

INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

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Re-Thinking the Concept of Money

Currently, technologies like Blockchain are presaging quite a revolution with their existence. This evolution has put a question mark on the BFS Industry's traditional economic value accessible to the common masses. Furthermore, the restructuring of Blockchain has profoundly impacted the conventional business models by bringing in the concept of smart contracts, peer-to-peer lending, and digital payments. Consequently, it is expected that the Blockchain will save the annual operating costs by around USD 20 Billion for the BFS industry, thus indicating a rise in the number of banks to deploy the technology in commercial production.

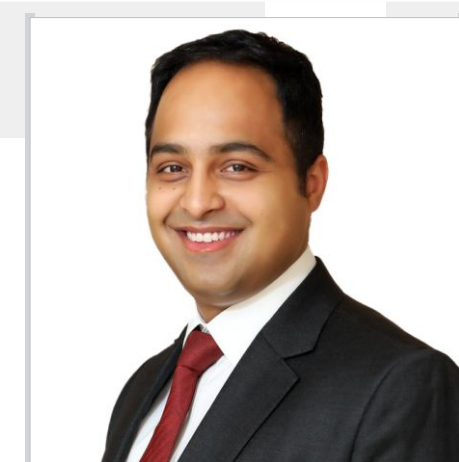
Additionally, cryptocurrencies such as Bitcoin, Ethereum, and Ripple are gradually gaining traction, catechising the requirement of physical cash itself. In the given scenario, assets once considered the core had lost the stature

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people's trust and loyalty to traditional forms of payment and banks have now been replaced with digital money.”

and control they once held and served to protect. It has given rise to new regulations such as Open APIs and PSD II that affirm the process of laying down the road for the industry's rebirth.

In near future, the digitisation of money is soon to alter the consumer relationship with money forever to such an extent that there are high chances for the extinction of the physical cash. In case this sounds like a far-fetched dream to anyone, let us bring to light that in the last 30 years, more than 600 currencies have already gone extinct or have been replaced by digital currencies. It applies to the major currencies as well. Moreover,



Ankit Agarwal
Managing Director

the digital currency has been introduced in the majority of the countries such as Europe (digital euro).

In short, people's trust and loyalty to traditional forms of payment and banks have now been replaced with digital money. Moreover, UPIs in place has given rise to a whole new host of new services established to challenge conventional finance providers.

Simplifying an Investor's Life with Registrar and Share Transfer Agent (RTA)

The Indian Securities market has made enormous progress in making complex instruments and current market systems. In this manner, it has an overabundance proportion of venture open doors. Regardless, financial backers and investors need to play out different transactions to acquire short-term and long terms gains as frequently as could be expected. A Registrar and Share Transfer Agent or RTA accepts a fundamental part in a investor's life by filling in as a third-party specialist or expert to help investors with exchanges and work with data and other services.

Alankit is a prominent SEBI registered Category-I RTA with over two decades of experience delivering a wide array of RTA. This name reckons trust, growth, and passion for performing a transparent business in the financial services segment services for investors. The primary Registrar to start providing

electronic connectivity with NSDL in Northern India, Alankit boasts electronic connectivity with leading depositories - NSDL & CDSL.

Premium RTA Services by Alankit to Cater to Investor's Needs

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

- Web-Based Interface for Clients
- Mobile App Facility
- Email and SMS Notification Facility
- Quarterly Reports and Compliance Facilitation
- Assured Compliance with Investor-Related Issues
- Weekly Data Updation
- AGM/EGM Support
- Adequate Capacity In-House Overprint/Mail Facilities
- Appointed Specialised Record-Keeping Agency
- Dividend Processing Activities
- A Dedicated Team of Professionals with NISM Certification
- The In-House Team of Software & Hardware Professionals



Investment Opportunity

| | |
|--------------------------|---|
| Issuer | Dhani Loans and Services Limited |
| Nature of the Instrument | Secured Redeemable Non-Convertible Debentures |
| Issue Timing | Opens on: Tuesday, April 19, 2022 Closes on: Tuesday, May 10, 2022 |
| Credit rating | IVR AA/ Stable Outlook by Informerics |
| Allotment | First Come First Basis |

COUPON RATE UPTO 11.00%*

Allocation Ratio QIB:30%, Institutional Investor:10%, HNI:30% and Retail:30%

| Series | I | | **II | | III | | IV | | V | | VI | | VII | |
|--|--------------------------------------|-----------|------------|-----------|------------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|-----------|
| | Cumulative | Annual | Cumulative | Annual | Cumulative | Monthly | Annual | Cumulative | Monthly | Cumulative | Monthly | Cumulative | Monthly | |
| Frequency of Interest Payment | | | | | | | | | | | | | | |
| Minimum Application | ₹ 10,000 (10 NCDs) across all Series | | | | | | | | | | | | | |
| Face Value/ Issue Price of NCDs (₹/ NCD) | ₹ 1,000 | | | | | | | | | | | | | |
| In Multiples of thereafter (₹) | ₹ 1,000 (1 NCD) | | | | | | | | | | | | | |
| Type of Instrument | Secured NCDs | | | | | | | | | | | | | |
| Tenor | 370 Days | 24 Months | 24 Months | 24 Months | 24 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months |
| Coupon (₹ per annum) for NCD Holders in Category I, II, III and IV Investors | NA | 10.50% | NA | 10.03% | 11.00% | NA | 10.49% | 10.00% | NA | 10.49% | 10.00% | NA | 10.49% | 10.49% |
| Effective Yield (per annum) for NCD Holders in Category I, II, III and IV Investors | 10.00% | 10.49% | 10.50% | 10.50% | 10.99% | 11.00% | 11.00% | 11.00% | 11.00% | 11.00% | 11.00% | 11.00% | 11.00% | 11.00% |
| Mode of Interest Payment | Through various modes available | | | | | | | | | | | | | |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III and IV Investors | ₹ 1,101.44 | ₹ 1,000 | ₹ 1,221.36 | ₹ 1,000 | ₹ 1,000 | ₹ 1,368.05 | ₹ 1,000 | ₹ 1,368.05 | ₹ 1,000 | ₹ 1,368.05 | ₹ 1,000 | ₹ 1,368.05 | ₹ 1,000 | ₹ 1,000 |
| Maturity / Redemption Date (Years from the Deemed Date of Allotment) | 370 days | 24 Months | 24 Months | 24 Months | 24 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months | 36 Months |
| Put and Call Option | Not Applicable | | | | | | | | | | | | | |

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

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

For more information, contact us: +91 958-2200-551

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

DISCLAIMER: Investment in financial instruments subjected to market risk. We do not assume 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.

CIN : U74210DL1991PLC042569




SECTION III ISSUE HIGHLIGHTS

Issue of non-convertible, non-cumulative, secured, rated, unlisted, redeemable, taxable Bonds in the nature of debentures of Rs. 10,000 (Rupees Ten Thousand) each for cash at par with benefits under section 54EC of the Income Tax Act, 1961, through Private Placement-Series XVI – On Tap Basis.

| | |
|--|---|
| ISSUE | REC Capital Gains Tax Exemption Bonds-Series-XVI |
| CREDIT RATING | 'ICRA AAA' by ICRA Limited. 'CARE AAA' by Care Ratings Limited. 'CRISIL AAA' by CRISIL Limited. 'IND AAA' by India Ratings and Research Private Limited. |
| ISSUE SIZE | Rs. 1500 Crore (Rupees One Thousand Five Hundred Crore) plus green shoe option to retain the oversubscription. |
| FACE VALUE | Rs. 10,000 per Bond (Rupees Ten Thousand). |
| ISSUE PRICE | Rs. 10,000 per Bond (Rupees Ten Thousand). |
| COUPON RATE | 5.00% annually |
| ISSUE DATE | Issue Opening Date: April 1, 2022 Issue Closing Date: March 31, 2023 or at a date as may be decided by REC in its absolute discretion. |
| MINIMUM APPLICATION SIZE | Two Bonds of Rs. 10,000 (Rupees Ten Thousand) each (i.e. minimum Rs. 20,000 (Rupees Twenty Thousand)). |
| MAXIMUM APPLICATION SIZE | 500 (Five Hundred) Bonds of Rs. 10,000 (Rupees Ten Thousand) each (i.e. maximum Rs. 50,00,000 (Rupees Fifty Lakh)) in a financial year (subject to provisions of Section 54EC of Income Tax Act, 1961, as amended) |
| MODE OF SUBSCRIPTION | Private placement. |
| CHEQUE / DRAFT TO BE DRAWN IN THE NAME OF | "REC Limited - 54EC Bonds" or "Rural Electrification Corporation Limited - 54EC Bonds". |
| DEEMED DATE OF ALLOTMENT | Last day of each month in which the subscription money is received and credited to REC 54EC collection account. |
| INTEREST PAYMENT AND DATE | Annually on June 30 of each year |
| TENOR | 5 (Five) years / 60 (Sixty) months from the Deemed Date of Allotment. |
| REDEMPTION / MATURITY | At par, at the end of 5 (Five) years / 60 (Sixty) months from the Deemed Date of Allotment. |
| TRANSFERABILITY | Non-transferable, non-negotiable and cannot be offered as a security for any loan or advance. |
| TRUSTEE | SBICAP Trustee Company Limited, Mumbai. |
| BANKERS TO ISSUE | HDFC Bank, Axis Bank, Canara Bank, ICICI Bank, Yes Bank, IDBI Bank, IndusInd Bank (for a list of designated branches please visit our website: https://recindia.nic.in/54EC) |

Note:

- REC reserves the right to revise the coupon rate and/or extend and/or close the issue by giving notice on its website. The investors are advised to consult REC/Mobilisers, before depositing the application with the bank.
- All applications submitted but rejected by REC would be returned by REC to the Applicant / collection banker, without any interest.
- Application for minimum Rs. 20,000 (Rupees Twenty Thousand) (in multiples of Rs. 10,000 (Rupees Ten Thousand) thereafter) will be accepted, any amount received in fraction will be refunded to the investor without interest.

For further queries, connect with us at
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CIN: U74899DL1994PLC059289

We Build Better Business for You!



NRI CORNER

Start your dynamic business journey in the UAE with Alankit Management Consultancy to find the perfect solutions for your business set-up needs. At Alankit, we cater particularly to business visionaries, start-ups, private companies, and multinational organisations with similar simplicity, efficiency, and effectiveness levels.

Once you are looking to set up your business in the UAE, access to efficient PRO services is essential for doing business, building, and maintaining critical links between businesses and government agencies.

PRO is an acronym for Public Relations Officer and Dubai PRO services revolves around the objective of all government Liaison services. UAE is one of the most investor-friendly destinations to start a business, but proper documentation & approvals are a must!

An easy way out of this is to appoint Alankit Management Consultancy as your PRO Company in the UAE. Alankit offers hassle-free PRO assistance and document clearing services. Being a foreign investor while comprehending the rules, changes in the currency, Arabic-translated documents, and other constraints can be complicated. At Alankit, our PRO experts in Dubai help you deal with all the formalities of starting a business.

Establishing a business in the UAE explains some essential benefits that incorporate tax savings, good government administrations, a predominant infrastructure base, and a doorway to business growth.

We provide invaluable support to our clients by taking care of regulatory and compliance requirements for both brand and the product and freeing you to focus on your core business. With in-depth knowledge of the local workforce, laws, visa, and licensing regulations, we streamline your interactions with the Government.

Our services at a glance that can help you run your business better:

• Mainland Company Setup

• Free-zone Company Setup

• License Renewals

• Other PRO Services

Let us build a better business for you.

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

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Alankit News

Eye Check-up Camp by Lens Caravan

Alankit, in association with Lens Caravan, organised a free eye check-up camp for all the Alankitians at Alankit House 5th Floor (Conference Room) on 16th April 2022 (Saturday) from 10:30 a.m. to 05:00 p.m.

Lens Caravan also offered up to 40% off to the employees on their eye care products. As a result, approximately 100 employees tested their eyes smoothly and efficiently. In addition, the representatives from Lens Caravan explained the issues concerning eye challenges and suggested suitable measures for eye safety.



Alankit at the Image Today Expo

Leading the market with the cutting-edge technology of digital print, Alankit participated in the Image Today Expo held at Bombay Exhibition Centre, Mumbai, from 8th April to 10th April 2022. It allowed us to display the IDP printers and their unique features to bring together and inspire customers toward digital transformation in an innovative environment.



Our team of experts made the event fruitful, experienced a footfall of approximately 500 people at the stall, and onboarded a considerable number of potential clients.



Winds of Change in GST Rates



Knowledge Cafe

The inception of the GST law changed industries and trade bodies. However, the five percent slab is likely to be scrapped at the next month's GST Council meeting.

States on board independently are looking to raise revenue post-pandemic to reduce their dependence on the Centre for compensation. The GST council meeting scheduled for the next month is likely to consider the proposal to give away the 5% slab and switch it with the goods of mass consumption to 3% and the remaining to 8% categories.

At this point, GST is a four-level structure of 5%, 12%, 18%, and 28%. Demand for deleting the 5% slab will allow excessive products to enter the new phase simultaneously at 3% and 8%.

Additionally, there is an exempt rundown of items like unbranded and unpacked food items that do not draw in the toll.

So, to augment revenue, the Council may decide to snip the list of exempt items and move some of the non-food items to a 3% slab. Although different verticals are under consideration, the Council is likely to settle at 8% of GST for several items that draw a 5% levy.

With the GST compensation system reaching its conclusion, states are imperative that they will become self-sufficient and will not be dependent upon the Centre for bridging the revenue gap in GST collection.



HR Corner

JOB Description

Position : HR Recruiter
Experience: 3 to 5 years
Qualification: MBA (HR)
Location: Delhi

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.

- It includes 80% recruitment & 20% administrative task.
- Should have excellent exp. in recruitment, especially in IT field.
- Determine selection criteria as per requirement.
- Handling the on boarding of new employees.
- Should be able to meet the required target.
- Personal File Management & MIS updation.
- Should be comfortable with Non-IT & IT Software/Hardware hiring.
- Coordinate with hiring managers to identify staffing needs.
- Responsible for telesales agents hiring mainly as well as other positions.
- Handle company recruitment process (Screen, filter & conduct Phone screening interviews).
- Plan interview and selection procedures, including screening calls, assessments, and in-person interviews.
- Source potential candidates through online channels (e.g. social platforms and professional networks)
- Assess candidate information, including resumes and contact details, using our Applicant Tracking System.
- Very pro-active in recruitment and selection process so vacancies are filled in short notice.

Interested candidate can mail their updated resume with photograph, Joining time, Current Expected CTC at pratikshar@alankit.com or **Whatsapp me at 9582200618**



हिन्दी
अनुभाग

सुविचार

समावेशी स्वास्थ्य कवर डिजाइन करने वाले बीमाकर्ता

बीमाकर्ता, कोविड महामारी के मद्देनजर बीमा कवर की आवश्यकता के बारे में जागरूकता बढ़ने के बावजूद, नए स्वास्थ्य कवर उत्पादों को विशेष जरूरतों वाले बच्चों और एलजीबीटीक्यूआइए समुदाय जैसे विशिष्ट क्षेत्रों पर नजर रखने के लिए डिजाइन करने का प्रयास कर रहे हैं।

कर्मचारी लाभ मंच नोवा बेनिफिट्स ने बुधवार को कंपनियों के लिए एलजीबीटीक्यूआइए तथा समान-सेक्स-कॉर्पोरेट स्वास्थ्य बीमा कवर को समाप्त करने की घोषणा की।

कर्मचारी लाभ मंच नोवा बेनिफिट्स ने बुधवार को कंपनियों के लिए एलजीबीटीक्यूआइए तथा कॉर्पोरेट स्वास्थ्य बीमा कवर के एक हिस्से के रूप में, एक कर्मचारी परिवार के अन्य सदस्यों के साथ अपने समलैंगिक साथी को आश्रित के रूप में नामांकित कर सकता है।

पॉलिसी, आश्रितों को उनके सेक्स ऑरियन्टेशन के बावजूद भी शामिल करने की अनुमति देती है। एलजीबीटीक्यूआइए तथा कर्मचारियों के लिए कवर बढ़ाने और मातृत्व, पितृत्व और चाइल्डकेअर लाभ प्रदान करने का एक विकल्प भी है, यह देखते हुए कि मानक स्वास्थ्य बीमा योजनाएं विशमलैंगिक जोड़ों से परे संबंधों पर विचार नहीं करती हैं।

विकलांगों को मिलता है कवर

नोवा वर्तमान में स्नैपडील, स्पेशलर्न, प्लैक्सीलोन टेक्नोलॉजीज प्राइवेट लिमिटेड और देव सिंथेसिस सहित कई कंपनियों को एलजीबीटीक्यूआइए तथा कॉर्पोरेट स्वास्थ्य बीमा प्रदान करता है और निकट भविष्य में बोर्ड पर और अधिक कंपनियों के होने की आशा करता है।

एक ऑनलाइन प्लेटफार्म मॉम्स बिलीफ ने विशेष जरूरतों वाले बच्चों के लिए देश का पहला स्वास्थ्य बीमा कवर लॉन्च किया है।

समूह स्वास्थ्य बीमा के मास्टर पॉलिसी धारक के रूप में मॉम्स बिलीफ केयर स्वास्थ्य बीमा द्वारा लिखित योजना के साथ नामांकित परिवार, 1.5 लाख रुपये से लेकर 4 लाख रुपये तक के वार्षिक बीमा विकल्प चुन सकते हैं। ये योजनाएं विशेष आवश्यकताओं वाले बच्चों के लिए विकासात्मक अक्षमताओं को कवर करती है।

- ❖ शिक्षा कहीं से भी मिले ग्रहण कर लेना चाहिए, शिक्षा निष्प्राण वस्तुओं से भी मिल सकती है।
- ❖ सत्य कभी कमजोर नहीं होने देता, ज्ञान कभी दुःखी और भयभीत नहीं होने देता, और प्रेम कभी घृणा नहीं करने देता।
- ❖ बुरा समय आपको जिन्दगी की उन सभी सच्चाइयों का सामना करवाता है जिनका आपको अच्छे समय में ख्याल भी नहीं आया होगा।
- ❖ लोगों की निंदा से परेशान होकर, अपना रास्ता ना बदलना क्योंकि सफलता शर्म से नहीं, साहस से मिलती है
- ❖ गलत लोग सबकी जिंदगी में आते हैं लेकिन ये लोग हमेशा सही सबक देके जाते हैं।

मॉम्स बिलीफ के संस्थापक और सीइओ नितिन बिंदलिश ने कहा " हम विशेष जरूरतों वाले बच्चों, ऑटिज्म, एडवेंस डायग्नोसिस सिन्ड्रोम या किसी भी विकास में देरी के लिए इस योजना पर काफी समय से काम कर रहे हैं। उन्होंने कहा कि प्रवेश की आयु 3 वर्ष से 65 वर्ष है कंपनी के माध्यम से तीन महीने के लिए भी प्रयास कर रहा है। यह आईपीडी और ओपीडी दोनों को कवर करता है। हमारा प्रयास है कि जल्द ही डेंटल और आई पॉलिसी को भी जोड़ा जाए।"

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