

Alankit Infoline

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## Stock Market Fraud Alerts: How to Avoid Investment Red Flags

In today's hyper-connected digital world, social media platforms like WhatsApp and Telegram have become breeding grounds for investment scams. Fraudulent groups prey on unsuspecting investors, exploiting the allure of instant wealth with promises of exorbitant returns and guaranteed success.

However, once your money is invested, they reveal their true nature—blocking any attempts to withdraw your funds. The so-called investment platform or application they use is nothing more than a façade with no legitimate existence. There is no real Demat account or application backing these investments, leaving you trapped with no way to recover your hard-earned money. It's a sophisticated ruse designed to deceive, leaving victims helpless and out of pocket once the scam is uncovered.

As these scammers continually refine their tactics, it's more critical than ever for investors to stay vigilant, recognise the warning signs, and shield their hard-earned money from these predatory traps. Don't be ensnared by their fake promises—protect your investments from major losses.

To safeguard against these deceptive schemes, investors must be vigilant and adopt certain strategies to protect their investments. Before investing, the investor should always verify the legitimacy of the group offering the investment, including registration, reviews, and credibility through reliable sources or regulatory bodies.

Moreover, the investor should be cautious of any investment promising high returns with little or no risk, and should refrain from disclosing sensitive personal and financial information to unverified entities. The investor should consult with a certified financial advisor before making any investment decisions.

Investing wisely requires more than just financial knowledge; it demands vigilance

# World Investing: The Journey of Your International Investments



# From The MD's Desk



"Investing wisely requires more than just financial knowledge; it demands vigilance and discernment"

and discernment. By adopting these precautionary measures, investors can safeguard their assets from fraud and make informed decisions. Remember, the key to successful investing is not just about finding opportunities but recognising and avoiding pitfalls. Protect your financial future by staying alert and making smart, informed choices.

() SERVICE CORNER

In a rapidly evolving market landscape, investors should embrace the value of a well-diversified portfolio. Limiting your investments to the domestic market can hinder potential growth. By giving your portfolio "global exposure," you tap into a wider array of markets, industries, and currencies, which can lead to enhanced returns and reduced portfolio volatility.

Our primary goal is to facilitate the employment of individuals by providing them with suitable job profiles in reputable government bodies. Acting as a third party, we bridge the gap between employers from different sectors and employees, striving to find the ideal match.

Collaborating with governmental bodies, private enterprises, PSUs, and autonomous entities, we extend our expertise in an array of business services, including Data Management Solutions, Manpower Staffing, Data Entry Projects, and more.

### Before you take your portfolio global, it's important to consider:

**Research Thoroughly:** Explore the potential risks and rewards of international markets and align your investments.

**Understand Market Nuances:** Each market operates under different regulations and economic conditions.

**Search for Local Partnerships:** Collaborate with local experts to gain deeper insights.

**Diversify Investments:** Spread your investments across various assets and geographical regions.

**Expand Your Horizon:** Broaden your perspective beyond familiar markets to capture new opportunities.

World Investing by Alankit is a platform that facilitates investment in diverse instruments within US Financial Markets. Through fractional investing, you can participate in the growth of US stocks, benefiting from consistent long-term capital appreciation. Our focus is to guide you towards sustainable wealth creation, offering investment avenues in US Equities and Exchange Traded Funds (ETFs). Our comprehensive services include:

- Hedging against US dollar fluctuations.
  - Opportunities to invest in leading global conglomerates. •
- Diversification across geographies and asset classes.
  - Easy account opening process.

Take control of your financial future with World Investing. Broaden your investment horizons, embrace global opportunities, and let your portfolio grow on an international scale.

### www.alankit.com

# Alankit News

### **Connecting Innovation and Excellence at GFF 2024**



Alankit showcased its expertise at the fifth Global Fintech Fest (GFF) 2024, held in Mumbai from August 28th to 30th. This prestigious event served as a pivotal stage to present our advanced technological solutions designed to revolutionise the financial sector. Commitment to innovation, we continue to shape the future of financial services with strategic and impactful solutions.

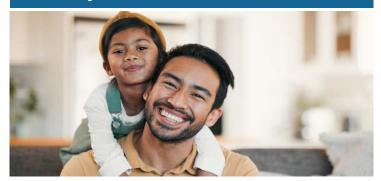
## Celebrating Confluence of Success at 'SAMVAAD 2024'



Following the success of the previous event in Bulandshahr, Alankit proudly hosted the second SAMVAAD on August 17, 2024, in the vibrant city of Azamgarh, Uttar Pradesh. This event provided a platform to celebrate the phenomenal achievements of our CSP associates, honouring their dedication and sparking valuable insights to inspire continuous growth and shared success.

# Knowledge Cafe

### Change your child's future with Vatsalya investment.



Every parent dreams of securing their child's future, ensuring they have the financial support needed to pursue their aspirations. The NPS Vatsalya Scheme offers a robust solution tailored to meet these needs, providing a unique investment opportunity that combines security, flexibility, and long-term growth potential.

The NPS Vatsalya Scheme is a dedicated child plan under the National Pension System (NPS), specifically designed to build a substantial financial corpus for your child's future needs, such as education, marriage, or other significant milestones. With its dual advantage of disciplined savings and market-linked returns, Vatsalya empowers parents to invest systematically, ensuring the financial future of their child is well-protected.

By investing in the NPS Vatsalya Scheme, parents can take advantage of several key benefits, including tax savings under Section 8oC up to INR 1.5 lakh, and an additional INR 50,000 under Section 80CCD(1B). These tax deductions make it an attractive option for those looking to optimise their savings.

The scheme also offers flexibility in investment choices, allowing parents to allocate funds between equity, corporate bonds, and government securities based on their risk appetite. This customisable approach ensures that the investment strategy aligns with the family's financial goals and risk tolerance.

Another significant advantage of the NPS Vatsalya Scheme is its focus on long-term growth through the power of compounding. Regular contributions and market-linked returns can significantly increase the investment's value over time, providing a strong financial foundation for your child's future needs.

By investing in the NPS Vatsalya Scheme, parents can not only secure their child's financial future but also instil the value of disciplined savings and prudent financial planning from an early age. Make the smart choice today, and change your child's future.

Welcome to a World of Possibilities Join a dynamic team of creative and talented people! All eligible candidates are encouraged to apply for the position listed below.



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

NCD NOTE

Rating

Registra

Yield (p.a.) Options

> Nature Tenure

Frequency of Interest Paymes Minimum Application In multiples, of Face Value of NCDs (**7** /NCD)

Coupon Type

Put and Call Option

lssue Price (₹ /NCD) Mode of Interest Payment/ Redemption

Coupon (%) per annum for Debenture Holders in Category I, II, III and IV\*

Redemption Amount (₹ /NCD) for Debenture Holders in Category I, II, III and IV\*\*

Maturity/Redemption Date (from the Deemed Date of Allotment)

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With respect 10 Series where interest is to be paid an on smull basis, relevant i interest payment under annual Series will be made at the time of relemption of With respect to Series where interest is to be paid on quartery basis, the first int payment will be due at the end of every three month thereafter. Subject to applicable tax deducted at source, if any.

Friday, September 06, 2024 Thursday, September 19, 2024<sup>4</sup> First Come First Serve Basis\*\*\* Rs.1,000 per NCD

Link Intime India Private Limited

The NCDs p

Secured, Rated, Listed, Redeemable, Non-Co Debentures 10 NCDs (Rs.10, 000) & in multiple of 1NCD th BSE

10.50%

1,000

24 Month

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NA

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24 Months

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NCD NOTE

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Note: Nuvama Wealth and Invest

SAMMAAN CAPITAL LIMITED (formerly known as Indiabulls Housing Finance Limit Public Issue of Secured Redeemable Non-Convertible Debentures

Issue Highlights										
Tranche I Issue opens: Tranche I Issue closes Allotment: Face Value: Issue Price:	Friday, September 06, 2024 Thursday, September 19, 2024** First Come First Serve Basis*** Rs.1,000 per NCD Rs.1,000 per NCD	Tranche I issue Size: Public issue by Sammaan Capital Limited (the 'Company' Issuer') of secured redeemable non-convertible detentures of face value of 11.000 each ('NCDS') for an anount up to 1125 crores ('Base Issue Size') with a green shoe option of 1125 crores aggregating up to 1250 crores. Issue Break up:								
Nature of Instrument	Secured Redeemable Non-Convertible Debentures	Category	Allocation	Amount in Crs.						
Minimum Application:	10 NCDs (Rs.10, 000) & in multiple of 1NCD thereafter BSE & NSE			Base Issue Size	Tranche I Issue Size					
Listing: Rating:	"CRISIL AA/Stable" (pronounced as CRISIL double A rating with	Institutional Investors	30%	37.50	75.00					
	stable outlook) by CRISIL Ratings Limited and "[ICRA] AA (Stable)" (pronounced as ICRA double A rating with a stable	Non Institutional Investors	10%	12.50	25.00					
	outlook) by ICRA Limited	HNI	30%	37.50	75.00					
Registrar:	KFin Technologies Limited	Retail Individual Investors	30%	37.50	75.00					
		Total	100%	125.00	250.00					

\* Process resident childs individe and both foreign entities are and allowed \*\*The Transhet Issues that membranes for subcryption on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated above, encept that the Transhet Issues may done on such earlier date or extend date as may be doned to be Board d'Directors of the Company or the Securities Issues and Investment Committee University, subject to compliance with Regulation 33A of the SEB NGS Regulations. Yield (p.a.)

Series	1	Ш	Ш	IV**	v	VI	VII	VIII	IX	Х	XI	XII
Frequency of Interest	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly	Annual	Monthly	Annual	Monthly
Payment												
Minimum Application ₹ 10,000 (10 NCDs) across all series   Tenor in months 24 24 36 36 60 months 60 months 84 months 121							120 months	120 months				
Tenor in months	24 months	24 months	24 months	36 months	36 months	36 months	60 months	60 months	84 months	84 months	120 months	120 months
Coupon (% per annum) for	9.25%	8.88%	NA	9,40%	9.02%	NA	9.65%	9.25%	10.00%	9.57%	10.25%	9.80%
NCD Holders in Categories I	5.23.0	0.00/0	1904	3.4070	5.0270	1304	5.0576	5.2.576	10.00%	5.5776	10.2.576	5.00%
& II												
Coupon (% per annum) for	9.65%	9.25%	NA	9.90%	9.48%	NA	10.15%	9.71%	10.50%	10.03%	10.75%	10.25%
NCD Holders in Categories	510570	512570		515070	511070		10/110/0	517 470	1010070	2010070	2011 070	2012070
III & IV												
Effective Yield (% per	9.25%	9.25%	9.25%	9.40%	9.40%	9.40%	9.65%	9.65%	10.00%	10.00%	10.25%	10.24%
annum) for NCD Holders												
in Categories I & II												
Effective Yield (% per	9.65%	9.65%	9.65%	9.90%	9.90%	9.90%	10.15%	10.15%	10.50%	10.48%	10.74%	10.75%
annum) for NCD Holders												
in Categories III & IV												
Mode of Interest Payment	Through various modes available											
	₹1,000.00	.00 ₹1,000.00 ₹1,193.56 ₹1,000.00 ₹1,000.00 ₹ 1,309.34		Staggered Redemption in				Staggered Redemption in				
NCD) on Maturity for NCD							Three (3) annual		Five (5) annual payments		Eight (8) annual payments	
Holders in Category I and							payments of ₹ 333.33		of ₹ 200 each starting		of ₹125 each starting	
Ш							each starting from 3rd		from 3 <sup>rd</sup> anniversary*		from 3 <sup>rd</sup> anniversary*	
							anniversary* until		until Maturity		until	
									Maturity			
	₹1,000.00	₹1,000.00	₹1,202.32	₹1,000.00	₹1,000.00	₹ 1,327.38	Staggered Redemption in Staggered Redemption in		Staggered Redemption in			
NCD) on Maturity for NCD							Three (3) annual Five (5) annual payments		Eight (8) annual payments			
Holders in Category III							payments of ₹ 333.33		of ₹ 200 each starting		of ₹ 125 each starting	
and IV							each starting from 3rd		from 3 <sup>rd</sup> anniversary*		from 3rd anniversary*	
							anniversary* until Maturity		until Maturity		until Maturity	
								,				
Maturity/Redemption Date		24	24	36	36	36	60 months	60 months	84 months	84 months	120 months	120 months
(from the Deemed Date of	months	months	months	months	months	months						
Allotment)	24	24	24	36	36	36			L			
Redemption Date/	24 months	24 months	24 months	36 months	36 months	36 months	Staggered Redemption by Face Value as per "Principal Redemption Schedule					
Redemption Schedule Nature of Indebtedness	months	months	months	months	months	s months and Redemption Amounts" below.						
Put and Call Option												
Put and Call Option	Aut and can option Not Applicable											

For more information, contact us: +91- 729 0066 617 e-mail: investments@alankit.com



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**NRI** CORNER

# Swift, Secure, and Reliable: The Best Attestation Services in UAE

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e-mail: investments@alankit.com

<u>Investment</u>

INDOSTAR CAPITAL FINANCE LIMITED

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₹ 1,000 (1 NCD) various options :

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60 Month



For NRIs in the UAE, document attestation is a vital step if an individual is planning to visit their home country or move abroad for employment, education, or other purposes. This process involves verifying and authenticating various important documents, such as commercial, educational, and non-educational certificates, to ensure they hold legal value in another country.

At Alankit, we offer premium document attestation services in the UAE designed to streamline this often complex and time-consuming process. With our proficient team of experts and a robust network, we provide genuine attestation through a legalised system, ensuring that your documents are accepted globally.

By obtaining document attestation from the home government, NRIs can fulfil the requirements of their home country and establish the authenticity of their documents when visiting or relocating. This process provides credibility and legitimacy to the submitted documents and increases the chances of a successful visa application or other official procedures in the home country or abroad.

### What Sets Us Apart

- Global Acceptance
  - Personalised Support
- **Quick Resolutions**
- 24/7 Online Support

Whether you need educational or non-educational documents attested, we are your one-stop solution. Our comprehensive services cater to both national and international requirements, providing a swift and dependable process that prioritises your convenience. Experience the difference with our exceptional attestation services, where your satisfaction is our top priority.

### Get in touch with us today at:

### 🕒 +971-4277 0936 🕕 +971-55 455 7670 | +971-58 937 6060 💿 taxuae@alankit.com

Alankit Management Consultancy Office: Plot No. 318-883,0ffice No. 206, 2nd Floor, Al Safa Business Centre, Street No. 19, Karama, Opp. Dubai Central Post office, Post Box No - 413373, Dubai (UAE) Disclaimer : This document is subject to changes without prior notice and is intended only for the person or entity to which it is addressed. This mailer does not constitute an offer of solicitation for the purpose or sale of any financial instrument or as an official confirmation of any transaction and does not give any guarantee. We do not represent that information contained herein is accurate or complete and it should not be relied upon as such.

#### Alankit Infoline

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### September 2024, Volume <u>: XVII</u>, Issue - 09

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हालॉकि यूपीएस गारंटीड पेंशन प्रदान करता है, लेकिन यह ओपीएस (पुरानी पेंशन योजना) जैसा नहीं है। नियोक्ता का योगदान अब 18.50 प्रतिशत होगा, जो एनपीएस के तहत 14 प्रतिशत था। ओपीएस के तहत, कर्मचारी फंड में योगदान नहीं करते थे, हालॉकि वे जनरल प्रोविडेंट फंड में योगदान करते थे। यह राशि व्याज सहित, सेवानिवृत्ति के समय कर्मचारी को वापस कर दी जाती थी। ओपीएस ने अंतिम आहरित वेतन के आधार पर एक परिभाशित पेंशन आय का आश्वासन दिया।

#### क्या गारंटी काम करेगी?

चूँकि यह एक परिभाषित लाभ और परिभाषित योगदान योजना का मिश्रण है, इसलिए कोष का प्रबंधन बहुत सावधानी से करना होगा। यूपीएस में नियोक्ता और कर्मचारी दोनों को ही कोष में योगदान देना होगा। सरकार द्वारा किए जाने वाले **18.50** प्रतिशत योगदान में से **8.5** प्रतिशत एक अलग कोश में जाएगा जिसे गारंटी रिजर्व फंड कहा जाता है। सरकार पर किसी अतिरिक्त बोझ के बिना योजना की स्थिरता सुनिश्चित करने के लिए फंड (गारंटीकृत रिजर्व फंड) के निवेश के आसपास मजबूत शासन की आवश्यकता होगी। पेंशन देनदारियों की दीर्घकालिक प्रकृति और दीर्घायु में वृद्धि को देखते हुए, इस पर नियमित आधार पर निगरानी रखने की आवश्यकता होगी इसके अलावा सरकार ने अभी तक यह स्पष्ट नहीं किया है कि यूपीएस का प्रबंधन कौन करेगा। विषेशज्ञों का कहना है कि यह भारतीय पेंशन फंड नियामक प्राधिकरण के दायरे में आ सकता है। ऐसा लगता है कि यह एनपीएस आर्किटेक्चर के भीतर सक्षम होगा। यूपीएस पर कैसे कर लगेगा इस पर भी स्पष्टता का इंतजार हैं यह देखा जाना है कि एक मुश्त भुगतान पर कैसे कर लगाया जाएगा। एनपीएस के तहत, पेंशनभेगियों को सेवानिवृत्ति के समय एकमुश्त राशि के रूप में उनके संचित कोष का 60 प्रतिशत मिलता है। यह पूरी तरह से कर मुक्त है। शेष 40 प्रतिशत अनिवार्य रूप से एकवार्शिकी उत्पाद में निवेश किया जाता है। और फिर पेंशनभोगी को मासिक पेंशन मिलती है, जिस पर उनकी आयकर दरों के अनुसार कर लगाया जाता है।

### सुविचार

किसी की आत्मा पर इतनी गहरी चोट मत करो कि परमात्मा खुद उसके पक्ष में आकर खड़ा हो जाये।

अच्छा कार्य करने वाला कभी सम्मान का भूखा नहीं होता क्योंकि उसका कार्य खुद उसे सम्मान का पात्र बना देता है।

बहुत फर्क होता है किसी को "जानने" और समझने" में, जानता वो है तो "पास" होता है और समझता वो है जो खास होता है।

दुखी रहना है तो हर किसी में कमी खोजो । प्रसन्न रहना है तो ही किसी में गुण खोजो ।

समय और भाग्य दोनों परिवर्तनशील हैं, इसलिए अच्छे समय में अभिमान और कठिन समय में चिंता न करें दोनों बदलेंगे जरूर |



यूपीएस, ओपीएस और एनपीएस की मुख्य विशेशताओं का मिश्रण है। यह एक परिभाशित लाभ और एक परिभाशित अंशदान योजना का मिश्रण है। लेकिन ओपीएस के विपरीत, यूपीएस अंशदायी है और इसके पूरी तरह से वित्तपोशित होने की उम्मीद है। इसलिए कोष को अच्छी तरह से प्रबंधित करने की आवश्यकता है अन्यथा सरकार का बोझ बढ़ आएगा। सरकारी कर्मचारियों के एक वर्ग की

कर्मचाारियों के एक वर्ग की बढ़ती चिंता को शांत करने के लिए, जो सेवानिवृत्ति के बाद अपनी पेंशन आय के लिए किसी प्रकार की गारंटी की मांग कर रहे थे। केंद्र सरकार ने 24 अगस्त को एकीकृत पेंशन योजना (यूपीएस) शुरू की। केवल वे कर्मचारी जो वर्तमान में नई पेंशन योजना (एनपीएस) के सदस्य हैं, जिनमें सेवानिवृत्त कर्मचारी भी शामिल हैं, उन्हें यूपीएस चुनने की अनुमति होगी। विकल्प इस बात पर निर्भर करता है कि पेंशनभोगी इक्विटी मार्केट प्रकार के रिटर्न का लक्ष्य रखता है या गारंटीकृत आय को प्राथमिकता देता है। यदि आप भारत के विकास में विश्वास करते हैं और रिटायरमेंट के कई साल बाकी हैं, तो मौजूदा एनपीएस से जुड़े रहें और इक्विटी मार्केट से रिटर्न पाएं। यदि आप समझते हैं कि इक्विटी मार्केट कैसे काम करता है, तो सरकारी सेवा में कम से कम 10 –20 साल शेष रहने वालों के लिए, आपके एनपीएस में काफी वृद्धि की संभावना है। पात्र एनपीएस ग्राहक यूपीएस में शिफ्ट होने पर विचार कर सकते हैं ताकि कम से कम उनकी सेवानिवृत्ति के बाद की बुनियादी जीवनशैली का ख्याल रखा जा सके। बाकी सब चीजों के लिए, वे एक अलग इक्विटी निवेश योजना बना सकते हैं।

हिंदी अनुभाग

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