



Instant Payments, 'Request to Pay' to Revolutionise Digital Payments

A new and innovative payment concept known as Request for Pay has recently entered the global market (RfP). RfP is still in its infancy around the world.

Regardless of the name, RfP provides the same benefits, such as secure messaging between the consumer and the biller (or merchant) to improve the control, flexibility, and transparency of paying bills, as well as the immediacy of funds movement, because RfP is primarily implemented on top of real-time instant payments. As RfP gains traction, the frequency with which consumers are confronted with the stress of 'surprise' bills should decrease significantly.

The dynamic and accelerated development of India's payments ecosystem, facilitated by increased adoption of technology and innovation, has established the country as a global payments force to be reckoned with. It is a step taken in response to the increasing popularity of digital payments and the availability of a bouquet of safe, secure, innovative, and efficient payment systems.

“As RfP gains traction, the frequency with which consumers are confronted with the stress of 'surprise' bills should decrease significantly.”

Incentivising RfP usage with budget-conscious consumers could involve something similar to what we see in the credit card space: loyalty points. Because loyalty points are a great way to get a customer to keep returning and using a service, offering them when the service is used could encourage consumers to use RfP, allowing them to collect points towards flights, hotels, or event tickets. Banks could also offer cashback based on usage patterns, which is a common and effective practise in markets such as India.

Steps have been taken to digitally enable all mobile phone users (both smartphone and feature phone users), as well as secure offline and online card transactions and transactions involving users' standing instructions; however, more work is needed to ensure their



From The MD's Desk



Ankit Agarwal
Managing Director

effective implementation. Furthermore, efforts have been launched to bring critical payment intermediaries into the formal regulated / supervised framework.

Intellistock: The Future of Basket Investments

"Don't put all your eggs in one basket" is a well-known adage in the investment world. This proverb emphasises the importance of diversifying one's investments across various investment assets and even within a single asset class. However, while we support diversification, we believe that having a single basket has its advantages. Curious? We're talking about 'basket orders' here.

With a focus on delivering clients with sustainable outcomes and enhancing the customer's experience while reducing roadblocks, Alankit introduced Intellistock to provide customers with a basket investment opportunity.

The platform will assist clients in identifying stocks that are expected to show positive momentum by utilising deep neural network learning. Furthermore, it broadens the opportunity to invest in Small-Cap, Nano-Cap, and Venture Capital-Style companies, which are the equity market's hidden gems with a strong governance board and growth prospects. In addition, we enable customers to invest in undiscovered equities of the NSE and BSE-Listed markets, which are overlooked by investors who focus solely on the NSE market.



SERVICE CORNER

Our Deliverables

- Generation of New Income Source
- Improve Delivery Volumes
- Curated Portfolios for Customers
- Ease of Investing
- More Wealth-Creation Modes

Our Value-Added Propositions



- Easily Track and Management of Portfolios
- Basket Portfolio Management Enabled
- Seamless Performance Tracking
- Instant Portfolio Notification
- Hassle-Free Onboarding Process



IntelliStock

With a positive growth prospect and expert advisory, Alankit provides its clients with the most competitive and sustainable solutions to enhance their experience towards basket investments.

Investment Opportunity

TATA MULTICAP FUND

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)
(SCHEME CODE TATA/OIE/IMCF/22/10/0053)

NFO opens: 16th January, 2023
NFO closes: 30th January, 2023



A Whole is Greater Than the Sum of Its Parts

The world around us is made of combinations. Things come together to create a whole that's greater than the sum of its parts. Whether it's a mobile phone packing in multiple gadgets in a small handheld device or the three primary colours coming together to create the multiple colours we see around us or - Some things are just better together

Combinations in Investment Choices

Styles, Sectors, Themes, Market Caps, Philosophies are some of the many possible options when it comes to investing. Its key to remember that winners don't always repeat, and neither do losers. This is where combinations provide a smoother journey with lower volatility.

CY12	CY13	CY14	CY15	CY16	CY17	CY18	CY19	CY20	CY21
44%	6%	70%	10%	5%	57%	1%	10%	25%	62%
38%	0%	60%	8%	4%	54%	-12%	2%	24%	47%
37%	-3%	50%	5%	3%	47%	-13%	0%	21%	42%
31%	-8%	33%	-2%	0%	31%	-27%	-8%	15%	25%

■ Nifty 100 ■ Nifty Midcap 150 ■ Nifty Smallcap 250 ■ Composite

Composite constructed in a 40:35:25 ratio of Largecaps:Midcaps:Smallcaps | For illustration purposes only

The portfolio may or may not be managed in a similar manner | Source: NSE

If an investor would have chosen large, mid or small cap the risk would have been higher compared to choosing a composite of the three. A composite isn't the best or worst performer in any of the calendar years, but it provides an opportunity for diversification, benefiting from each market cap segment.

This product is suitable for investors who are seeking:

- To Generate Long Term Capital Appreciation.
- An open ended equity scheme investing across large cap, mid cap and small cap stocks

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

It may be noted that risk-o-meter specified above is based on the internal assessment during NFO. The same shall be reviewed and updated at the frequency specified by SEBI.

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For more information, contact us: +91- 72 900 666 17

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.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Indiabulls
COMMERCIAL CREDIT

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

Investment Opportunity with INDIABULLS COMMERCIAL CREDIT LIMITED

Public Issue of Secured Redeemable Non-convertible Debentures

Issue Opens On: Thursday, 5th January, 2023
Issue Closes On: Friday, 27th January, 2023



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 ₹100 crores aggregating up to ₹200 crores.							
Issue Price	₹ 1,000 per NCD							
Face value	₹ 1,000 per NCD							
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiple of 1 NCD thereafter							
Credit ratings	CRISIL AA/Stable* (pronounced as CRISIL double A rating with stable outlook), by CRISIL Ratings Limited "[ICRA]AA" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited							
Listing	The NCDs are proposed to be listed on BSE & NSE. BSE shall be the Designated Stock Exchange for this Tranche IV Issue. The NCDs shall be listed within six Working Days from the date of Tranche I Issue closure							
Trading mode of the instrument	In dematerialised form only							
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	9.40%	NA	9.05%	9.55%	NA	9.16%	9.80%	9.40%
Coupon (% per annum) for NCD Holders in Category III & IV	9.80%	NA	9.40%	10.05%	NA	9.61%	10.30%	9.85%
Effective Yield (per annum) for NCD Holders in Category I & II	9.39%	9.40%	9.43%	9.54%	9.55%	9.54%	9.79%	9.81%
Effective Yield (per annum) for NCD Holders in Category III & IV	9.79%	9.80%	9.80%	10.04%	10.05%	10.04%	10.29%	10.30%
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II	₹1,000	₹1,197.15	₹1,000	₹1,315.10	₹1,315.10	₹1,000	₹1,315.10	₹1,315.10
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV	₹1,000	₹1,206	₹1,000	₹1,333.20	₹1,333.20	₹1,000	₹1,333.20	₹1,333.20

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

Category II and IV of investors in this Tranche IV issue who are also holders of NCDs issued previously by the Company, and/or its holding company as the case may be, and/or are equity shareholders of Indiabulls Commercial Credit Limited as the case may be, shall be eligible for additional redemption of 0.25% p.a. provided the NCDs issued under this Tranche IV issue are held by the investors on the relevant Record Date applicable for payment of respective coupons, in respect of Series I, Series II, Series III, Series IV, Series V, Series VI, Series VII and Series VIII.

Category III and V of investors in this Tranche IV issue who are also Primary Holders in the Base Issue shall be eligible for additional redemption of 0.25% p.a. provided the NCDs issued under this Tranche IV issue are held by the investors on the relevant Record Date applicable for payment of respective coupons, in respect of Series I, Series II, Series III, Series IV, Series V, Series VI, Series VII and Series VIII.

The additional redemption will be maximum of 0.25% p.a. for Category II and IV investors in this Tranche IV issue, who are also Primary Holders in the Base Issue, and for Category III and V investors in this Tranche IV issue, who are also Primary Holders in the Base Issue.

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CIN : U74210DL1991PLC042690

Why Should You Opt for Outsourced Accounting in Dubai?

Accounting is important to any business because it helps manage finances and money, so it cannot be ignored or taken lightly. Regardless of your business type, keeping your business accounts straight and transparent at all times is essential.

However, handling accounting on your own can be difficult for businesses, as they already have a lot on their plates with limited time and resources. Moreover, accounting is a broad concept with numerous facets. Usually, an organisation handles its accounting procedures with the assistance of an internal accountant, but nowadays, entities seek the services of a reputable accounting firm to simplify and professionalise things.

There are numerous accounting firms in Dubai, but selecting the right one is essential. First, you must select a company that will handle your accounting needs while focusing on your business.

So, let's look at why you should outsource your accounting to Alankit Management Consultancy.

- Cost Effectiveness
- Access to Expertise and Professionalism
- Focus on your business:
- Flexibility
- Increased efficiency
- Accuracy in account statements
- Maintain compliance with accounting standards
- Risk and Fraud Protection

Alankit Management Consultancy will assist you in obtaining all of your Accounting and Auditing services under one roof. In addition, our experts will work with you throughout the evaluation process to ensure a better business-building operation without sacrificing service quality, allowing you to focus on other aspects of your company.

Get in touch with us today at:

+971-4 277 0936 +971-55 455 7670 | +971-58 937 6060 taxuae@alankit.com

Alankit Management Consultancy Office: Plot No. 318-883, Office No. 206, 2nd Floor, Al Safa Business Centre, Street No. 19, Karama, Opp. Dubai Central Post office, Post Box No - 413373, Dubai (UAE)

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Alankit News

TrusTech 2022



We are pleased to inform all the Alankitians that, Alankit was invited to TrusTech 2022 in Paris at Paris Expo – Porte De Versailles from 28th November to 30th November 2022. The platform allowed us to network with global players in the industry and attract clients to buy Payment and identification products under Alankit.

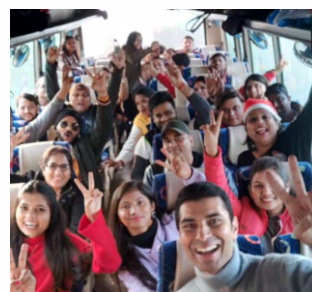
We hope to collaborate and explore opportunities for business expansion, streamlining operations, and forming a mutually beneficial alliance with our associates in the FinTech, Smart Card Printing, and Payment Solutions verticals.



Knowledge Cafe

Alankit Organised a Day Out

Alankit organised a "day out" at Pratap Garh Farms for its employees on Saturday, 24th December 2022, and provided them with an opportunity to groove beyond work and experience Music, Mingle & Fun in one.



The Landscape of Green Financing in India

Green finance is quickly becoming a public policy priority. It refers to the financial arrangements specific to environmentally friendly projects that incorporate aspects of climate change. Ecologically sustainable projects include generating energy from renewable sources such as solar, wind, biogas, and so on; clean transportation that reduces greenhouse gas emissions; energy-efficient projects such as green building; waste management that includes recycling, efficient recycling disposal, energy conversion, and so on.

To meet the financial needs of these projects, new financial instruments such as green bonds; carbon market instruments (e.g., carbon tax); and new financial institutions (e.g., green banks and green funds) are being established. They constitute green finance as a whole.

India is endowed with vast natural resources that set it apart from other economies around the world. Public finance is also

crucial in increasing green finance flows. However, greater participation from the private sector is required for a smoother implementation.

Green finance refers to financial instruments that are lent with the goal of promoting environmental sustainability, typically at a lower cost than other sources of funds. Between 2012 and 2019, Indian banks ranked fourth in the world in financing coal plants, providing \$155.6 billion in loans. India announced a target of 450 GW of renewable energy generation by 2030 in September 2019.

Green finance is unquestionably essential for facilitating a shift toward more sustainable economic growth. The world is currently fighting COVID-19 and its impact on global economic growth. However, the pandemic has allowed all stakeholders to reconsider their current policies and financial and operational strategies along with advocating for a more environmentally sustainable approach in the long run.



HR Corner

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 : GST Sales Head – AGM

Experience: 10 to 15 years

Qualification: MBA/CA

Location: Delhi

Duties and Responsibilities:

- Selling of GST software.
- Shall handle overall legal queries related to GST.
- Supervise Premium & Corporate White Label Software.
- Giving end-to-end solutions to the taxpayers associated with Mobile Applications.
- Provide all statistical information required to be submitted to the Government
- Supervise VAT / GST lead in undertaking all GST-related tax processes and compliances.
- To handle engagements related to Indirect Tax Laws, Appeals, Tax Restructuring, Tax Advisory, and consulting about Goods & Service Taxes.
- Shall be Responsible for promoting GST and other Tax compliance tools and services among Corporations, Banks, Taxation, and Audit Consultants.
- Shall manage the matters relating to software development in indirect taxation and will be responsible for GST Tool/ GSP-related works (i.e., development of documents like a flow chart, etc.

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to princec@alankit.com



हिन्दी अनुभाग

श्लोकः

वित्त मंत्रालय ने बैंको से छोटे व्यापारियों को डिजिटल होने में मदद करने को कहा।



वित्त मंत्रालय ने बैंकों से छोटे व्यापारियों और कारोबारियों को डिजिटल लेनदेन के दायरे में लाने के लिए रोड मैप तैयार करने को कहा है। बैंक अब मानक संचालन प्रक्रिया, सेवाओं की सीमा, और एक कार्य संपादन आंकलन मैट्रिक्स पर काम कर रहे हैं। भारतीय बैंक संघ या आईबीए, निजी बैंकों को बोर्ड पर लाने के लिए भी शामिल होगा और उधारदाताओं को अधिक वित्तीय सेवा उत्पादों तथा विक्रेताओं और उनके ग्राहकों दोनों के लिए डिजिटल सुरक्षा जैसे मुद्दों को कैसे संबोधित किया जाए आदि जैसे पहलुओं पर उनके इनपुट प्रदान करने के लिए भी कहा गया है। चूंकि डीबीयू से ग्राहकों को डिजिटल बैंकिंग सीखने में सक्षम बनाने की भी अपेक्षा की जाती है इसलिए यह महत्वपूर्ण है कि छोटे व्यापारी भी डिजिटल वित्तीय साक्षरता अभियानों से जुड़ें और साइबर सुरक्षा पर विशेष जोर दिया जाए। डिजिटल बैंकिंग इकाइयों के लॉच के समय प्रधान मंत्री ने कहा कि किसी भी देश की अर्थव्यवस्था उतनी ही प्रगतिशील है जितनी इसकी बैंकिंग प्रणाली मजबूत है और फिनटेक वित्तीय क्रांति का नेतृत्व करेगी। यदि जन धन खातों ने देश में वित्तीय समावेशन की नींव रखी थी, तो फिनटेक वित्तीय क्रांति का आधार बनेगा। देश के कई जिलों में 75 डीबीयू काम कर रहे हैं।



का ते कांता कस्ते पुत्रः, संसारोऽयमतीव विचित्रः।
कस्य त्वं कः कुत आयातः, तत्त्वं चिंतय ददिह भ्रात।

आपकी पत्नी कौन है, आपका पुत्र कौन है यह संसार कितना विचित्र है आप क्या हैं आप स्वयं कहीं से आये हैं। कभी इन सब सत्य बातों पर विचार किया करें तो जीवन का अर्थ समझ में आयेगा।

सत्संगत्वे निस्संगत्वं, निस्संगत्वे निर्मोहत्वम्।
निर्मोहत्वे निश्चलतत्त्वं, निश्चलतत्वे जीवन्मुक्तिः।

सत्संग और अच्छे लोगों की संगत में रहने से व्यक्ति आसक्ति या मोह से दूर रहता है जिससे व्यक्ति आत्म बोध को प्राप्त कर लेता है और अनन्त की ओर बढ़ने लगता है।

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+91-72-900-71-236

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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

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