

INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

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Escape the Financial Crisis with Tax-Efficient Investment Avenues

In the wake of the global pandemic, long-term investors in the market have been re-examining their investment strategies. Many investors categorize investments either qualitatively or quantitatively based on their financial goals. They want to invest in such a way that they get high returns as quickly as possible without the risk of losing principal money. Most investors' lookout to invest in fixed-return investment tools but eventually purchasing power of the capital invested given the low-interest rate regime. Post the onset of the Coronavirus pandemic, there have been seismic economic and societal changes.

While selecting an investment avenue, it is a must for investors to match their own risk profile with the associated risks of the investment products. There are some investment tools that carry high risk but generate higher inflation-adjusted returns whereas some investments come with low-risk and thus, low returns. In an ideal investment world, the theory of investment is simple: risk and returns go hand-



From The Chairman's Desk

“

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With the Indian economy showing green shoots of revival, young investors can turn towards tax-efficient investment products. However, to beat inflation, investors can consider being overweight on equities to generate higher returns in the long term. Other than gaining equity exposure, it is worth allocating some assets in debt to be benefitted from market fluctuations and capitalize returns. Following the basic principles of asset allocation in equity and debt, it is highly advised to review your investment portfolio periodically and rebalance it to ensure the debt-equity ratio remains balanced.



Alok Kumar Agarwal
Chairman & Managing Director

For investors investing in stocks or sectoral funds, healthcare and finance are the rapidly evolving sectors promising revenue and growth to long-term investors. With different investment avenues in mind, it is highly important to build an emergency fund given the uncertainty and job losses caused by the COVID crisis. Moving forward, it's important to make investment decisions based on your financial situation and risk appetite.

Trade Smart Online - Open a Trading Account Today

The stock market world has transformed over the years and digitization has made ignorance obsolete. As digital technology is embraced across the economy, Alankit has marked an innate presence in the market by implementing a new paradigm of digital trading practices.

First things first, every equity has some form of risk associated with it. Equity and commodity investments work on a simple principle of risk-reward: higher risk offers the possibility of gaining higher returns and vice-versa. The prospect of share trading may seem daunting to someone who has only watched it in movies and TV shows read about it in newspapers/magazines and heard it from friends.

With over two decades of financial expertise and extensive knowledge in the stock market, Alankit facilitates its clients to trade safely & efficiently in diverse financial markets such as NSE, MCX, BSE, etc. across multiple segments like cash, F&O, etc. Backed by in-depth market research and unrestricted access to sound advisory capabilities, we make buying and selling of equities an effortless experience for investors.

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	ROI	Tentative Yield to Maturity*	Monthly	Quarterly	Half Yearly	Annual
12-23	5.90%	5.90%	5.74%	5.77%	5.81%	5.90%
24-35	6.15%	6.34%	5.98%	6.01%	6.05%	6.15%
36-47	6.60%	7.05%	6.40%	6.44%	6.49%	6.60%
48-59	6.60%	7.28%	6.40%	6.44%	6.49%	6.60%
60-71	6.70%	7.66%	6.50%	6.53%	6.59%	6.70%
72-84	6.70%	7.93%	6.50%	6.53%	6.59%	6.70%
120	6.70%	9.13%	6.50%	6.53%	6.59%	6.70%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

* For cumulative option, Interest Rate is compounded annually on March 31.
* The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

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NRI CORNER

From Local to Global: Invest in US Stocks through World Investing

Have you ever thought about how many US products we use in our daily lives?

From tech gadgets to daily use products like food items, cosmetics, etc., US products & services have been occupying a major place in our lives. With millions of products being used worldwide, the US is home to some of the largest brands in the world. Hence, when it comes to diversifying your investment portfolio beyond the boundaries of India, the US Stock Markets become a popular choice for Indian investors as well as NRIs seeking global portfolio diversification opportunities.

With multiple stock exchanges and billions of shares being traded every day, there are endless investing possibilities for NRIs in UAE. With the ever-increasing demand for investing in the US Stock Markets, Alankit teamed up with Stockal to help NRIs in UAE to invest in a diverse set of global assets anywhere in the world. The simple investment platform is fuelled by Artificial Intelligence and enables automated research functioning, portfolio tracking, and personalized stock advice.

Give Your Portfolio Global Exposure. Here's why:



Diversification of Investments



Outperformed US Stock Market in Last 5 years



Access New Growth Opportunities



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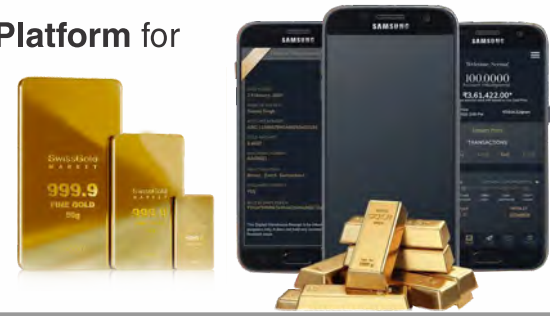
The US Markets need stringent laws to avoid errors and keep miscreants aside and Alankit through its regulatory framework under its World Investing platform ensures it all.

To know more, call/whatsapp us at **+91-89-29-955-344** or email us at **customersuccess@worldinvesting.in**

Alankit News



Alankit Launches a Digital Platform for Investors to Buy and Trade Swiss Gold



Alankit introduced an AI-powered platform for investors to buy, hold, and trade 24K Swiss gold in a simpler, safer, and cost-effective way. In partnership with Digital Swiss Gold, the Company will offer an innovative approach to investors to accumulate gold in fractional quantities, execute real-time trades in just a few clicks. Investors can open a Digital Swiss gold account online and with fractional gold investing as a feature, investors can buy as little as 1 gram of gold.

Conducting value-driven NHSC activities

Alankit expresses solidarity with India to fight the COVID battle by helping senior citizens in various ways through its dedicated National Toll-Free Helpline (14567) for Senior Citizens. Providing support & guidance, disseminating information about Govt. schemes and welfare programs, distributing face masks & COVID-relief food packages, and enabling a grievance redressal mechanism in Assam, Manipur states are some of the activities conducted by the Company for senior citizens.



Productive Home Working During COVID-19 Lockdown

Amidst the growing fear and havoc caused by the global pandemic, businesses around the world have been encouraging employees to work from home. While self-isolation and lockdown restrictions have been helpful in some ways to prevent the Coronavirus spread. But how do you keep your sanity intact while home-working in such distressing times?

While work from home may seem like an opportunity to rejoice in the freedom from bosses, it's not always a bed of roses. So, we've come up with a few tips to help you ace the work-from-home game during distressing times:

Tips to Work Efficiently from Home

Create a regular work schedule:

It is important to plan a working schedule and stick to set regular working hours to ensure your work-from-home is a success.



Knowledge Cafe

Set boundaries for personal and professional tasks:

It can get challenging to work productively amid jibber-jabber and constant distractions. It is advised to maintain boundaries for personal & professional tasks and avoid using social media to not get distracted.

Design a home office:

We are often tempted by the idea to work from our couch wearing sweatpants and no wonder why we are bound to lose track in the comfort zone. It is recommended that you create a proper home office to ensure the work mindset.

Take planned breaks:

Short and planned breaks during working hours can help you break off from the monotonous work cycle while allowing your body and brain to relax and de-stress.

Keep in touch with your co-workers:

It is important to be responsive and reachable to our co-workers and be supportive in times of need.

So, organize and prioritize your work and leave the lockdown worries behind.



HR Corner

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- Follow up with internal department for customer queries and complaints

Feel free to refer your friends/relatives with related qualifications and expertise.

Mail your Resume to hr@alankit.com

JOB Description

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Experience: 1 - 3 Years
Qualification: Any Graduate
Location: Delhi



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ईएसआईसी (ESIC) कोविड-19 रिलीफ स्कीम

कर्मचारी राज्य बीमा निगम ने कोविड-19 रिलीफ स्कीम को मंजूरी दी है इसका मकसद ईएसआईसी के दायरे में आने वाले इंड्योर कर्मचारी की कोविड-19 से मृत्यु होने पर उसके परिवार को मदद उपलब्ध कराना है। मिनिमम राहत 1800 रुपये प्रति माह होगी। इंड्योर कर्मचारी की कोविड-19 से मृत्यु होने पर उसके पात्र आश्रितों को उनके बैंक खातों में पेंशन का भुगतान किया जायेगा। ईएसआईसी कोविड-19 रिलीफ स्कीम 24 मार्च 2020 से प्रभावी होकर दो साल तक मान्य रहेगी।

- मृत इंड्योर कर्मचारी का कोविड-19 रिपोर्ट पॉजिटिव आने की तारीख से कम से कम तीन महीने पहले से ईएसआईसी ऑनलाइन पोर्टल पर रजिस्टर होना जरूरी है।
- मृत इंड्योर कर्मचारी कोविड-19 पॉजिटिव आने की तारीख तक रोजगार में होना चाहिए।
- मृतक बीमित व्यक्ति पॉजिटिव आने के ठीक पूर्ववर्ती एक साल के दौरान कम से कम 70 दिन का अंशदान होना चाहिए।

स्कीम के तहत पेमेंट पाने के लिए पात्रता

जीवनसाथी, वैध या गोद लिया 25 वर्ष से कम आयु का बेटा, अविवाहित वैध या गोद ली हुई बेटा, विधवा माँ।

अगर 25 साल की उम्र के वैध गोद लिए बेटा या बेटा रोगी या अशक्त है और पूरी तरह से मृत बीमित कर्मचारी पर निर्भर थे तो वे भी पात्र होंगे।

कितनी धनराशि मिलेगी।

मृत बीमित कर्मचारी के दैनिक औसत वेतन के 90 फीसदी के बराबर धनराशि उसके आश्रितों का दी जाएगी। इस 90 फीसदी को फुल रेट कहा जायेगा। अगर एक से ज्यादा आश्रित हैं तो राहत का बटवारा इस प्रकार होगा।

- जीवनसाथी को पूरी जिंदगी फुल रेट का 3/5 मिलेगा। अगर दो या दो से ज्यादा विधवा हैं तो इसी राशि को सब में बराबर बांट दिया जायेगा।
- हर वैध या गोद लिए हुए बेटे को उसके 25 वर्ष की आयु तक पहुंचने तक फुल रेट का 2/5 मिलेगा। अगर बेटा रोगी अशक्त है और मरने वाले पर पूरी तरह निर्भर था तो उसे रोग / अशक्तता खत्म होने तक राहत दी जाएगी।
- मृत कर्मचारी की विधवा माँ को पूरी जिंदगी फुल रेट का 2/5 मिलेगा।
- सभी आश्रितों को कुल मिलाकर फुल रेट तक ही भुगतान किया जाएगा।

अगर जीवनसाथी, वैध बच्चे, और विधवा माँ नहीं हैं तो अन्य आश्रितों को मिलने वाली राशि

विधवा मां या दादा-दादी के अलावा अन्य अभिभावक को पूरी जिंदगी फुल रेट का 3/10 हिस्सा मिलेगा। यदि अन्य अभिभावक दो या दो से ज्यादा हैं तो यही राशि उनमें बराबर बांट दी जायेगी। अन्य आश्रितों में शामिल पुरुष को 18 साल की उम्र तक और महिला आश्रित को 18 साल का होने तक या शादी होने तक फुल रेट का 2/10 हिस्सा हासिल होगा। इतना ही अमाउंट विधवा महिला आश्रित के मामले में उसके 18 साल का होने तक या दोबारा शादी होने तक मिलेगा। ये आश्रित एक से ज्यादा हैं तो अमाउंट बराबर बराबर बांट दिया जायेगा।

कैसे होगा दावा

ईएसआईसी ESIC कोविड-19 रिलीफ स्कीम के तहत दावा करने वाले को सीआरएस-1 फार्म के साथ मृत कर्मचारी की कोविड -19 पॉजिटिव रिपोर्ट और उसका मृत्यु प्रमाण पत्र निकटतम ईएसआईसी शाखा कार्यालय में जमा करना होगा। साथ में आश्रितों की आईडी प्रूफ और उम्र का प्रूफ देना होगा। मृत कर्मचारी के आश्रित की ओर से दावा किए जाने के 15 दिनों के भीतर उनके खाते में निर्धारित धनराशि जारी कर दी जायेगी।

सुविचार



हिन्दी अनुभाग

- इंसान खुद की नजरों में अच्छा होना चाहिए, दूसरों की नजरों में तो भगवान भी बुरा है।
- आपका लक्ष्य जितना बड़ा होता जायेगा, आपकी सफलता भी उतनी बढ़ती चली जायेगी।
- अनुभव सच में एक बेहतरीन स्कूल है बस कमबख्त फीस बहुत लेता है।
- 'सुनना' सीख लो तो 'सहना' सीख जाओगे, और 'सहना' सीख लिया तो 'रहना' सीख जाओगे।
- छोटी छोटी खुशियों को पूरे मन से और जोश से मनाएं, इससे जीवन में उत्साह बना रहता है।
- दिल से फैसला करो तुम्हें क्या करना है, दिमाग तरकीब निकाल लेगा।



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