



From The Chairman's Desk

Building a successful Payment System

Over the past two decades, the payment systems industry has seen enormous growth. At present, contactless cards, mobile payments, and digital payments have become ubiquitous. But as the new payment systems landscape persists to emerge, only a few are likely to survive & evolve in the long run. With a new generation of digital natives, it is evident that building a new payment system is no longer the exclusive preserve of financial organizations. Businesses with strong ecosystems can avail benefits from these to set up networks and schemes with their clients, suppliers, or third party partners.

A recent study shows that the successful introduction of a mobile, digital payment option for customers and retailers depends majorly on the level of seamless integration with the use of Point-of-Sales (PoS) systems. The instantaneous and easy possibilities enabled by the PoS devices let people have their finances and payments always at hand. The widespread adoption of advanced technologies has shaped consumers' expectations for more efficient, faster, and easily accessible payment systems, thus, triggering a proliferation of new

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payment schemes and networks.

For new business entrants, a new network or scheme can be scaled up by various strategic approaches. As direct-to-account payment ways are comparatively cheaper than card schemes, collecting payment information can prove financially advantageous. Customers are more likely to prefer companies that use Artificial Intelligence (AI) and the Internet of Things (IoT) to ensure the security of personal information. Also, the efficient use of Artificial Intelligence and IoT can help to keep the customers abreast of a retailer's offers and discounts. Dedicated marketing and sales that enable new participants to join the network and collecting their payment information is crucial. The extensive use of different channels



Alok Kumar Agarwal
Chairman & Managing Director

contributes to the growth of business. It comprises aspects such as providing detailed marketing insights based on product demand, expense management, inventory, staff, etc.

The bottom line is that customers want a simple and effortless experience while making a large purchase. In a nutshell, there are tremendous opportunities in this space and businesses can start to create ripples by capitalizing on PoS devices and emerge as a standout success.

Medical Smart Cards: Alankit ensures Health Care access in your pocket

Smart Cards in the healthcare segment have gained a significant rise in recent years. This can be allocated to various value-added features that smart card usage can offer to patients and providers likewise. With the digitization of the healthcare sector receiving tremendous traction in the last few decades, maintaining health data has become a necessity, yet a tedious process in large facilities. Health care organizations worldwide are extensively using smart health cards that offer a wide variety of applications. Smart Cards in the medical sector can help maintain accurate patient identification across different facilities and geographies, reduce medical and billing errors, serve as secure, convenient, and portable data carriers, wringing hefty costs out of the system. Smart


Cards in healthcare also encourage the development of a health information system by establishing standards for secure electronic transmission of health information along facilitating compliance with Government initiatives.

Alankit, the national distributor and preferred partner for Smart Card Printers provides instant printing solutions for plastic ID Cards. The company offers the distribution of health cards and also made its mark as a leader in selling printers over the number of financial years in the past. At Alankit, we strive to work efficiently by ensuring your data safety and error-free printing with the focused use of advanced technology with strong security authentication features and guaranteed time-bound supply.

How does Alankit simplify the administration of healthcare information?


- 83 Million+ Smart Cards printed for various prestigious projects
- Branches across PAN India
- Ensure Security & Efficiency
- Competitive prices
- Experienced & Skilled Team of professionals
- Dedicated Customer Support
- Prompt Grievance Redressal System

For more details,
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Investment Opportunity with Public Issue of Secured Redeemable Non-Convertible Debentures (NCDs) of MUTHOOT FINANCE LIMITED

Issue Open : 27th October, 2020
Issue Close : 20th November, 2020

Issue Details

Issuer	Muthoot Finance Limited
Instrument	Secured Redeemable Non-Convertible Debentures
Issuance Schedule	The Tranche-I issue shall be open from Tuesday, 27th October 2020 to Friday, 20th November 2020
Tranche-I Issue Size	Basic Issue size of ₹ 100 Crore with an option to retain oversubscription up to ₹ 1,900 Crore aggregating up to ₹ 2,000 crore being the Tranche I Issue size.
Face Value	₹ 1,000/-
Minimum Application Size	₹ 10,000/- (10 NCDs) thereafter in multiples of ₹ 1,000/- (1 NCD) thereafter for all Options.
Credit Rating	"AA (Stable)" by ICRA and "AA/Positive" by CRISIL (Instruments with this rating indicates high degree of safety regarding timely servicing of financial obligations).
Issuance and Trading of NCDs	Compulsorily in dematerialised form.
Allotment	First Come First Serve Basis

For All type of Investors, Applications in this Tranche 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 up to and above ₹ 10 lakh*)	IV – Retail Individual ("Retail") (Amount aggregating up to and including ₹ 10 lakh)*
Category Allocation	10% of the overall Issue Size.	10% of the overall Issue Size.	40% of the overall Issue Size.	40% of the overall Issue Size.
Bucket Size (₹) assuming Issue size of ₹ 2,000 Cr	₹ 200 Cr	₹ 200 Cr	₹ 800 Cr	₹ 800 Cr

ISSUE STRUCTURE

Option/Series	I	II	III	IV	V	VI
Nature of NCDs	Secured Redeemable Non-Convertible					
Who can Apply	All categories of investors (Category I, II, III and IV)					
Tenor	38 months	60 Months	38 months	60 Months	38 months	60 Months
Interest Frequency	Monthly	Monthly	Annual	Annual	Cumulative	Cumulative
Coupon Rate (% p.a.) for :						
Category I, & II	7.15%	7.50%	7.40%	7.75%	NA	NA
Category III & IV	7.40%	7.75%	7.65%	8.00%	NA	NA
Effective Yield (% p.a.) for :						
Category I, & II	7.15%	7.50%	7.40%	7.75%	7.40%	7.75%
Category III & IV	7.40%	7.75%	7.65%	8.00%	7.65%	8.00%
Amount (₹ / NCD) on Maturity for * :						
Category I, & II	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,254.11/-	₹ 1,452.40/-
Category III & IV	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,263.41/-	₹ 1,469.33/-

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

Monthly Option: The relevant interest will be calculated from the first day till the last date of every month during the tenor of each NCDs, and paid on the first day of every subsequent month. For the first interest payment for NCDs under the monthly option, interest from the Chequered Date of Allotment till the last day of the subsequent month will be calculated 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 Chequered 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.

Changes in Health Insurance Policy from 1st Oct 2020

SPECIFIC COVERAGES

Impairment of Person's intellectual faculties' by usage of drugs, stimulants or depressants as prescribed by medical practitioner Limit: 5% of S.I. maximum up to Rs 25,000/-
Artificial maintenance including life support machine use Limit: 10% of S.I. maximum of 15 days
Treatment of mental illness, stress or psychological disorders and neurodegenerative disorders Limit: 25% of S.I. Waiting period: 48 months Major depressive disorder Acute psychotic conditions Schizophrenia Bipolar disorders (Treatment of any injury due to Suicidality - Excluded)
Puberty and Menopause related disorders: Rx of any symptoms, illness, and complications arising due to physiological conditions associated with Puberty, Menopause such as menopause bleeding or flushing. Limit: 25% Waiting period: 24 months
Age Related Macular Degeneration (ARMD) Intravitreal Injections and anti-VEGF medication Limit: 10% of S.I., maximum up to Rs 75,000/- per Policy period
Behavioural and Neuro Developmental Disorders: Disorders of Adult Personality, Speech and language including stammering, dyslexia Limit: 25% Waiting Period: 24 months
Genetic diseases or disorders Limit: 25% Waiting Period: 48 months

COVERAGE FOR MODERN TREATMENTS

Robotic Surgeries -	50% of S.I. Maximum Rs 5,00,000/-
Stenosis Radio Surgeries -	50% of S.I. Maximum Rs 3,00,000/-
Bronchial Thermoplasty -	50% of S.I. Maximum Rs 2,50,000/-
Vaporisation of the Prostate Green/ Holmium Laser Rx -	50% of S.I. Maximum Rs 2,50,000/-
IDNM Intra Operating Neuro -	10% of S.I. Maximum Rs 50,000/-
Stem Cell Therapy -	50% of S.I.
Bone marrow Transplantation -	Maximum Rs 2 50 000/-
Uterine Artery Embolisation & HIFU (High Intensity Focused Ultrasound) -	20% of S.I. Maximum Rs 2,00,000/-
Balloon Sinuplasty -	20% of S.I. Maximum Rs 2,00,000/-
Deep Brain Stimulation -	20% of S.I. Maximum Rs 2,00,000/-
Oral Chemotherapy -	10% of S.I. Maximum Rs 1,00,000/-
Immunotherapy IgG Monoclonal Antibody -	25% of S.I. Maximum Rs 2,00,000/-
Intravitreal Injection -	10% of S.I. Maximum Rs 75,000/-

OTHER BENEFITS

1. Ambulance charges up to 1% of Sum Insured.
2. Cataract, not exceeding 10% of Sum Insured or Rs. 50,000/-, whichever is less per event basis.
3. AYUSH treatment up to 25% of the Sum Insured.
4. 139 Day Care procedures covered.
5. Organ donor expenses covered.

90 DAYS WAITING PERIOD

Diabetes Mellitus

Hypertension

Cardiac Conditions

Decision on a Claim within 30 Days

According to the new guidelines, released by IRDAI in June, insurance companies will be required to either settle or reject a claim not more than 30 days from the date of its receipt, under certain conditions.

No Rejection after 8 Years

The new rules also mandate the insurance companies not to reject a genuine claim after a policyholder completes eight years of paying premium. Insurers will also be not permitted to re-evaluate a policy for which the customer has paid.

For more details, mail us at businessenquiry@alankit.com



For more information, contact us:
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How does a Demat Account Benefit you?

With Demat Accounts in place, investors need not worry about the paperwork involved in transacting shares and securities. A Demat Account functions like a bank account where you transfer and receive money. So, instead of the physical exchange of securities & shares, only virtual trading takes place. Considering that there is no paperwork involved, there is no risk of losing important account documents. This makes the overall procedure of investing, holding, and trading cost-efficient and convenient.

Key Features of Demat Account

- Hold the securities in dematerialized form
- Hold both the equity and debt instruments
- Auto debit/ credit of securities
- No risk of theft, mutilation and loss of securities
- Easy transfer of securities
- Can purchase and sell shares in electronic form
- Reduces paperwork and transaction cost



Why Choose Alankit Portfolio?

- High range of products available with Alankit.
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हिन्दी
अनुभाग

नीति
श्लोक

वार्षिक जीएसटी रिटर्न भरने की आखिरी तारीख 31 दिसंबर तक बढ़ी

वित्त वर्ष 2018-19 का वार्षिक जीएसटी रिटर्न भरने की समय सीमा अब 31 अक्टूबर 2020 से दो महीने बढ़ा दी गई है। अब 2018-19 का सालाना जीएसटी रिटर्न 31 दिसंबर तक भरा जा सकता है। केंद्रीय अप्रत्यक्ष कर एवं सीमा शुल्क बोर्ड ने कहा कि कोरोना वायरस महामारी तथा इसकी रोकथाम के लिए लगाए गए लॉकडाउन व विभिन्न पाबंदियों के कारण देश के कई हिस्सों में अभी तक सामान्य परिचालन संभव न होने के कारण सरकार से वित्त वर्ष 2018-19 का सालाना जीएसटी रिटर्न (जीएसटीआर-9) और मिलान का विवरण (जीएसटीआर-9सी) भरने की समय सीमा बढ़ाने की मांग की जा रही थी। व्यवसायों तथा ऑडिटर्स को इन प्रावधानों के अनुपालन में सक्षम बनाने के लिए यह समय सीमा बढ़ाने का निर्णय लिया गया है।

जीएसटीआर-9 एक वार्षिक रिटर्न है, जो करदाताओं द्वारा जीएसटी व्यवस्था के तहत दाखिल किया जाता है। इसमें विभिन्न कर श्रेणियों के तहत प्राप्तियों व आपूर्तियों के संबंध में विस्तृत विवरण दिया जाता है। जीएसटीआर-9सी ऑडिट की गयी सालाना वित्तीय विवरण और जीएसटीआर-9 के मिलान का चिट्ठा होता है। सालाना रिटर्न भरना सिर्फ उन करदाताओं के लिए अनिवार्य है, जिनका सालाना टर्नओवर दो करोड़ रुपये से अधिक होता है। इसी तरह पांच करोड़ रुपये से अधिक सालाना टर्नओवर वाले पंजीकृत व्यक्तियों के लिए खरीद-बिक्री के मिलान ब्यौरा जमा करना अनिवार्य होता है।

यथा ह्येकेन चक्रेन न रथस्य गतिर्भवेत् ।
एवं परुषकारेण विना दैवं न सिद्ध्यति ॥

जैसे एक पहिये से रथ नहीं चल सकता है उसी प्रकार बिना पुरुषार्थ के भाग्य सिद्ध नहीं हो सकता है।

बलवानप्यशक्तोऽसौ धनवानपि निर्धनः ।
श्रुतवानपि मूर्खोऽसौ यो धर्मविमुखो जनः ॥

जो व्यक्ति धर्म कर्तव्य से विमुख होता है वह बलवान होकर भी असमर्थ, धनवान होकर भी निर्धन तथा ज्ञानी होकर भी मूर्ख होता है।

जाड्यं धियो हरति सिंचति वाचि सत्यं, मानोन्नतिं दिशति पापमपाकरोति ।
चेतः प्रसादयाति दिक्षु तनोति कीर्ति, सत्संगतिः कथय किं न करोति पुंसाम् ॥

अच्छे मित्रों का साथ बुद्धि की जड़ता को हर लेता है, वाणी में सत्य का संचार करता है, मान और उन्नति को बढ़ाता है और पाप से मुक्त करता है। चित्त को प्रसन्न करता है और कीर्ति को सभी दिशाओं में फैलाता है। बताइये सत्संगति: मनुष्यों का कौन सा भला नहीं करती।

पुस्तकस्था तु या विद्या, परहस्तगतं च धनम् ।
कार्यकाले समुत्तपन्ने न सा विद्या न तद् धनम् ॥

पुस्तक में रखी विद्या तथा दूसरे के हाथ में गया धन— ये दोनों ही जरूरत के समय हमारे किसी भी काम नहीं आया करते।



SEAMLESSLY GENERATE
E-INVOICES
WITH ALANKIT
E-INVOICING SOLUTIONS

Alankit offers E-invoicing API solutions that streamline your business operations by integrating with your billing system.

BENEFITS OF E-INVOICING



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Automated return filing process



Minimized invoice mismatches during reconciliation



Facilitates interoperability



Easy and Precise ITC claim



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For any query, reach out to us at

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