooses Alankit as the e-Shram Enrolment Service Provider

**Ahmedabad, Gujarat:** Alankit has recently collaborated with the Government of Gujarat to enrol and provide UAN (Universal Account Number) cards to the unorganised workers of the state for their identity and avail benefits of the various Government schemes. Through this service, Alankit is helping the Central Government is collecting the records of every labour of the country in Ahmedabad so that they can enjoy the benefits associated with the card such as:

- **Financial Support**
- **More job opportunity**
- **Track migrant labourers workforce**
- **Social Security Scheme Benefits such as accidental death/permanent disability benefit of Rs 2 Lakhs**



## Knowledge Cafe

Alankit participated in the Smart Card Expo 2021 held at Bengaluru from 16th to 18th December 2021. It provided us a platform to display the IDP printers that we use for providing services related to the smart card as the National Distributor.

Smart Cards Expo is India's only trade fair focusing on smart card technologies and their applications. Smart Cards Expo hosts various programs intending to bring together and inspire solutions providers, practitioners, and decision-makers to share knowledge and experience that pertains to a proven and innovative environment.

During the event, a total of 350+ people visited our stall out of which 170+ are potential buyers for the products that we displayed at the stall.



## The Cryptocurrency was the Most Popular Conversation in 2021

In 2021, there were a lot of conversations on the run, but the only topic that ran throughout the chatter was "Crypto". This year has been an eventful year for crypto in India and the industry witnessed all-time high prices and major institutional buy-ins from mainstream companies.

As India has moved one step closer to a positive environment around the market, the Indian populace's interest in crypto seems to have skyrocketed. Uplifting of the ban on cryptocurrency resulted in a surge in user registration and daily trading volume. Despite the underlying absence of clarity regarding crypto regulation in India, the price volatility in cryptos witnessed in the last few months, India rose to have the second-most crypto adoption rate on the planet, just behind Vietnam.

Cryptocurrency in terms of long-term investment opportunity sounds genuine in 2021. The transcending market cap, entry of new and believable players in the crypto-space, and in particular, this present reality prospects depended on the elementary blockchain, innovation has come up as significant development drivers since the year attracts to an exciting end.

In any case, are these the main elements behind the worldwide acknowledgment of cryptocurrency? Indeed not, the developing fame of crypto considers the monetary benefits into account but that is only a hint of something larger. With financiers flooding into empowering crypto exchanges, there must be different clarifications for this remarkable ascent in the crypto endorsement.

In 2021, we witnessed a major interest shift towards Bitcoin payments and the evolution of crypto trading companies. While cryptocurrencies still have a long way to go, 2021 till now has been nothing but promising for this space.



## HR Corner

### Welcome to the Alankit Family!!

Alankit welcomes with open arms **Mr. Alok Gupta** who has joined the company on 20th December 2021 as "Assistant General Manager" in RTA Delhi. 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 :** Customer Support Executive

**Experience:** 0 - 1 Year

**Qualification:** Undergraduate or Graduate

**Location:** Delhi (Jhandewalan)

- Manage large amounts of inbound calls promptly.
- Follow communication scripts when handling different topics.
- Identify customer's needs, clarify information and provide solutions.
- Record each call on CRM software, as per the company's policies and procedures.

### Essential Requirements

- Both fresher and experienced can apply.
- Possess good communication skills, both oral and written.
- Have a good positive attitude-should be committed to the work.
- Minimum Graduate.
- BPO/Call Center experience preferable.

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

### लंबी अवधि के लिए म्यूचुअल फंड्स में करें निवेश

शेयर बाजार के उतार चढ़ाव और बेहतर रिटर्न पाने के लिए निवेशक दीर्घकाल के लिए फलेक्सी कैप और मल्टीकैप फंड में निवेश करें। एक्सिस एएमसी के राघव अयंगर के अनुसार विघ्नकारक, समर्थक और ग्राही के युग में निवेशकों के पास आज ढेर सारे अवसर हैं। इसके बावजूद म्यूचुअल फंड निवेशकों के लिए आदर्श इक्विटी पोर्टफोलियो की पहचान करना एक चुनौती हो सकती है। पोर्टफोलियो में प्रवेश करना सबसे अनुभवी म्यूचुअल फंड निवेशकों के लिए भी मुश्किल हो जाता है।

फलेक्सी कैप फंड प्रबंधकों को बड़ी, छोटी और मिड कैप कंपनियों में निवेश करने के लिए लचीलापन प्रदान करते हैं जिससे उन्हें बाजार के हर छोर तक पहुंच मिलती है और तेजी से बढ़ते क्षेत्रों पर भी ध्यान केंद्रित करने का अवसर मिलता है। जबकि अपनी बड़ी और विविध निवेश दुनिया के कारण मल्टी कैप फंड निवेशकों को विकास और जोखिम, समायोजित रिटर्न का दोहरा लाभ प्रदान करते हैं। जिससे वे दीर्घकालिक निवेश उद्देश्यों और धन सृजन के लिए एक समाधान बन जाते हैं।

- ❖ ठोकर इसलिए नहीं लगती कि इंसान गिर जाए, ठोकर इसलिए लगती है कि इंसान संभल जाए।
  - ❖ जब भी विनाश होने का प्रारंभ होता है शुरुआत वाणी के संयम खोने से होती है।
  - ❖ सादगी परम सौंदर्य है, क्षमा उत्कृष्ट बल है। विनम्रता सबसे अच्छा तर्क है और अपनापन सर्वश्रेष्ठ रिश्ता है।
  - ❖ दुनिया की सबसे अच्छी किताब हम स्वयं हैं खुद को समझ लीजिए सब समस्याओं का समाधान हो जाएगा।
  - ❖ प्रतिस्पर्धा हमेशा बढ़ा बनने की नहीं, श्रेष्ठ बनने की होनी चाहिए।
- श्रेष्ठ वही है जिसमें दृढ़ता हो पर जिद नहीं, वाणी हो पर कटु नहीं, दया हो पर कमजोरी नहीं, ज्ञान हो पर अहंकार नहीं।
- ❖ पत्थर हमेशा हथौड़े की अंतिम चोट से टूटता है, लेकिन इसका मतलब नहीं कि पहले की सभी चोटें बेकार गईं। सफलता निरंतर प्रयासों का ही परिणाम है।
  - ❖ जिस तरह पतझड़ के बिना पेड़ पर नए पत्ते नहीं आते, ठीक उसी तरह कठिनाई और संघर्ष के बिना अच्छे दिन भी नहीं आते।

Alankit

IDP



### Smart Card Printing Made Easy at Alankit

Set up your brilliant Smart Card Printing framework and start delivering picture IDs in minutes! Alankit as the National Distributor of Smart Card Printers offers the best Software-ALLSEC ID and the finest quality of the printers SOLID 310 & 510; the products ensure cost-effective and proficient quality cards to empower your business.



### USP of the ID Card Printers

Laminator Extension	Card Holding Hopper	Wi-Fi Linux, Mac, Window 7, 8, & 10 Supported	Smaller Yield Budget-Friendly Ribbons	200 Cards Flipper Module

### Print Smartly and Professionally with Smart Card Printers

For further smart card assistance connect with us at  
**+91 9717-85-85-85** or e-Mail us @ [idsales@alankit.com](mailto:idsales@alankit.com)

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CIN No. : L74900DL1989PLC038860

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

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