

INFOLINE



अलंकित इन्फोलाइन मासिक पत्रिका

September 2022

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2022 to See Rise in Adoption of Chatbots, Hiring in Data Analytics, Growth of FinTech

2022 has seen a growth in the high demands in tech sectors like IT, Financial Services, Banking, and Insurance (BFSI). AI and machine learning have witnessed paramount growth; credit goes to the rapid tech adoption across industries and the rise of tech-enabled sectors such as BFSI and IT, with a significant increase in the demand for related roles.

The future of work is location-agnostic and hybrid, with increased skilling initiatives being undertaken by both employers and employees. Further, leading tech-enabled industries such as IT, FinTech, BFSI, and Crypto will continue to flourish with talent demand spikes.

Chatbots are expected to empower customer support services to enhance customer engagement. As a result, more and more organisations are adopting chatbots, which are empowering about 45 percent of organisations' customer support services in 2022. According to recent forecasts, by 2025, the rapidly

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expanding Indian FinTech market is expected to become the third largest market in the world. In other words, it is noted that the future holds increased digitisation and digital adoption opportunities across the industry, with a positive outlook for talent demand in the sector. The most in-demand roles in 2022 revolve around Big Data Analytics. It owes to the fact that data science, cloud computing, and machine learning roles have prominently captured most of the e-recruitment market. Consequently, the demand for skilled manpower or professionals adept in digital skills is likely to witness a surge in industries such as BFSI and new sectors such as crypto.



From The MD's Desk



Ankit Agarwal

Managing Director

The future holds increased digital transformation driving positive outcomes in shaping new ways of business, thus creating a positive outlook for talent demand in the sector. In addition, the need for skilling and up-skilling reached a new high, with an increasing number of recruiters on the hunt for skilled professionals, in the wake of the Great Shuffle and the employment crisis in India.



SERVICE CORNER

Atal Pension Yojana is attracting more people to the scheme; however, there is a long way to go. As estimated, there are nearly 45 crore people in the unorganised sector. The Government scheme specifically aims at the unorganised sector to provide pension coverage. No tax benefits were availed during the time it was initiated. Recently, it has crossed the mark of 4 crore subscribers by the end of FY 2021-22. At present, APY is designed like NPS for tax benefits as mentioned below:

Benefits of APY:

1. Citizens aged between 18 – 40 years can join the scheme
2. Amount subscription decision in the hand of the subscriber, one can select the amount one wants to contribute in the same
3. The contribution amount affects the amount of returns
4. The subscriber will receive the pension after he turns 60 years of age
5. If the subscriber dies, the spouse or the nominee will be benefitted from the pension
6. Monthly pension of INR. 1,000/- to INR 5000/- is assured at the age of 60 years
7. Private sector employees can also subscribe
8. Eligible for tax benefits under Section 80CCD of the Income Tax Act, 1961

Alankit's numerous centres across the country assist in providing enrolment services to the subscribers who intend to invest in the Atal Pension Yojana (APY) scheme through the architecture of the National Pension System. APY helps to encourage individuals to save small amounts during their productive years to draw a pension in old age. The company enables not just a swift and straightforward process for enrolment, but its trained personnel also help in clarifying all relevant queries to further encourage regular early investment for an individual's future.

Secure your Future with Atal Pension Yojana (APY)





PRODUCT NOTE – NCD



Note: Edelweiss Broking Ltd. is a Consortium Member to the issue; accordingly, this note is prepared based on the Prospectus for informative purpose only.

INDIABULLS HOUSING FINANCE LIMITED

Public Issue Of Secured redeemable non-convertible debentures

Issue Highlights

| | | | |
|--------------------------|---|-------------|---|
| Tranche II Issue opens: | Monday, September 05, 2022 | Registrar: | KFin Technologies Limited |
| Tranche II Issue closes: | Thursday, September 22, 2022** | 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 ₹900 crores aggregating up to ₹1,000 crores. |
| Allotment: | First Come First Serve Basis | | |
| Face Value: | Rs.1,000 per NCD | | |
| Issue Price: | Rs.1,000 per NCD | | |
| Nature of Instrument: | Secured Redeemable Non-Convertible Debentures | | |
| Minimum Application: | 10 NCDs (Rs.10, 000) & in multiple of 1NCD | | |
| Listing: | BSE and NSE | | |
| Rating: | "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook), by CRISIL Ratings Limited and "ICRAA (Stable)" (pronounced as ICRA double A rating with a stable outlook), by ICRA | | |

* Persons resident outside India and other foreign entities are not allowed

** The Tranche II Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m., during the period indicated in the Tranche II Prospectus, except that the Tranche II Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or Securities Issuance Committee thereof.

Yield (p.a.)

| 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 | 8.65% | NA | 8.33% | 8.80% | NA | 8.47% | 9.05% | 8.70% |
| Coupon (% per annum) for NCD Holders in Category III & IV | 9.05% | NA | 8.70% | 9.30% | NA | 8.94% | 9.55% | 9.15% |
| Effective Yield (per annum) for NCD Holders in Category I & II | 8.64% | 8.65% | 8.65% | 8.79% | 8.80% | 8.79% | 9.04% | 9.05% |
| Effective Yield (per annum) for NCD Holders in Category III & IV | 9.04% | 9.05% | 9.05% | 9.29% | 9.30% | 9.31% | 9.54% | 9.54% |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II | ₹1,000 | ₹1,180.75 | ₹1,000 | ₹1,000 | ₹1,288.21 | ₹1,000 | ₹1,000 | ₹1,000 |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV | ₹1,000 | ₹1,189.47 | ₹1,000 | ₹1,000 | ₹1,306.07 | ₹1,000 | ₹1,000 | ₹1,000 |

PRODUCT NOTE – NCD



Note: Edelweiss Broking Ltd. is a Consortium Member to the issue; accordingly, this note is prepared based on the Prospectus for informative purpose only.



U GRO Capital Limited

Public Issue Of Secured redeemable non-convertible debentures

Issue Highlights

| | | | |
|-----------------------|--|-------------|---|
| Issue opens: | Monday, September 05 2022 | Registrar: | Link Intime India Private Limited |
| Issue closes: | Thursday, September 22 2022** | Issue Size: | Public issue by the Company of NCDs for an amount of upto ₹ 5,000 lakhs with an option to retain over-subscription of upto ₹5,000 lakhs, aggregating to an amount upto ₹ 10,000 lakhs |
| Allotment: | First Come First Serve Basis | | |
| Face Value: | Rs.1,000 per NCD | | |
| Issue Price: | Rs.1,000 per NCD | | |
| Nature of Instrument: | Secured Redeemable Non-Convertible Debentures | | |
| Minimum Application: | 10 NCDs (Rs.10, 000) & in multiple of 1 NCD | | |
| Listing: | BSE and NSE | | |
| Rating: | "ACUTE A+" (read as ACUTE A Plus) (Outlook: Stable) & "CRISIL A-" (read as CRISIL A minus) (Outlook: Stable)". | | |

Issue Break up:

| Category | Allocation | Amount in Crs. | |
|-----------------------------|------------|----------------|-------|
| | | Base Issue | Issue |
| Institutional Investors | 25% | 25 | 25 |
| Non Institutional Investors | 25% | 25 | 25 |
| HNI | 25% | 25 | 25 |
| Retail Individual Investors | 25% | 25 | 25 |
| Total | 100% | 100 | 100 |

* Persons resident outside India and other foreign entities are not allowed

**The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the Company or the Operations Committee, subject to relevant approvals.

Yield (p.a.)

| Series | I | II | III |
|--|-----------|-----------|-----------|
| Frequency of Interest Payment | Quarterly | Quarterly | Quarterly |
| Tenor | 18 Months | 27 Months | 36 Months |
| Coupon (% per annum) for NCD Holders in Category I, II, III | 10.15% | 10.35% | 10.50% |
| Effective Yield (per annum) for NCD Holders in Category I, II, III & IV | 10.52% | 10.74% | 11.01% |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV | ₹1,000 | ₹1,000 | ₹1,000 |

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

Issuer Overview

UGRO Capital Limited is a non-deposit taking systemically important NBFC registered with the RBI and the equity shares of the Company are listed on NSE and BSE. UGRO Capital lends exclusively to MSMEs and caters to all the borrowing needs through its diverse range of product offerings like Secured LAP, Affordable LAP, Micro Enterprises Loans, Machinery Loans, Unsecured Business Loans and Supply Chain Financing. Additionally, it does co-lending with FinTech and smaller NBFC Partners.

COMMON TERMS FOR ALL SERIES OF THE NCDs

| Particulars | Terms and Conditions |
|------------------------|---|
| Issuer | U GRO Capital Limited |
| Debenture Trustee | IDBI Trusteeship Services Limited |
| Registrar to the Issue | Link Intime India Private Limited |
| Type of Instrument | Secured, listed, transferable, redeemable, non-convertible debentures |

For further queries, connect with us at

+91- 4254-1933 / 922, +91- 95-822-005-51

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

CIN: U74899DL1994PLC059289

Why do Businesses Need Professional PRO Services in UAE



NRI CORNER

The UAE's entrepreneurial spirit is alive and upscaling and has become the prime destination for businessmen, entrepreneurs, and investors worldwide. The business world here can be challenging for those new to the Middle East. This is where professional PRO services in UAE step in.

Professional PRO services are an essential part of establishing a business in the UAE. These service providers handle essential administrative procedures and formalities for entrepreneurs and established companies.

At Alankit Management Consultancy, we offer our clients invaluable support by taking care of brand and product regulatory and compliance needs, giving you the freedom to focus on your core business. We streamline your interactions with the government with in-depth knowledge of the local workforce, laws, visas, and license regulations.

If you are looking for document attestation services in the UAE, please connect with us at www.alankit.ae to get the right guidance through the process.

Get in touch
with us today at:
www.alankit.ae

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Alankit News

Alankit Participated at the Franchise Show Event 2022 at Lucknow



Alankit participated in the Franchise Show Event 2022, held in Lucknow on 7th August 2022. The event was attended by Anurag Singh, (Branch Manager, E-Governance, Lucknow), Rajeev Agarwal, (Advisor-Business Correspondent), and Ranjeet Kumar, (System Engineer, IT Hardware, Lucknow). The platform's objective was to bring people together; those who were looking forward to starting their business, who wanted to invest, and those who were up for franchising!



Knowledge Cafe

Why Value Investing in the Current Times makes sense

India has always been a growth market, meaning investors pursue growth in this part of the world, proposing the country a premium valuation over its peers worldwide. But overlooking 'value' in this market could be imprudent. It is especially true when valuations are polarised, and earnings growth may do little to rerate 'popular' stocks anymore amid questions of margin of safety.

Long-Term Value: A focus on investing in sectors that are out of favour but offer long-term value, many times, proves to be rewarding. Here the investment is made in stock, trading below what an investor considers to be the business's intrinsic value, after considering the margin of safety to eliminate calculation inadequacies.

Inflationary Pressure: The Indian benchmark indices are trading not very far from their all-time high levels. There are fears of inflationary pressure globally, higher-than-expected rate hikes, geopolitical tensions, and rising Covid cases, causing a fall in growth stocks globally. This has led smart investors to look for currently available pockets at a good value.

Knowing the Various Sides of Trade: While at it, it is crucial to know the other side of the trade, i.e., why the other side is selling, to make a proper risk assessment and the intrinsic value. The investor also must possess the expertise to understand the market cycle and triggers. If an investor finds it difficult to do the risk assessment on his own, he must consider value-oriented mutual fund schemes.

Such mutual fund schemes invest in available stocks at attractive prices are relative to their historical prices, the company's earnings, and performance. However, investors investing in these schemes need to keep their investing time horizon long enough to reap the rewards as the market could take some time to discover the potential value in the stock or sector.

Alankit is Soon to Participate at Global Fintech Fest 2022



The Sustainable Financial World Hub is Open Now!

Visit our site at **Stall No. C24** For Enhanced FinTech Solutions for Better Financial Future

20 - 22 September, 2022

Venue: Jio World Centre, Mumbai, India

See You There!!

www.alankit.com

We're excited to share the news of Alankit's participation at the Global Fintech Fest to be held on 20th to 22nd September 2022 at Jio World Centre, Mumbai, India. During the event, we will be discussing emerging FinTech Solutions to create a sustainable, inclusive, and green financial world globally.

Alankit Plans to Participate in Smart Card Expo 2022 to be held at Greater Noida

As the National Distributor of IDP ID card printers working in the smart printing solutions industry, we have been chosen to attend the upcoming Smart Card Expo 2022 event from 21st to 23rd September 2022 at Greater Noida. The event features various programs to bring together and inspire solution providers, practitioners and decision makers and share knowledge and experience pertaining to proven and innovative environments. At the event, we will be displaying IDP Smart Card Printers.



HR Corner

Welcome to the Alankit Family!!

Alankit welcomes with open arms **Mr. Harpreet Singh**, who joined the company on 24th August 2022 as **"Assistant Vice President"** in Smart Card Division, Delhi. We wish him the very best of luck with his new assignment.

www.alankit.com



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 : Senior Trainer (Female)

Experience: 5 Years

Qualification: Bachelor's Degree

Location: Delhi

Duties and Responsibilities:

- Batch training for the new employees in the contact centre.
- Conduct refresher sessions for the sales & service calling team.
- Calls audit & analyse the quality of the contact centre.
- Weekly monthly dashboard published for various campaigns to gaze the performance.
- Coordinating with all the business units for the Learning management system.
- Develop content for the training as per the latest trend in the market.
- Feedback sessions on audits for the contact centre agents for the performance improvement.
- Be a part of calibration sessions to reduce the variance.
- Sharing process gaps for the process improvement and standardisation.
- Attend meetings with the various BUs on the assigned tasks.
- Assist in employee engagement activities.

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





हिन्दी
अनुभाग

श्लोक

अतृणे पतितो वहिनः स्वमेवोपशाम्यति।
अक्षमावान्परं दोशैरात्मानं चैव योजयेत्॥

तृण रहित स्थान में गिरी आग अपने आप बुझ जाती है। क्षमाहीन पुरुष अपने आप को तथा दूसरे को भी दोष का भागी बना लेता है।

एकः क्षमावतां दोषो द्वितीयो नोपलभ्यते।
यदेनं क्षमया युक्तमशक्तं मन्यते जनः॥
सोऽस्य दोषो न मंतव्यः क्षमा हि परमं बलम्।
क्षमा गुणो ह्यशक्तानां भाक्तानां भूषणं तथा॥

क्षमाशील पुरुषों पर एक ही दोष का आरोप होता है वह दोष यह है कि क्षमाशील मनुष्य को लोग असमर्थ समझ लेते हैं, दूसरे की तो सम्भावना ही नहीं है। किंतु क्षमाशील पुरुष का वह दोष नहीं मानना चाहिए, क्योंकि क्षमा बहुत बड़ा बल है। क्षमा असमर्थ मनुष्यों का गुण तथा समर्थों का भूषण है।

एनपीएस भारत की पुरानी पेंशन योजना से बेहतर क्यों है।

कुछ राज्यों ने पुरानी पे-एज-यू-गो (PAYG) पेंशन योजना को वापस लेने का विकल्प चुना है और कुछ अन्य इस पर विचार कर रहे हैं। भारतीय स्टेट बैंक के अर्थशास्त्रियों की एक रिपोर्ट में कहा गया है कि यह राज्य सरकारों के मौजूदा खर्च को बढ़ाने के लिए बाध्य है।

वर्तमान पेंशन योजना

सरकार ने 2004 में परिभाषित अंशदायी पेंशन योजना, राष्ट्रीय पेंशन योजना की एक प्रणाली शुरू की। पेंशन एक कर कुशल निधि है जो एक व्यक्ति के पूरे करियर में जमा हो जाती है और सेवानिवृत्ति के बाद आय के रूप में कार्य करती है। वर्तमान में मूल वेतन, और महंगाई भत्ता का 10 प्रतिशत स्वैच्छिक योगदान के रूप में काटा जाता है।

क्या थी PAYG योजना

2004 से पहले, भारत में PAYG योजना थी जहां लाभार्थियों ने तय किया कि वे कितना योगदान देना चाहते हैं या तो निर्दिष्ट राशि को नियमित रूप से काटकर या एकमुश्त राशि का योगदान करके। इसके तहत, वर्तमान पीढ़ी के श्रमिकों के योगदान का स्पष्ट रूप से पेंशनभेगियों को निधि देने के लिए करदाताओं की वर्तमान पीढ़ी से संसाधनों का प्रत्यक्ष हस्तांतरण शामिल था। रिपोर्ट में कहा गया है कि यह योजना 1990 के दशक से पहले ज्यादातर देशों में प्रचलित थी।

PAYG एक वित्तीय बोझ क्यों होगा

किसी भी पेंशन नीति की प्रमुख चिंताओं में से एक राज्य स्तर पर इसकी स्थिरता है। वित्त वर्ष 2022 को समाप्त 12 साल की अवधि के लिए राज्य सरकार की पेंशन देयता 34 प्रतिशत सीएजीआर के साथ तेजी से बढ़ी है। राजस्व प्राप्तियों के प्रतिशत के रूप में पेंशन व्यय सभी राज्यों के लिए संयुक्त रूप से लगभग 13.2 प्रतिशत और स्वयं के कर राजस्व का 29.7 प्रतिशत है। वास्तव में, प्रतिबद्ध राज्यों के व्यय का 56 प्रतिशत (ब्याज भुगतान, वेतन और पेंशन भुगतान) राज्य की राजस्व प्राप्तियों से पूरा किया जाता है। सकल घरेलू उत्पाद के प्रतिशत के रूप में राज्य सरकार का पेंशन परिव्यय 1.9 प्रतिशत है। वित्त वर्ष 2011 में राज्य स्तर के बोझ के संदर्भ में, सभी राज्यों का कुल प्रतिबद्ध व्यय अपनी स्वयं की राजस्व प्राप्तियों प्रतिशत के रूप में 125 प्रतिशत था।

एनपीएस की स्थिति

अब तक एनपीएस में लगभग 55 लाख राज्य सरकार के कर्मचारी नामांकित हैं। राज्य सरकार के कर्मचारियों को वार्षिक योगदान इस वित्तीय वर्ष के लिए 2.5 लाख करोड़ रुपये से अधिक है। इसके अलावा, प्रबंधन के तहत एयूएम लगभग रु 3.5 लाख करोड़ जो एनपीएस ट्रस्ट के तहत कुल एयूएम का लगभग 50 प्रतिशत है जो केंद्र सरकार के कर्मचारियों, राज्य सरकार के कर्मचारियों, कॉर्पोरेट क्षेत्र और अन्य को ले रहा है।

Alankit



YOUR GST COMPLIANCE PARTNER!



At Alankit, we provide different GST solutions including:



GST Registration



GST Compliant Invoices



Secure & Cloud-Based Solution



Full-Fledged GST API Solutions

For more details get in touch with us at: gst@alankit.com

Contact : +91 95-606-868-68



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