

INFOLINE



अलंकित इन्फोलाइन मासिक पत्रिका

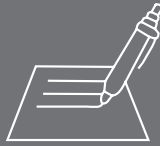
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India's IPO Boom likely to continue: Are you ready to Invest?

A year ago, if Indian stock markets were predicted to mark lifetime highs, a majority of investors would have scorned it off. But out of habit, markets have surprised investors and triggered euphoric optimism. The strong Bull Run in the stock market has led companies to drive a rally of Initial Public Offerings (IPOs). Despite the carnage brought by the global pandemic, bull markets continue to spark and are in the spotlight. While the host of IPOs has kept investors in positive spirits, it is important to realize that market cycles bring panned phases of greed and fear that excite some and creates worry for some.

The market-regulator, SEBI has fine-tuned the stock market norms by issuing guidelines to address grievances of IPO investors, specifically those using the unified payment interface (UPI) for payments. Considering the success of IPOs, many potential issuers and investors are prompted to look at the primary market for fundraising and



From The Chairman's Desk

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investing respectively. However, at a time when sizeable companies have been lining up to raise funds from the market, there are several factors that every investor should consider before investing in IPOs. Investors are suggested to carefully look at the finances of the company (for last 3 years), stability of the management, and the promoters & their credibility. It is advised to study the listed companies in the industry and compare their growth, and also create a comparison of their PE ratio (market price to earnings per share). If the company demands higher valuation, investors may choose to skip



Alok Kumar Agarwal

Chairman & Managing Director

the issue based on their risk appetite and financial goals.

It is no easy task to sift through the riffraff and find the IPO-issuing companies with the most potential. Nevertheless, that isn't to say that investors should not capitalize on IPOs. Just keep in mind that sceptical investors with their fingers on the pulse are likely to witness their holdings perform way better than those who are ill-informed.

Alankit to launch a Global Investment Platform in UAE for NRI Investors

As this global pandemic comes with groundbreaking developments and upgraded standards of living based on new innovations, Alankit ropes in a global investment platform for NRI investors in UAE. The about-to launch platform, named World Investing ensures easy client onboarding and investors can globalize their savings and wealth by investing money in international markets through automated research functioning and portfolio tracking in just a few clicks.

With a considerable NRI population, UAE is one of the top destination countries for Indian migrants and NRI investors are among the biggest investors. Having said that, Alankit is all set to launch a global investment platform in the UAE to enable NRIs the accessibility to invest in international Stocks markets. The robust digital platform allows Indians to start investing and trading in multiple global markets starting with the United States.

Get started on a path to give your portfolio global exposure:

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Top-up Vs Super Top-up Health Insurance Policies:

Parameter	Top-up policy	Super top-up policy
Working basis	Works on the principle of "per claim" or "per hospitalisation"	Multiple claims are permitted
Settlement	Settles claim only if single bill amount is over and above the deductible	Settles claim if total bill amount exceeds the deductible limit

Example: Rajini has a Top-up and Super Top-up health policy with Rs 10 lakh cover and a regular policy with a cover of Rs 5 lakh. He undergoes treatment for hospitalization, consider the following scenarios.

1. Single bill comes to Rs 7 lakh	Rs 5 lakh paid by normal policy and Rs 2 lakh paid by top-up policy cover	Rs 5 lakh paid by normal policy and Rs 2 lakh paid by super top-up policy cover
2. Two bills amounting to Rs 4.5 lakh each	Rs 5 lakh paid by normal policy and no amount paid by top-up plan (since deductible is Rs 5 lakh)	Rs 5 lakh paid by normal policy and Rs 4 lakh paid by super-top up plan
3. Two bills, one for Rs 7 lakh and another for Rs 2 lakh	Rs 5 lakh paid by normal/regular policy and Rs 2 lakh paid by top-up plan	Rs 5 lakh paid by normal/regular policy and Rs 4 lakh paid by top-up plan

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While all efforts have been taken to make this scheme as authentic as possible, please refer to the print versions, notified Gazette copies of Acts/Rules/Regulations for authentic version or for use before any authority. We will not be responsible for any loss to any person/entity caused by any short-coming, defect or inaccuracy inadvertently or otherwise crept in this scheme.

CIN: U74210DL1991PLC042569



VAT Registration for UAE Sole Establishments: FTA Clarification

VAT Registration is a mandatory legal obligation for taxable individuals in UAE whose taxable supplies and imports exceed the annual limit of AED 375,000. A sole proprietorship or sole establishment in the UAE is considered as a type of legal structure that doesn't have a legal personality different from its owner. An individual can own different sole proprietorships for various businesses. Also, a legal individual such as a corporate entity cannot own a sole proprietorship.

The Federal Tax Authority (FTA) clarifies that every individual can obtain only VAT registration in the UAE for all of his sole establishment. Therefore, separate VAT registrations should not be sought for the different sole establishments of the same owner. In such cases, the VAT registration should be ideally filed in the name of the natural person who owns the sole establishments.

If a natural individual wants to file for VAT registration under the name of one of their sole establishments, he can apply to the FTA accordingly. Further, the taxable supplies by a natural individual and the sole establishment should be considered collectively to determine the VAT registration obligations. Owners of the sole establishments can hire registered tax agents in Dubai to file the VAT registrations in the wake of the new public clarification.

With our years of experience in performing VAT Registration for businesses and customers across the UAE, Alankit provides services that are proficient and efficient in the area of VAT calculations.

Professional and Competent Services by Alankit

• Qualified Chartered Accountants with professional experience

• Relevant Tax Advisory Services

• Customized solutions to cater to specific business needs

• Professional support with routine VAT compliance issues

Alankit News



Carrom Tournament at Alankit to perk up at work

All work and no play makes Jack a dull boy. Alankit believes that a little enjoyment inside a loop of work pressure is important to keep the spirit up and going. In view of the same, Alankit organized a Carrom Tournament to bring out the hidden champions among its employees. The 4-day tournament conducted as rounds of singles, the tournament went tougher and healthier with every round. Finally, after several rounds, **Rajiv Kumar (DP)** and **Lokesh Upadhyay (BC)** won the title for **semi-finalists**, **Kushal Verma (NSE)** and **Sukhdeep Singh (Admin)** entered for **finalists** and the title for the winner was bagged by **Sukhdeep Singh**. Undoubtedly, the tournament ended with a splendid win of the players and fostered collaboration, teamwork, and helped to build friendships and bonds. The semi-finalists, finalist, and winners were rewarded with gift vouchers.



Knowledge Cafe

Lessons for the Insurance Industry from a year of COVID

The insurance sector is at the heart of digital disruption and the sudden outbreak of the COVID-19 led insurance companies to diversify their insurance products and services to meet the changing client needs. The fallouts from the ongoing battles caused by the global pandemic have dreadfully impacted the entire insurance industry. With the health infections evolving rapidly, addressing the humanitarian challenge of Coronavirus remained the first priority of every individual around the globe. This was a critical turning point for the insurance industry and an opportunity to provide meaningful value to customers. The global pandemic forced companies to invest in customer-facing digital innovations and creating new ecosystems that serve a variety of customer needs.

Companies with broad digital expertise created seamless digital insurance services for customers and generated new income streams across the business.

Following are the lessons learned by insurance companies from a year of COVID:

- Redefine the value proposition and emphasize the benefits of different insurance policies to policyholders
- Accelerate demand through targeted outreach during trigger situations
- Embed the business offerings at the right time in the customer decision journey
- Create a dynamic and seamless consumer experience

To conclude, it can be speculated that the future of the insurance industry will depend on adaptation. Insurers will have to outreach to specifically targeted customers and facilitate the process to evaluate and purchase insurance covers effortlessly. Also, insurers should pursue different digital strategies to capture the next horizon of growth in the insurance industry.



HR Corner

Alankit Extends a Warm Welcome to a New Team Member On-board!

Mr. Arun Kumar Mittal joined the Alankit family on 10th February 2021 as "**Senior Manager**" in the **Legal Department**. We are excited to have him and look forward to work together towards achieving milestones.



Join a dynamic team of creative and talented people

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

Position: Accountant

Experience: 2- 5 Years

Qualification: Delhi

Location: CA Semi Qualified/
Qualified

JOB Description

Duties and Responsibilities:

- Must have working knowledge of Tally ERP9 / Tally Prime
- Should have good exposure in Direct Tax
- Knowledge of preparation & filing of GST Return
- Should be well versed with Accounting Knowledge, Journal and Ledger entries, Taxation, etc.
- Knowledge of preparing & issuing Tax invoices, payments, expense booking, preparing & maintaining vouchers
- Must have in-depth knowledge of GST Act, GST registration, GST payments & GST return filing (GSTR-1, GSTR-2A, GSTR-3B, GSTR-7, and GSTR-9, etc.)
- Preparation of Financial Statements



Feel free to refer your friends/relatives with related qualifications and expertise. Mail your Resumes to hr@alankit.com



हिन्दी
अनुभाग

सुविचार

एनपीएस में निवेश के जरिये टैक्स सेविंग

मार्च का महीना चल रहा है और करदाता किसी भी तरह से अपने आयकर को बचाना चाहते हैं और ऐसे में वो निवेश के बेहतर विकल्प तलाशते हैं। राष्ट्रीय पेंशन प्रणाली (एनपीएस) हाल के समय में व्यक्तिगत करदाताओं के लिए कर-बचत के नजरिए से एक लोकप्रिय निवेश विकल्प बना हुआ है।

राष्ट्रीय पेंशन प्रणाली (एनपीएस) सरकार द्वारा संचालित निवेश योजना है। इस योजना के जरिए आप भी फायदा उठा सकते हैं। अभिदाता या तो पॉइंट ऑफ प्रेजेंस (PoP) पर जाकर एनपीएस अकाउंट के लिए आवेदन कर सकते हैं या ई-एनपीएस वेबसाइट के माध्यम से ऑनलाइन आवेदन कर सकते हैं। 2004 में सबसे पहले इसे सरकारी कर्मचारियों के लिए शुरू किया गया था लेकिन 2009 में आम जनता के लिए सुलभ करा दिया गया था। एनपीएस टियर 1 खाते में नियोक्ता के साथ साथ कर्मचारी और बिजनेसमैन को भी फायदा मिलता है।

कोई भी व्यक्ति जो एनपीएस का ग्राहक है, वह धारा 80 सीसीडी के तहत कर लाभ का दावा कर सकता है। टैक्स बचाने के लिए राष्ट्रीय पेंशन प्रणाली (एनपीएस) में आप अधिकतम 50,000 रुपये जमा कर सकते हैं। यानि इसके जरिए आप 50 हजार रुपये की अतिरिक्त टैक्स की बचत कर पाएंगे और 80सी के तहत डेढ़ लाख की टैक्स बचत के साथ 50 हजार यानि कुल मिलाकर निवेश के जरिए आप दो लाख रुपये तक टैक्स छूट का फायदा उठा सकते हैं।

कोई भी भारतीय नागरिक जिसकी उम्र 18 से 65 साल के बीच है, इसमें निवेश कर सकता है। और आप किसी भी बैंक में एनपीएस खाता खुलवा सकते हैं। मैच्योरिटी के बाद निवेशक एनपीएस में से 60 फीसदी पैसा निकाल सकते हैं। यानी कि 60 साल की आयु के बाद कोई व्यक्ति एनपीएस में कुल जमा राशि में से 60 फीसदी अमाउंट बिना किसी टैक्स के निकाल सकता है।

- कामयाबी के सफर में धूप का बड़ा महत्व होता है, क्योंकि छाँव मिलते ही कदम रुकने लगते हैं।
- संयम का अभ्यास उन्नति दिलाता है।
- अपने ज्ञान की रक्षा करनी हो तो शब्दों पर नियंत्रण रखो।
- एक दुश्मन को नष्ट करने का सबसे अच्छा तरीका उसे दोस्त बनाना है।
- जब तक आप अपने पंख फैलाते हैं, तब तक आपको पता नहीं होता कि आप कितनी दूर तक उड़ सकते हैं।
- पछतावा अतीत नहीं बदल सकता और चिंता भविष्य नहीं सँवार सकती, इसलिए वर्तमान का आनंद लेना ही जीवन का सच्चा सुख है।

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