अलंकित इन्फोलाइन मासिक पत्रिका

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India Outpaces the World in **Digital Payments**

On the off chance that the pandemic rushed the reception of digital payments in 2020, 2021 was the year that digital payments went genuinely mainstream. Online payments dramatically increased in 2021 with a steady growth of 104%. For all intents and purposes, each sector saw development with food and beverages being the top contributing area with 18.08%, as indicated by a survey report.

While the first wave witnessed digital penetration among the first layer of businesses like D2C brands, the second wave drove more traditional offline businesses to instrument digital modes of transaction. According to a study, it is believed that such a transformation of the financial landscape will have profound implications for business, society, and government. Today, India is outpacing the world in digital payments.



India is evolving into one of the world's largest fintech markets and is ranked no. 4 in many fintech unicorns valued at \$50 billion.

So the question is what triggered this boom in India? Well, to be told the truth, cheap internet data along with high smartphone penetration and India's biometric identity card fuelled the rapid scale-up of online payment systems over mobile platforms.

At present, more than 250+ banks possess live UPI members i.e. they allow interbank fund transfer through UPI. It recently has gained the position of being the single largest retail payment system in the country in terms of volume of the transaction thus fulfilling its objective of replacing cash for low-value transac-

trade





Ankit Agarwal Managing Director

India is evolving into one of the world's largest fintech markets and is ranked no. 4 in many fintech unicorns valued at \$50 billion. While many factors are contributing to the nation's digital successes, it is believed that the role of the Government, regulators and industry bodies in developing the India Stack provided the foundation for rapid digitisation and innovation.

Make it Easy to Trade with Easy Trade

The Alankit Easy Trade App, being a unique online trading platform, offers stockbroking services at cost-effective rates clubbed with additional benefits of expert research and analysis.

Alankit Easy Trade is designed to offer the most scalable trading technology in the market including:

- Real-time stock quotes
- Solid industry tips
- Option to trade and track in equity, commodity, currency

Easy Trade makes it simple for investors (both new and experts) to trade, invest, and learn all about investments through a single app. Its underlying technology doesn't cap or restrict the investor's potential.

The purpose behind building Easy Trade was the vision of being able to control maximum risk on the specific underlying financial instrument. As one of its features, it permits you to make investments considering your risk appetite and financial threshold.

Easy Trade App is majorly available for investors on the go that is $compatible\ with\ both\ Android\ and\ iOS\ platforms.\ Through\ the\ App,\ you$ can easily trade anytime & anywhere!

Why Alankit Easy Trade?











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For further queries, connect with us at +9189-299-55-341 | investments@alankit.com







Document Attestation Made Easy for NRI in UAE



At the point when an individual chooses to travel abroad, there is a great deal that goes into arranging. This makes attestation of documents from an authorised Government office mandatory. Individuals looking for a family visa will have to get the marriage certificate attested necessarily.

NRIs are required to submit documents attested by the home government while visiting their home country. The document attestation process involves the authentication of important documents such as commercial, educational, and non-educational that would be required in another country for several purposes.

Alankit facilitates premium document attestation services by promising fast and secure service with round-the-clock support from a proficient team of experts. Getting documents legalised through an authentic system is an important operation. Alankit efficiently employs its decades of substantial experience and a resourceful network in the domain. The company provides attestation services in the UAE through an office based in Dubai.

Having attested documents makes the process a lot easier and more convenient for NRIs and helps to:

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Invest Globally, Invest Securely, CIN. No. U74899DL1994PLC059289

- 1. Secure employment visa/ labour card for most designations or pursue higher education in the UAE.
- 2. Obtain a residence visa for wife/children.
- 3. Company Formation in UAE.
- 4. Get a marriage recognised in a foreign country with an attested marriage certificate.
- 5. Obtain power of attorney to get the right to sell properties in India.
- 6. Write DOH (Department of Health) & MOH (Ministry of Health) examinations by professionals in the medical field.
- 7. Seek admission of child in the school (via transfer certificate).

Why Alankit?

- ✓ Efficient, fast, and reliable services.
- ✓ 100% genuine attestation at competitive rates.
- ✓ Managed by Professionals.
- ✓ Presence in Overseas locations, makes the process quicker for you.





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Alankit Limited

Bagged EPIC Card Project with EDMC

Alankit Limited has recently acquired a Smart Card Printing project with EMDC (East Delhi Municipal Corporation) for printing 20,000 EPIC (Electoral Photo Identity Card) cards.

New Client Onboard:

Alankit Bagged for its NPS Service

The NPS Delhi team has recently bagged a new client! The ITbased company XL India Business Services Private Limited has recently come aboard with Alankit Limited to provide them NPS Services for their employees. There are more than 250+ employees currently working in the company who will be covered under the Tier-I scheme of NPS.

First Ever Bareilly SBI Kiosk Centre by Alankit!



We are delighted to inform all the Alankitians that, our Business Correspondent team has bagged another achievement by the successful opening of the very first SBI Customer Service point at Pilibhit, Bareilly.

Our Team Mr. Rajeev Shukla, Mr. Prince Singh, Mr. Ajay Kumar Agarwal, and Mr. Pundri Kaksha along with SBI Regional Manager Mr. Prakash Chaudhary and Branch Manager Mr. Vivek Sharma have made the opening ceremony of the Kiosk Centre a great success and are ensuring that all the guidelines issued by the bank will be duly followed.

Ayushman Bharat Beneficiaries Can Now Opt for Surgeries, Treatments not part of Govt. Packages



The Ayushman Bharat scheme was launched by our honourable Prime Minister in 2018. The scheme came into action with the aim to provide healthcare advantages to millions of Indians, who are not able to manage the cost of proper medical facilities.

The beneficiaries under the Government's Ayushman Bharat Scheme can now opt for surgeries or treatments, which were earlier not a part of their designed health packages. The presidential panel of the scheme has permitted the flexibility to the states and the union territories for deciding and endorsing the methodology to be reserved for the unspecified surgical packages up to 5 Lakhs.

The states are allowed to make changes to the health packages under the below-mentioned ways:

Price of Packages List of Procedures Tailored Packages

These changes are subject to the situations or medical conditions in a particular area or state.

The National Health Authority (NHA) is responsible for the execution of the scheme and according to them, in a case where the patient has to undergo a treatment not defined under the health benefits package, the patient will be registered by using the category of Unspecified Surgical Procedures (USPs) and granting flexibility to the states and union territories will result in prompt decision-making that will bring relief to the beneficiaries of the scheme.

Until the scheme is implemented, several states have already started working on the set-up of their own medical cells to advise on several aspects of the scheme and to possess sufficient technical expertise for decision-making on USPs.

Although the states have been given flexible rights for the USPs for the beneficiaries, the NHA may intervene to implement appropriate procedures for decision-making in regard to USPs along with the embodiment of necessary audit mechanisms.



Welcome to the Alankit Family!!

Alankit welcomes with open arms Mr. Rambhatla Ramakrishna Rao who has joined the company on 15th February 2022 as "Executive Assistant" in Jhandewalan (HO). We wish him the very best of luck with his new assignment.



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.

Feel free to refer your friends/relatives with related qualifications and expertise. Mail your Resume to $\mathbf{hr@alankit.com}$

JOB Description

Position: Relationship Manager

Experience: 2 - 5 Years

Qualification: Any Graduate,

Post Graduate MBA

Location: Delhi & PAN India

perience in General & Life Insurance
sign and implement effective marketing strategies to sell new insurance contracts or adjust existing one:
ontact potential clients and create rapport by networking, cold calling, using referrals, etc.
opraise the wishes and demands of business or individual customers and sell the suitable protection plans
ollect information from clients on their risk profiles to offer them the proper solution.



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एलआईसी पॉलिसीधारकों को मेगा आईपीओ में छूट, आवेदन की पात्रता

सरकार की योजना 5 फीसदी हिस्सेदारी बेचने के तहत, भारतीय जीवन बीमा निगम कई देशों की जीडीपी से अधिक अपनी 34 लाख करोड रुपये से अधिक परिसंपत्ति आधार के साथ आगामी मेगा आईपीओ के लिए पूरी तरह से तैयार है। भारत के एलआईसी द्वारा 13 फरवरी 2022 को दायर किए गए डीआरएचपी के अनुसार, आईपीओ में 31,62,49,885 इक्विटी शेयर जिनका अंकित मूल्य 10 रुपये प्रति शेयर है। आईपीओ में बिक्री के लिए लगभग 31.62 करोड शेयरों में से 20 प्रतिशत शेयर एलआईसी ऑफ इंडिया के पॉलिसीधारकों के लिए और 5 प्रतिशत उसके कर्मचारियों के लिए आरक्षित होंगे। इसलिए करोड़ों पॉलिसीधारकों को उनके लिए आरिक्षित 3.16 करोड शेयरों के लिए आवेदन करने का मौका मिलेगा। न केवल पॉलिसीधारकों और बीमा कंपनी के कर्मचारियों के पास आरक्षित कोटा होगा बल्कि इश्यू मूल्य पर 10 प्रतिशत की छूट भी मिलने की उम्मीद है।

पॉलिसीधारकों के कोटे के तहत आवेदन करने के लिए, भारत के एलआईसी के एक बीमा पॉलिसीधारक को निम्नलिखित पात्रता शर्तों को पुरा करना चाहिए।

13 फरवरी 2022 को या उससे पहले उसके नाम पर पॉलिसी आबंटित होनी चाहिए।

पॉलिसी के साथ पैन लिंक होना चाहिए, जो 28 फरवरी 2022 तक नवीनतम किया जा सकता है।

उसके नाम पर एक डीमैट खाता होना चाहिए। संयुक्त डीमैट खाताधारकों के लिए, पहला धारक पात्र होगा। एक पॉलिसीधारक अपने कोटे के तहत 2 लाख रुपये और खुदरा निवेशकों के लिए सामान्य पुल में 2 लाख रुपये के लिए आवेदन कर सकता है -यानी अधिकतम 4 लाख रुपये के लिए आवेदन कर सकता है।

नामांकित व्यक्ति, पॉलिसीधारकों की मृत्यु के बाद वार्षिक प्राप्त करने वाले व्यक्ति और एनआरआई, पॉलिसीधारक एलआईसी पॉलिसीधारकों के लिए कोटा के तहत आवेदन करने के पात्र नहीं हैं। संयुक्त जीवन पॉलिसियों के मामले में, दोनों पॉलिसीधारक पात्र

- मन चाहा पाने के लिए चाहना भी मन से पडता है
- 💠 दुनियाँ में सबसे सफल इंसान वहीं है, जिसे टूटे को बनाना और रूठे को मनाना आता
- 💠 परेशानी से जो अनुभव और सीख मिलती है वो सीख दुनियाँ का कोई भी स्कूल नहीं दे
- 💠 गरीबों को अच्छा वक्त आने की उम्मीद रहती है लेकिन अमीरों को सदा बुरा वक्त आने का खॉफ रहता है।

हैं, लेकिन पॉलिसीधारक के पास डीमैट खाता नहीं है या संयुक्त डीमैट खाते का पहला धारक नहीं है, तो वह आवेदन नहीं कर सकता है। पॉलिसीधारक, जिनकी पॉलिसी 13 फरवरी 2022 के बाद आवंटित की गई है, पॉलिसीधारकों के कोटे के तहत आवेदन के लिए पात्र नहीं है। पॉलिसीधारक, जिनके पास उनकी संबंधित नीतियों से जुडा पैन नहीं है, वे भी कोटा के तहत आवेदन करने के पात्र नहीं है।



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