



From The Chairman's Desk

Accelerating Financial Inclusion with Digitization

Digitization connects people, processes, and things efficiently. With advanced technology solutions like mobile banking, Point of Sale (PoS), Financial Inclusion enables financial service providers to scale up among underprivileged sections of the country. Financial Inclusion facilitates access to data that can be used to make smart decisions and derive more benefit from the digital revolution. Financial Inclusion is a crucial step in enabling individuals to engage in the digital economy and benefit from the tremendous opportunities digitization can bring to the society. Financial Inclusion has the potential to drive away from the poverty from our nation and providing adequate access to financial products and services that meet personal and business goals- payments, transactions, savings, insurance, loans, and investments in a sustainable way. It is a certain belief that increased access to credit, more investment opportunities, and the creation of new businesses could result in additional jobs for people with no or less financial access. And as cutting-edge technology continues to proliferate around the world, it offers an effective, scalable, and economical way to deliver financial services.

The aim of Financial Inclusion approach is to adopt digitization practices to:

- ▶ Extend reach to more people and to reach previously excluded population
- ▶ Enhance the volume and variety of financial products and services available in the rural and remote areas including the use of digital financial services
- ▶ Provide access to relevant data in real-time to increase transparency and accountability

The strategy for Financial Inclusion should be on leveraging the power of digitization and technology to support underprivileged individuals and help them become economically self-sufficient. While the world continues to make progress towards eradicating poverty and enabling financial inclusion, there is still much work to be done to meet the necessities of the unbanked and underserved. A world is envisioned where all people hold the potential to create an opportunity for themselves and others by the use of financial products like pension schemes, term deposits, investment plans, etc. through digital means. Digital means of products and services have been breaking the barriers to



Alok Kumar Agarwal
Chairman & Managing Director

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provide all the major financial services and becoming the face of Financial Inclusion possibilities across the globe. The key task to accelerate Financial Inclusion with Digitization is to find the right balance between building a supportive space for innovation and maintaining a robust regulatory framework to safeguard financial strength. To abridge, it is about nudging Financial Inclusion towards a direction where it should create a difference – beyond an easily accessible market of digital-savvy customer base.



FASTag: Reducing chaos and optimizing speed at the toll plaza

In an endeavor to ensure seamless traffic and prevent congestion at toll plazas in the subsequent years, National Highways Authority of India (NHAI) has introduced cashless, electronic processes and entire interoperability through FASTag.

FASTag is prepaid tag that enables automatic deduction of toll charges and lets the vehicle pass through the toll plaza without stopping for cash transaction.

Alankit has tied up with Axis Bank & IDFC Bank for its FASTag program which is a part of National Electronic Toll Collection (NETC) initiative rolled out by NPCI. This program is being implemented by IHMCL and NPCI and is currently functional at 500+ National Highway toll plazas across India with a possibility of adding many more toll plazas in future.

Why FASTag?

- (1) Saves Fuel and Time:** Vehicles with FASTag enable automatic deduction of toll charges and hence, no vehicle with FASTag is required to stop at toll plaza for the cash transaction. Thus, it helps saving fuel and time.
- (2) No need to carry cash:** Customers using FASTag service should not worry about carrying cash for the toll payments.
- (3) SMS alerts for transactions:** Customers will receive immediate SMS alerts on their registered mobile numbers for all the transactions that are taking place in their linked account.
- (4) Online recharge:** Customers may recharge their tag accounts online through Credit Card/ Debit Card/ NEFT/ RTGS or Net Banking.

Documents required to purchase FASTag:

- ▶ Address proof
- ▶ Identity proof
- ▶ RC- Registration Certificate of the vehicle

Why Choose Alankit?

- ▶ Facilitates easy & quick issuance of the tags
- ▶ Ensures efficiency, transparency, and reliability
- ▶ Technology-driven infrastructure
- ▶ Prompt response and reasonable prices
- ▶ Simple and easy procedures
- ▶ Widespread network over 8000 business locations





Go Digit General Insurance Limited Introduces



What is Covered?

Ongoing treatment

If the test for Coronavirus Disease (COVID-19) is found positive, Digit will give 100% of the Sum Insured. There is no need to wait for the completion of treatment.

Quarantine Cases*

If you are quarantined in a Government or Army/Military Hospital, Digit will provide for 50% of the lump sum of the approved Sum Insured. This is applicable even if the Coronavirus Disease (COVID-19) is later found to be Negative as this covers for screening and treatment costs.

Sum Insured Option	Survival Period	Policy Period	Initial Waiting Period	Allowed Up to Age
INR 25,000- Up-to INR 2 Lakhs, Sum Insured available in multiples of INR 25K	0 Days	1 Year	15 Days	60 Years

Premium: INR 299/- (including GST) per Sum Insured of INR 25,000/-

*Hospitalization should be at Government or Army/Military hospital for quarantine and at least for 14 consecutive days during the Policy Period.

1. On getting quarantined in Government or Army/Military facility Certificate from a Government Medical Officer to start treatment for Coronavirus Disease (COVID-19)
2. On getting tested positive A positive virology report from ICMR- National Institute of Virology, Pune India

To invest, mail us at businessenquiry@alankit.com



ELSS or Equity Linked Savings Schemes are defined as Mutual fund investment schemes that help taxpayers save income tax. Hence, they are also known as tax-saving funds. The taxpayers can invest up to INR 1.5 lakh in specific securities and claim it as a deduction from their taxable income as stated under Section 80C of Income Tax Act.

Why invest in ELSS?

- ▶ Lowest Lock in period of 3 years
- ▶ Save tax up to Rs. 46,800 under Section 80 C of IT Act
- ▶ Potentially higher returns than other tax saving instruments
- ▶ Avail Instant investment proofs
- ▶ Long term wealth creation

Why Alankit?

- ▶ Professional Mutual Fund Desk and Advisors
- ▶ Schemes by various Mutual Fund houses
- ▶ Unbiased approach to investors' investment horizon and risk-return tradeoffs
- ▶ Sound market knowledge and in-depth research
- ▶ Back office support through countrywide network
- ▶ Established and successful track record as a financial planner

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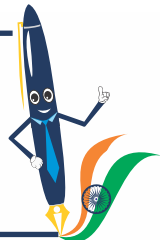
Contact us - Phone: **011-4254 1933/992 (M) +91-9582200551**

Alankit

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

NRI CORNER



Save time, efforts, and money with Document Attestation services

The need for Document Attestation arises when individuals have to visit their home country; the visa is to be issued only after the verification of your documents. Therefore, this makes attestation of documents from an authorized 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 such as employment, business, immigration or higher education.

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 legalized through an authentic system is an important operation and Alankit efficiently employs its decades of substantial experience and a resourceful network in the domain. The company provides attestation services in the UAE, through its offices based in Dubai and Sharjah.

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

1. Secure employment visa/ labor 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 recognized 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)

What makes Alankit exclusive?

- ▶ Secure handling of documents from collection to delivery
- ▶ Easy-to-follow procedures with timely assistance
- ▶ Expert guidance from dedicated staff
- ▶ Resourceful network in over 8000 business locations
- ▶ Expanding presence in India and overseas locations

For more details about Document Attestation, mail us at taxuae@alankit.com

What is customer support? What is customer relation?

(A learning lesson)



“People will forget what you said. They will forget what you did. But they will never forget how you made them feel.” - Maya Angelou

An employee-customer experience that may pull on your heartstrings and demonstrate that right attitude of a company may just be the best to build great customer relations.

“Spend a lot of time talking to customers face-to-face. You'd be amazed.”—H. Ross Perot

I visited a shop that captivated my attention since it has a huge stock of various fragrance products. Being a passionate 'Sales and Marketing' person, I wanted to understand his market strategy by selling a single line of product.

The shop owner welcomed me with a courteous look and an interaction took place between us. Keen to know about my professional work life, he asked me a lot of questions. Knowing for the company I work for and the services it offers, he showed more curiosity as he already has heard about it years ago.

He shared one of his experiences with our company how he was in search of locating an Aadhaar centre & Alankit personnel helped him & his family to register for Aadhaar conveniently, without having to stand in long queues. The shop owner, being satisfied with Alankit services, recommended nearly 20 customers to Alankit office to avail the benefit of hassle-free & convenient services.

This thought-provoking experience shared by the shop owner made me wonder how a little courtesy can build a strong customer relationship.



The take home lesson from this experience is when companies go beyond the call of duty for their customers, customers are keen to show outsized appreciation – often publicly, which can be great for the brand.

Customer service means furnishing 100% customer satisfaction. Adding in a dash of courtesy gives our business a human touch. Those positive feelings become associated with our company and voilà-the Company has happy, loyal customers.

Submitted by : Anjana Balani
Designation : Assistant General Manager
Department : Human Resources

For more details, write to businessenquiry@alankit.com



Alankit Enhancing its Presence on all Renowned Platforms



With great enthusiasm and fervor to ensure its market presence on all recognized platforms relevant to its services, Alankit has participated in **IBEX India** held at MMRDA Grounds, Bandra Kurla Complex, Mumbai. The event was an ideal platform for banking and financial industry members to look for the latest products, technology, and solutions. Alankit personnel met thought leaders who shared knowledge on the latest technologies and path ahead at the IBEX India conference.



Driven by our core values, Alankit constantly strives to maintain an unblemished track record by participating in prominent events. To ensure its presence in one such event, Alankit participated in **Dhanam Banking, Finance, Insurance and Investment Summit & Award Nite 2020**, the perfect platform to gain an overview of the economic and financial scene in the country and formulate strategies to manage change and growth in challenging times. Alankit exhibited its substantial market in the Financial Inclusion regime with India's multinational banks and gathered insights from some of the most influential names of the industry.

Fostering Young Minds by Creating Environmental Awareness



A **Workshop by Utopian Troop Foundation** was organized at Alankit to **create Environmental Awareness**. The Workshop addressed key areas relevant to hazards people may encounter in day-to-day lives. The founders of the Utopian organization emphasized on the sustainable use of components and reap benefits arising out of the use of biological resources such as waste disposal, avoiding the use of plastic and adopting kitchen garden practices. Kitchen gardens serve as eco-friendly and sustainable agricultural practices to improve food security. Everyone was encouraged to use the 4 R's (Refuse, Reduce, Reuse, Recycle) to build their very own memory hook that works for them and contribute to saving mankind.

Because Birthdays are Special

Turning **birthday occasions** into an employee engagement opportunity for recreation is a vital aspect of Alankit's work culture. The birthdays of all **February-born employees** were celebrated at Head Office. The traditional cake-cutting ceremony followed some interesting fun activities that offered employees a brief respite from their day-to-day routine. Employees taking out a moment to sing "Happy Birthday" and watching their colleagues blow out candles & enjoying in a whimsical way fostered an increased sense of unity at Alankit.



Sound like the experience you're looking for? A world of opportunity awaits you.

All eligible candidates are open to apply for the below-mentioned job opportunity:

Position: Senior Manager - GST
Qualification: Any Graduate/ Post-Graduate

Experience: 12 - 15 Years
Location: Delhi (Jhandewalan)

Job Responsibilities:

- ▶ Shall handle overall legal queries related to GST
- ▶ Giving an end to end solution to taxpayers related to Mobile App
- ▶ Provide all statistical information required to be submitted to Government
- ▶ Supervise VAT / GST lead in undertaking all GST related tax processes and compliances
- ▶ Delivery of professionally produced proposals/Offers within Taxpayers defined timeframes
- ▶ Willingness to market Alankit GSP offerings, which essentially involves meeting finance and tax teams at corporates, and trade & business associations, and so on
- ▶ To develop sound values-based solutions & apply technical knowledge in the delivery of complex solutions to clients
- ▶ To handle engagements related to Indirect Tax Laws, Appeals, Tax Restructuring, Tax Advisory and consulting pertaining to Goods & Service Taxes
- ▶ Shall be Responsible for the promotion of GST & other Tax compliance tools & services among Corporations, Banks, Taxation & Audit Consultants, etc.

Mail your resumes to hr@alankit.com

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



Ensuring higher security and technical integrity with e-Signatures

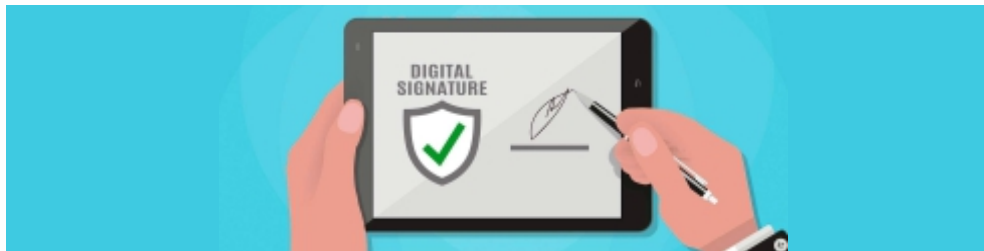
Alankit, through its subsidiary company - Verasys Technologies, is offering Digital Signature Certificate services. The Company issues digital signatures based on Aadhaar e-KYC, making the whole procedure of obtaining a DSC fast and paperless.

Benefits of Digital Signature

- ▶ Communication security
- ▶ Saves time, costs, and storage space
- ▶ Sign multiple documents from any location
- ▶ Protected by password, PINs, and codes
- ▶ File Income Tax Returns with ease

The best-in-class eSign services from Verasys Technologies

- ▶ Simple and easy procedures with Aadhaar authenticated KYC
- ▶ Prompt response and competitive cost
- ▶ Ensures privacy of information
- ▶ All types of DSCs – Class1, Class 2, and Class 3
- ▶ Certified Authority by the CCA



For more details about FASTag,
mail us at businessenquiry@alankit.com



सुविचार

कोई भी इतना अधिक नहीं जीता कि वो हर चीज को एकदम शुरू से सीख सके। सफल होने के लिए, हमें निश्चित तौर पर, उन लोगों को खोजना होगा जो पहले ही वो चीजें सीखने की कीमत चुका चुके हों जो हम अपने लक्ष्य हासिल करने के लिए सीखना चाहते हैं।

- ब्रायन ट्रेसी

सफल लोग हमेशा दूसरों की मदद करने के अवसर खोजते रहते हैं। असफल लोग हमेशा पूछते रहते हैं कि इसमें मेरे लिए क्या है - ब्रायन ट्रेसी

सभी सफल लोग बड़े सपने देखने वाले होते हैं। वे सोचते हैं कि उनका भविष्य कैसा हो सकता है, हर तरह से आदर्श, और वे हर रोज अपने विज़न, उस लक्ष्य या मकसद के लिए काम करते हैं।

- ब्रायन ट्रेसी

कुछ सार्थक हासिल करने से पहले आपको बहुत से छोटे प्रयास करने होते हैं जिसे न कोई देखता या सराहना करता है।

- ब्रायन ट्रेसी

बिना पेनाल्टी भरे 31 मार्च 2020 तक चुका सकते हैं आयकर

केंद्र सरकार ने आयकर के पुराने विवादों को बिना पेनाल्टी खत्म करने का मौका दिया है। 31 मार्च 2020 तक कोई भी डिफाल्टर बिना पेनाल्टी आयकर चुका कर विवाद खत्म कर सकता है। यानी 31 मार्च 2020 के बाद लाभ उठाने वाले को कुछ अतिरिक्त राशि का भुगतान करना होगा। योजना केवल 30 जून 2020 तक खुली है।

दरअसल सरकार पिछले साल केंद्रीय उत्पाद एवं सेवा शुल्क के पुराने मामलों को खत्म करने के लिए सबका विश्वास नाम की योजना लेकर आई थी जिसके तहत पुराने टैक्स को बिना पेनाल्टी जमा करने की छूट दी गई थी। इस योजना को देश भर में कारोबारियों ने हाथों हाथ लिया। बड़ी संख्या में टैक्स के पुराने विवाद खत्म हुए और सरकार को राजस्व भी मिला।

इसे देखते हुए अब आयकर डिफाल्टरों के लिए भी सबका विश्वास योजना लाई गई है। योजना के तहत भी आयकर चुकाकर पुराने

विवाद खत्म किए जा सकते हैं। 31 मार्च 2020 को इसकी अंतिम तिथि तय की गई है। योजना को लेकर केंद्रीय प्रत्यक्ष कर बोर्ड जल्द नोटिफिकेशन देगा जिसके बाद इसके सभी पहलू सामने आएंगे।

मंत्रालय के अनुसार विभिन्न अर्धन्यायिक मंचों, अपीलीय न्यायाधिकरणों और न्यायिक मंचों के तहत सेवाकर और उत्पाद शुल्क के कुल मिलाकर 3.6 लाख करोड़ रुपये की देनदारी वाले 1.83 लाख मामले लंबित हैं। योजना का लाभ उठाने वाले इन 1.84 लाख करदाताओं में से 31 दिसंबर 2019 तक 1,33,661 करदाताओं ने आवेदन जमा कराए हैं। सबका विश्वास योजना को करदाताओं ने अब तक की सबसे फायदे वाली योजना के तौर पर माना है। सरकार ने अब तक ऐसी जितनी भी योजनाओं की घोषणा की, उनमें से यह सबसे ज्यादा पसंद की गई।

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