

Alankit

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From the MD's Desk

Ankit Agarwal
Managing Director

Financial Inclusion 2.0: Reaching the last mile through Technology

India's financial inclusion story is often cited as one of the most remarkable transformations of the digital age. In just over a decade, millions of citizens have gained access to formal banking services, digital payments have become commonplace, and financial transactions that once took days can now be completed in seconds. Yet, while the progress has been significant, the journey is far from complete.

The first phase of financial inclusion was largely about access. It focused on ensuring that every individual, irrespective of where they lived, had an opportunity to become part of the formal financial system. Bank accounts were opened at scale, digital identities became widely available, and government benefits began reaching beneficiaries directly. These developments laid a strong foundation, but access alone is not enough.

Today, the challenge is to ensure that people actively use and benefit from the financial services available to them. This is where Financial Inclusion 2.0 begins.

At its core, Financial Inclusion 2.0 is about empowerment. It is about enabling individuals not only to hold a bank account but also to save regularly, access credit when needed, make secure digital payments, and build financial resilience. Technology is proving to be a powerful catalyst in making this possible.

The rapid adoption of digital onboarding, biometric authentication and mobile-based financial services has fundamentally changed how financial products are delivered. Tasks that once required multiple visits to a branch can now be completed in a matter of minutes. More importantly, technology is helping bridge geographical barriers that have historically limited access to financial services in rural and remote regions.

However, technology alone cannot solve every challenge. India is a country of immense diversity, with varying levels of

literacy, connectivity and digital awareness. Reaching the last mile therefore requires a blend of innovation and human engagement. Assisted service models, supported by extensive field networks and local touchpoints, continue to play a crucial role in building confidence among first-time users and ensuring that no community is left behind.

Financial inclusion also has a profound impact on economic participation. When small entrepreneurs gain access to formal financial services, they are better positioned to grow their businesses. When women are empowered with greater control over their finances, households and communities

benefit. When individuals can save securely and access financial support during times of need, they become more resilient to economic uncertainties.

Equally important is the issue of trust. As financial services become increasingly digital, institutions must remain committed to safeguarding customer data, promoting financial literacy and strengthening awareness around cyber security. Innovation can drive adoption, but trust sustains it.

Looking ahead, the success of financial inclusion will not be measured simply by the number of accounts opened or transactions processed. It will be measured by

the opportunities created, the livelihoods strengthened and the aspirations fulfilled. The real objective is to ensure that every citizen, regardless of location or background, has the confidence and capability to participate fully in India's evolving digital economy.

The next chapter of financial inclusion is not merely about reaching more people. It is about creating meaningful impact in their lives. With the right combination of technology, trust and human-centred innovation, we have an opportunity to build a financial ecosystem that is not only inclusive, but truly empowering.

“ At its core, Financial Inclusion 2.0 is about empowerment — enabling individuals not only to hold a bank account but also to save regularly, access credit, make secure digital payments, and build financial resilience. ”



Service Corner

Empowering citizens through seamless G2C services: Alankit's commitment to Nation-Building

In today's fast-paced digital era, citizens expect government services to be accessible, transparent, and efficient. Bridging this gap between governance and the people is where Alankit has carved a niche. As a trusted facilitator of Government-to-Citizen (G2C) services, we have consistently delivered solutions that simplify compliance, enhance convenience, and strengthen trust in public systems.

Streamlining Identity and Compliance

Identity services form the backbone of citizen empowerment. Alankit, as an authorised service provider, ensures smooth facilitation of PAN applications, corrections, and Aadhaar updates. By eliminating complexities and offering end-to-end support, we enable individuals to stay compliant with evolving regulations while saving valuable time.

Driving Financial Inclusion

Financial security is a cornerstone of national progress. Through its role as a Point of Presence (POP) for the National Pension System (NPS), Alankit empowers citizens to plan for retirement with ease. With personalised guidance and simplified enrollment, we help individuals secure their future while enjoying tax benefits. This contribution directly supports the government's vision of financial inclusion for all.

Simplifying Taxation and GST Services

For businesses and individuals alike, taxation can be daunting. Alankit's expertise in GST registration, filing, and reconciliation ensures compliance without stress. By leveraging technology-driven platforms, Alankit reduces errors, minimises penalties, and fosters a culture of transparency in financial dealings.



Enhancing Digital Governance

Digital transformation is reshaping governance, and Alankit is at the forefront of this change. Services such as Digital Signature Certificates (DSCs) and e-filing support empower citizens and businesses to transact securely in the digital ecosystem. This not only accelerates adoption of e-governance but also builds confidence in digital platforms.

Citizen-Centric approach

What sets Alankit apart is its unwavering focus on customer experience. Every service—whether Aadhaar updates, PAN facilitation, or New Pension System enrollment—is designed with the citizen in mind. By combining technology, expertise, and personalised support, Alankit ensures that government services are not just accessible, but also truly citizen-friendly.

Building Trust, Driving Growth

Alankit's G2C services are more than just transactions; they are enablers of trust between citizens and the state. By simplifying compliance, promoting financial inclusion, and supporting digital governance, Alankit contributes meaningfully to nation-building. For individuals and businesses alike, partnering with Alankit means gaining a reliable ally in navigating the complexities of government services.

Alankit's G2C services embody the spirit of empowerment, efficiency, and transparency. By bridging the gap between citizens and governance, Alankit is not only delivering services—it is shaping a future where compliance is effortless, financial security is accessible, and digital governance is the norm.



Alankit News

When faces came alive through caricatures at Alankit



Alankit employees enjoyed a fun-filled afternoon during the Caricature Making Activity sponsored by HDFC Bank. A professional caricature artist created lively sketches of several team members, adding humour and creativity to the workplace. Alongside the entertainment, HDFC Bank showcased its tailored banking solutions designed specifically for Alankit employees, making the event both enjoyable and informative.

Strategic business meeting held at Alankit House



The Trading and Broking Division of Alankit hosted a Strategic Partners' Meeting on 16th May, 2026. The session was chaired by SEBI-registered Market Research Analyst Anil Rai, who shared valuable market insights with participants. Employees from the North Zone and key business investors attended the meet, engaging in discussions on market trends, investment strategies, and future opportunities. The event reinforced Alankit's commitment to empowering employees and partners with expert knowledge.



Knowledge Cafe

Biometric authentication: Balancing Convenience and Privacy

In today's digital-first world, organisations face the challenge of delivering both robust security and a seamless user experience. Traditional methods such as passwords, PINs and security tokens often prove cumbersome—difficult to remember, prone to breaches and inconvenient for users. Biometric authentication offers a compelling alternative, using unique human traits such as fingerprints, facial recognition, iris scans or voice patterns to verify identity.

The Appeal of Biometrics

Biometric authentication provides convenience that traditional methods cannot match. Unlocking a smartphone with a glance or accessing a banking app with a fingerprint reduces friction and enhances productivity. Unlike passwords, biometrics cannot be forgotten or easily guessed. For businesses, this means fewer helpdesk calls, reduced password resets and improved customer satisfaction.

Biometrics also strengthen security by tying access to something inherently personal. A stolen password can be reused, but replicating a fingerprint or iris pattern is far more difficult. This makes biometric systems particularly attractive for industries handling sensitive data, including finance, healthcare and government services.

The Privacy Dilemma

The uniqueness of biometrics, however, raises serious privacy concerns. Unlike passwords, biometric data cannot be changed if compromised. A leaked fingerprint template or facial scan could have lifelong consequences. Storing and processing such sensitive information requires stringent safeguards, as breaches could expose individuals to identity theft or surveillance risks.

Centralised databases of biometric data are especially vulnerable, becoming lucrative targets for cybercriminals. Even with encryption, these repositories pose risks if not managed with strict compliance and transparency. Ethical questions also arise: How much control do individuals retain



over their biometric data? Who ensures it is not misused for unauthorised tracking or profiling?

Striking the Balance

Balancing convenience and privacy requires a multi-pronged approach:

Decentralised Storage: Modern systems increasingly store biometric data on the user's device rather than in central databases. Apple's Face ID and Android's biometric systems follow this model, reducing exposure to large-scale breaches.

Encryption and Tokenisation: Converting biometric data into encrypted templates or tokens adds a protective layer, making raw data inaccessible even if intercepted.

Regulatory Oversight: Governments are drafting frameworks to regulate biometric use. India's Aadhaar programme, for example, has faced scrutiny and legal challenges, prompting stronger safeguards around consent and data handling.

User Consent and Transparency: Clear communication about how biometric data is collected, stored and used builds trust. Organisations must empower users with opt-in choices and the ability to revoke consent.

Looking ahead

Biometric authentication is not a cure-all, but it represents a significant step towards frictionless security. The challenge lies in ensuring that convenience does not come at the expense of privacy. Companies adopting biometrics must invest in secure infrastructure, comply with evolving regulations and prioritise user trust.

The future of authentication will likely be hybrid—combining biometrics with other factors such as behavioural analytics or device-based tokens. This layered approach can deliver both ease of use and robust protection, ensuring that biometric authentication fulfils its promise without compromising individual rights.



Market Insights

How a weak rupee shapes stock market winners and losers

Article by: Mr. Anil Rai

CA, MBA (UK), PG Dip Portfolio Management
Research Analyst SEBI Reg

Featured in CNBC Awaaz, News18 India, HindiNews18,
Money9, TV9 Bharatvarsh

A falling Indian Rupee against the US Dollar is not just a forex headline—it directly impacts corporate earnings, inflation expectations, foreign fund flows, and sectoral performance in the stock market. As market participants, we always treat currency movement as a hidden driver of trend cycles, especially in momentum-based investing.

When the Rupee weakens, it typically signals either global dollar strength, foreign capital outflows, higher crude prices, or domestic macro stress. But in every such phase, the market does not behave uniformly. Some sectors quietly turn into outperformers, while others come under pressure even if their business fundamentals are otherwise stable.

Let's break this down in a practical, trader style framework.

Sectors that Benefit from a Falling Rupee

1. IT and Export Oriented Companies

This is the most direct beneficiary. Indian IT companies earn a large portion of revenue in USD, so when the rupee depreciates, their realisations improve. Margins expand automatically without additional business effort. Stocks in this space often show relative strength during rupee weakness phases. However, we still need to track US recession risk, because currency tailwind cannot offset demand slowdown.

2. Pharmaceuticals (Select Export Players)

Large pharma exporters and CRAMS companies also benefit from forex gains. But here the story is more nuanced. Pricing pressure in the US market and regulatory risks must be watched. Still, on a relative basis, pharma acts as a defensive export hedge.

3. Specialty Chemicals and Agro Exports

This is one of the hidden alpha pockets. Many chemical companies with strong global client bases benefit from both pricing power and currency advantage. When global demand is stable, these stocks can outperform strongly in rupee depreciation cycles.



4. IT enabled Services, Engineering Exports, and Select Manufacturing Exporters

Companies tied to global supply chains often get currency tailwinds. Here, stock specific momentum plays a far bigger role rather than pure sector wide movement.

Sectors to Avoid or Be Cautious About

1. Aviation

Airlines are classic losers in a falling rupee environment because they have high dollar denominated costs like aircraft leases and fuel imports. Even if passenger demand is strong, margins get squeezed quickly.

2. Oil Marketing Companies (OMCs)

Although fuel prices are regulated, crude oil is dollar linked. A weaker rupee increases import cost pressure and government intervention can distort earnings visibility.

3. Import Dependent Manufacturing and FMCG Input Heavy Sectors

Companies dependent on imported raw materials see margin compression. Unless they have strong pricing power, earnings downgrade risk increases.

4. High External Debt Companies

Firms with significant dollar borrowings face higher repayment burdens. This often leads to balance sheet stress during prolonged currency weakness.

Practical Market Approach

In such macro phases, we do not rely only on sector theory. We combine it with price action and relative strength. A stock in a "beneficiary sector" is not automatically a buy. It must show momentum, volume expansion, and breakout structure.

At the same time, even a fundamentally strong company in a "weak sector" can underperform due to macro headwinds.

The real edge comes from alignment—macro tailwind + sector strength + technical momentum.

Final Thought

A falling rupee is not a crisis for the market; it is a rotation trigger. Money shifts from domestic consumption and import heavy businesses to export driven and dollar earning sectors. As disciplined investors and traders, the goal is not to predict currency direction, but to position where currency movement becomes an advantage rather than a risk.



Investment Opportunity

Alankit

EDELWEISS FINANCIAL SERVICES LIMITED PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

Edelweiss Financial Services Limited ("EFSL"), was incorporated on November 21, 1995 under the name Edelweiss Capital Limited and started operations as an investment banking firm after receipt of a Category II license from SEBI. Edelweiss Capital Limited subsequently received a Category I Merchant Banker license from SEBI with effect from October 16, 2000. The name of Edelweiss Capital Limited was changed to "Edelweiss Financial Services Limited" with effect from August 1, 2011. EFSL also act as an Investor Manager of Edelweiss Multi Strategy Investment Trust (the "Fund"), a Category III Alternative Investment Fund registered with SEBI. After commencing the business as an investment banking firm, the Issuer, through its subsidiaries has diversified its businesses to retail and corporate credit, mutual fund, alternative asset management, asset reconstruction, life insurance and general insurance businesses.

Issue Brief on the basis of the Prospectus dated Monday 1st June, 2026

Issuer	Edelweiss Financial Services Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public issue
Issue Open / Close Date	Opens on: Monday, June 08, 2026, Closes on: Friday, June 19, 2026
Debenture Trustee	Beacon Trusteeship Limited
Depositories	NSDL and CDSL
Registrar to the Issue / Registrar	KFin Technologies Limited
Issue Size	Public issue by the Issuer of 30,00,000 secured redeemable non-convertible debentures of face value of ₹1,000 each ("NCDs" or "Debentures") for an amount up to ₹1,500 million ("Base Issue Size") with a green shoe option of up to ₹1,500 million, cumulatively aggregating up to ₹3,000 million ("Issue Limit").
Minimum subscription	Minimum subscription is 75% of the Base Issue Size, i.e. ₹1,125 million
Base Issue Size	₹500 million
Option to Retain Oversubscription / Green shoe option (Amount)	Up to ₹1500 million
Face value	₹1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 NCD thereafter
Credit ratings	The NCDs proposed to be issued under the Issue have been rated "Crissil A+/Stable (pronounced as Crissil A plus rating with Stable outlook)" for an amount of ₹12,000 million by Crissil vide their rating letter dated May 13, 2026, with rating rationale dated January 9, 2026. Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk. The NCDs are proposed to be listed on BSE. The NCDs shall be listed within three Working Days from the date of Issue Closure. BSE has been appointed as the Designated Stock Exchange.
Listing	
Trading mode of the instrument	In dematerialised form only

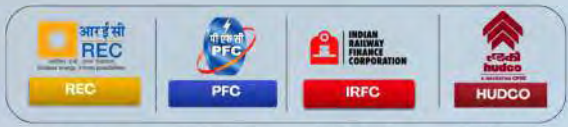
	I	II	III	IV**	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Monthly	Annual
Tenor	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	8.65%	NA	8.80%	9.15%	NA	9.21%	9.60%	NA	9.58%	10.00%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	8.64%	8.65%	9.15%	9.14%	9.15%	9.60%	9.59%	9.60%	10.01%	9.99%
Amount (₹ NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹1,000	₹1,180.75	₹1,000	₹1,000	₹1,300.70	₹1,000	₹1,000	₹1,581.85	₹1,000	₹1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months
Redemption Date / Redemption Schedule	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months	120 months	120 months
Put and Call Option	NA									

**The Company shall allocate and allot Series IV NCDs whenever the Applicants have not indicated the choice of the relevant NCD Series.
1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on a monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
3. Subject to applicable tax deducted at source, if any.

Please refer to Annexure C of the Prospectus for details pertaining to the cash flows of the Company in line with the SEBI/NCSC Master Circular.

Alankit

INVEST TO SAVE LONG TERM CAPITAL GAIN TAX



Interest Payment
Date: 30 June

Interest Payment
Date: 31 July

Interest Payment
Date: 15 October

Interest Payment
Date: 30 April

Security
Highest Safety Rating / AAA

Tenure & Issuance
5 Years Lock-in Period

Minimum Application
₹20,000

Holding Pattern
Demat & Physical

Maximum Application
₹50,00,000

Taxation
Interest is taxable, although no TDS is deducted on Residents.

Interest Rate
5.25% p.a.

Disclaimer: This material is for informational purposes only. It is not intended to constitute an investment advice or an opinion concerning securities or public offer providing a basis for an investment decision.

For more information, contact us:

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CIN : U74210DL1991PLC042569



HR Corner

Ready to make a meaningful impact? Join a workplace that values your Expertise and Leadership.



	Job Description	Key Skills Required	Role Overview:
Position	Relationship Manager / Senior Relationship Manager	<ul style="list-style-type: none"> Strong knowledge of Mutual Funds, PMS, AIF, Bonds, NCDs, and Loans 	<ul style="list-style-type: none"> Drive Mutual Fund mobilization through Lumpsum investments and SIPs
Experience Required	2-8 Years	<ul style="list-style-type: none"> Proven track record in client acquisition (B2B and B2C) Excellent relationship management and advisory skills 	<ul style="list-style-type: none"> Ensure consistent Net AUM growth and client retention Acquire and maintain new SIP registrations
Qualification	Any Graduate / Post Graduate (preferably with finance background)	<ul style="list-style-type: none"> Ability to drive SIP registrations and ensure Net AUM growth 	<ul style="list-style-type: none"> Generate revenue through PMS, AIF, Bonds, and other investment products
Location	Delhi (Rohini and Ashok Vihar) / Ahmedabad / Mumbai	<ul style="list-style-type: none"> Strong communication and presentation abilities 	<ul style="list-style-type: none"> Conduct periodic portfolio reviews to align with client goals Schedule and lead client review meetings to strengthen relationships
Department	Wealth Management	<ul style="list-style-type: none"> Analytical mindset for portfolio reviews and investment alignment 	<ul style="list-style-type: none"> Identify new opportunities for cross-selling and upselling Deliver high-quality advisory services to enhance client satisfaction

If this role excites you, or if you know someone with the right qualifications, please share or refer. Mail your resume to: naveena@alankit.com



NRI Corner

UAE Corporate Tax filing: How to avoid FY 2025 penalties

Corporates and firms doing businesses in the UAE must ensure they meet the compliance obligations in a timely and accurate manner. Under the requirements set by the UAE Federal Tax Authority (FTA), all taxable businesses are required to file their Corporate Tax (CT) return and settle any tax liability within nine months of the end of their relevant financial year.

For companies whose financial year ends on 31 December 2025, the deadline for filing the Corporate Tax return and making any associated tax payment is 30 September 2026.

Why timely Corporate Tax Filing matters

Corporate Tax compliance is more than a statutory obligation; it is an essential aspect of sound business governance. Filing returns on time helps organisations avoid unnecessary penalties, maintain a positive compliance record with the FTA, and ensure uninterrupted business operations.

Timely compliance also supports accurate financial reporting, strengthens audit readiness, and helps eligible entities preserve valuable Free Zone tax benefits. As the FTA continues to emphasise the importance of meeting filing and payment deadlines, businesses that delay compliance may expose themselves to avoidable financial and regulatory risks.

Important Corporate Tax Deadlines

Businesses should be aware of the following Corporate Tax filing and payment deadlines based on their financial year-end:

Financial Year End	CT Return and Payment Due Date
31 March 2025	31 December 2025
30 June 2025	31 March 2026
31 December 2025	30 September 2026

Understanding these deadlines and planning accordingly can help businesses avoid last-minute challenges and ensure smooth compliance.

Penalties for Non-Compliance

The FTA imposes administrative penalties for various forms of non-compliance, including late registration, delayed filing, and



late payment of tax liabilities.

Some of the common penalties include:

Non-Compliance	Penalty
Late Corporate Tax Registration	AED 10,000
Late CT Return Filing	AED 500 per month during the first 12 months
Continued Late Filing (after 12 months)	AED 1,000 per month
Late Tax Payment	Additional monthly penalties and interest
Failure to Maintain Records	AED 10,000 for the first offence

These penalties can accumulate quickly, making early preparation a prudent and cost-effective approach.

Steps Businesses should take now

With the 30 September 2026 deadline approaching for companies with a 31 December 2025 financial year-end, businesses should begin their preparations well in advance.

Key actions include finalising bookkeeping records and financial statements, completing any applicable audit requirements, reviewing deductible and non-deductible expenses, and preparing transfer pricing documentation where necessary. Companies should also reconcile tax adjustments before submission and ensure that access to the Emaratax portal remains active and up to date.

Tax professionals generally advise against waiting until the final days before the deadline. Delays in payment processing or technical issues during submission could result in penalties if the FTA does not receive the required payment by the due date.

Corporate Tax compliance has become a fundamental regulatory requirement for businesses operating in the UAE. Organisations that plan ahead, maintain accurate records, and submit their returns on time will be better positioned to avoid penalties, maintain regulatory compliance, and support long-term business stability. Early preparation remains the most effective strategy for ensuring a smooth and successful Corporate Tax filing process.

Stay Compliant, Stay Hassle-Free



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हिंदी अनुभाग

सुपर ऐप्स: एक क्लिक में पूरा वित्तीय संसार

भारत में फिनटेक उद्योग लगातार नए आयाम गढ़ रहा है। डिजिटल भुगतान और निवेश प्लेटफॉर्म के बाद अब सुपर ऐप्स का दौर शुरू हो चुका है। सुपर ऐप्स ऐसे डिजिटल प्लेटफॉर्म हैं जो एक ही जगह पर कई वित्तीय और गैर-वित्तीय सेवाएँ उपलब्ध कराते हैं। यह अवधारणा ग्राहकों को सुविधा, गति और भरोसे का अनूठा संगम प्रदान करती है।

सुपर ऐप्स की परिभाषा और महत्व

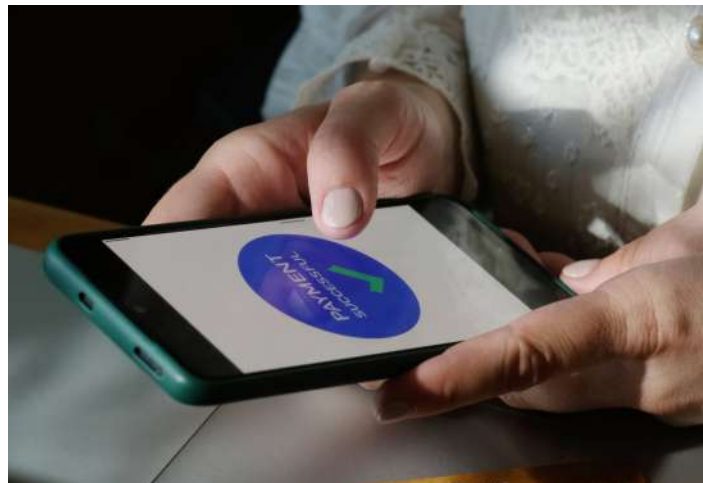
सुपर ऐप्स को “वन-स्टॉप डिजिटल सॉल्यूशन” कहा जा सकता है। इनमें भुगतान, निवेश, बीमा, ऋण, ई-कॉमर्स और यहाँ तक कि मनोरंजन सेवाएँ भी शामिल होती हैं। ग्राहक को अलग-अलग ऐप्स डाउनलोड करने की आवश्यकता नहीं रहती, बल्कि एक ही प्लेटफॉर्म पर सभी सेवाएँ मिल जाती हैं।

ग्राहकों के लिए लाभ

- सुविधा: एक ही ऐप से बिल भुगतान, फंड ट्रांसफर, बीमा खरीद और निवेश प्रबंधन।
- समय की बचत: अलग-अलग ऐप्स पर लॉगिन करने की झंझट नहीं।
- व्यक्तिगत अनुभव: एआई और डेटा एनालिटिक्स के माध्यम से ग्राहकों को उनकी ज़रूरतों के अनुसार सुझाव।
- लॉयल्टी प्रोग्राम्स: कैशबैक, रिवाइस और छूट जैसी सुविधाएँ।

व्यवसायों के लिए अवसर

सुपर ऐप्स केवल ग्राहकों के लिए ही नहीं, बल्कि व्यवसायों के लिए भी लाभकारी हैं। छोटे और मध्यम उद्यम (MSMEs) इन प्लेटफॉर्मों के माध्यम से डिजिटल भुगतान स्वीकार कर सकते हैं, ऋण प्राप्त कर सकते हैं और अपने उत्पादों को व्यापक ग्राहक आधार तक पहुँचा सकते हैं। इससे उनकी वृद्धि की संभावनाएँ कई गुना बढ़ जाती हैं।



चुनौतियाँ और समाधान

हालाँकि सुपर ऐप्स का भविष्य उज्ज्वल है, लेकिन कुछ चुनौतियाँ भी हैं:

- डेटा सुरक्षा: इतने बड़े पैमाने पर डेटा प्रबंधन के लिए मज़बूत साइबर सुरक्षा आवश्यक है।
- नियामक ढाँचा: विभिन्न सेवाओं को एक प्लेटफॉर्म पर लाने के लिए स्पष्ट नियम और अनुपालन ज़रूरी है।
- डिजिटल साक्षरता: ग्रामीण और अर्ध-शहरी क्षेत्रों में ग्राहकों को डिजिटल सेवाओं के प्रति जागरूक करना।

भविष्य की दिशा

भारत में सुपर ऐप्स का विस्तार आने वाले वर्षों में और तेज़ होगा। जैसे-जैसे इंटरनेट और स्मार्टफोन की पहुँच बढ़ेगी, ये ऐप्स हर नागरिक के दैनिक जीवन का हिस्सा बन जाएंगे। ब्लॉकचेन और एआई जैसी तकनीकें इन्हें और अधिक सुरक्षित और स्मार्ट बनाएँगी।

सुपर ऐप्स केवल तकनीकी नवाचार नहीं हैं, बल्कि वे भारत की डिजिटल अर्थव्यवस्था को नई ऊँचाइयों तक ले जाने वाले साधन हैं। एक क्लिक में पूरा वित्तीय संसार उपलब्ध कराना ही इनका सबसे बड़ा आकर्षण है। आने वाले समय में, सुपर ऐप्स भारतीय फिनटेक उद्योग की पहचान बन सकते हैं।



सुविचार

- सकारात्मक शब्द किसी का जीवन बदल सकते हैं।
- जो व्यक्ति अपने कर्मों से प्रेरणा देता है, वही सच्चा नेता होता है।
- जीवन की सुंदरता छोटी-छोटी खुशियों में छिपी होती है।
- सच्चा ज्ञान वही है, जो व्यवहार में उतरकर दूसरों का जीवन सरल बना दे।
- आशा वह दीपक है, जो निराशा के अंधेरे को मिटा देता है।
- जो व्यक्ति अपने मन को जीत लेता है, वह संसार को भी जीत सकता है।
- हर छोटा प्रयास मिलकर बड़ी सफलता का मार्ग बनाता है।

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