

INFOLINE

अलंकित इन्फोलाइन मासिक पत्रिका

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COVID-19 Second Wave: Reimagining the Business Landscape and Embedding Resilience

As the second wave of COVID-19 continues to unfold in India with its terrible toll on both the health of the citizens and the economy, businesses are experiencing a challenging time in balancing out employee safety and getting their business wheels running. With the global pandemic disrupting the course of humanity, the business landscape has taken a dramatic shift across the world. As the humanitarian crisis evolves, the number-one priority for many companies remains the health safety of employees and customers. At the same time, business leaders are facing an increasingly unpredictable and dynamic economic future that requires thoughtful actions to keep the business operations continued.

The Coronavirus outbreak has posed various challenges for the business industry and many businesses have been aggressively focusing on the adoption of cutting-edge and emerging technologies, remote-working models to bring in



From The Chairman's Desk

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For businesses to achieve long-term resilience, it is highly imperative to ensure that the opportunities they unlock during the pandemic remain sustainable in the near future.

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operational efficiencies with ease and speeding up decision making with surprising velocity. For businesses to achieve long-term resilience, it is highly imperative to ensure that the opportunities they unlock during the pandemic remain sustainable in the near future.

To navigate through the humanitarian crisis, businesses should significantly consider developing two-phase strategy where the first phase can be a short-term crisis operating mode for model-risk-management (MRM), and the second phase can be long-term crisis comprehensive enhancement of the MRM approach to enable proactive adjustments to ever-



Alok Kumar Agarwal
Chairman & Managing Director

arising changes.

A year full of extreme uncertainty makes it clear that organizations that accelerate building a real capability to do hybrid work are more likely to thrive in the competitive era. The on-going situation has pushed companies over the technology-tipping point which ultimately will lead to enhanced capabilities and better performance in terms of revenues, return on investment, and cost-efficiency.

Aadhaar Enrolment for Unorganized Workers, Tea Garden Workers and Family Members for Labour Welfare Department

Alankit as a key partner of the Assam Government has undertaken the work on Aadhaar enrolment of unorganized workers and tea garden workers and their family members for the Labour Welfare Department. The Company will open various Aadhaar enrolment centers to reach out to the maximum population across the state of Assam.

The Company has successfully established exclusive Data Quality Audit centers with secure data connectivity with the UIDAI systems and deployed its work force to undertake the audit services. The data quality audit includes validation of the decision taken by quality check operators against the UIDAI guidelines. Validation and quality check on data includes resident details like demographics, photographs, and documents such as 'proof of Identity', 'proof of residence', 'proof of date of birth' & 'proof of relationship', as per existing UIDAI guidelines. This project would go a long way in helping the workers become beneficiaries of various welfare initiatives and schemes of the Government.

Benefits of Aadhaar for Unorganized workers

- Serves as proof of identity and address
- Can avail of all Government subsidies
- Can open bank accounts
- Can avail of social security schemes

How does Alankit's expertise help?

- Aadhaar enrolment of over 33 Million Indian citizens
- Associated with leading Govt. and private banks
- 185+ Aadhaar Enrolment Centres
- Experienced team of professionals
- Quick Aadhaar Registration/Updation processes
- Dedicated Customer Support

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

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Tenure in months	Minimum Deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual
12 - 23	-	6.15%	5.98%	6.61%	6.96%	7.15%
24 - 35	25,000	6.80%	6.64%	7.28%	7.63%	7.82%
36 - 60	-	7.10%	6.93%	7.57%	7.92%	8.11%

For senior citizens:

Tenure in months	Minimum Deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual
12 - 23	-	6.40%	6.23%	6.86%	7.21%	7.40%
24 - 35	25,000	7.05%	6.88%	7.51%	7.86%	8.05%
36 - 60	-	7.35%	7.18%	7.81%	8.16%	8.35%

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*Rate of interest per annum, applicable on a cumulative scheme for 36-60 months for the respective customer categories. IBC apply.

The additional rate of interest of 0.10% p.a. is over & above the published rate. It is a limited period offer and is applicable on a fixed deposit up to Rs. 5 crore, renewed on or after 17 February 2021.

As regards deposit taking activity of the company, the viewers may refer the advertisement published in Indian Express, Mumbai edition and Lokmat, Pune edition, dated 30th January 2021. The company is having a valid Certificate of Registration dated March 5, 1993 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position of the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/borrowings of the subsidiaries by the company.

ALANKIT IMAGINATIONS LIMITED

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CIN No. U74899DL1994PLC058289

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KAVACH POLICY DURING COVID

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Claims Under This Policy Are Simple, Fast And Easy

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- *Works as top up on your existing Health Insurance.
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- *Only 15 days waiting period.

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Sum Insured :	From Rs 50,000/- to Rs 5,00,000/- (in the multiples of fifty thousand)
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Eligibility :	18 years up to 65 years covering: i. Spouse. ii. Parents and Parents-in-law. iii. Dependent Children (i.e. natural or legally adopted) from day 1 of age to 25 years.



ORONA KAVACH

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Terms & Conditions Apply



Moving Abroad? Validate your documents through cost-effective Document Attestation Services by Alankit

The UAE economy attracts thousands of people across the globe who are willing to move to one of the seven emirates in search of better education or work opportunities. Packing up and moving to UAE isn't as simple as it may sound. There are several documents which are required to be checked and verified by concerned authorities. Without document verification or attestation, the visa procedure of a person moving to UAE cannot move forward. When a document is attested, it eases the process of one's international endeavour. Document attestation is a legal necessity for all cross-border undertakings involving personal or career-related advancements.

Whether you wish to go to the UAE to study, to set up a business or to begin working at a firm, to get married, or for other family purposes, authentication of documents by the UAE Embassy is important. Alankit prioritizes its clientele convenience by rendering reliable and time-bound service for NRI individuals requiring attestation for business, employment, higher education or immigration, etc. aligning with explicitly and authenticity. The Company offers customer-centric document attestation services to NRIs in UAE for business, employment, higher education or immigration, etc.

Why need attestation of educational documents?

- To obtain an employment visa
- To apply higher education courses in foreign country
- To take DOH (Department of Health) and MOH (Ministry of Health) examinations
- To get the equivalent certificates

Why need attestation of non-educational documents?

- To secure a child's admission in school
- To obtain the right to sell properties in India
- Attestation of experience certificate for doctors, nurses, pharmacist, lab technician, etc
- To obtain a residence visa for wife, in-laws, children

For any Documents Attestation-related query, mail us on taxuae@alankit.com

Alankit News

AF Raises Funds in Solidarity with India's Battle against COVID

With the ever-increasing spread of the global humanitarian crisis, Alankit Foundation put its foot forward to express solidarity with India by raising funds through a transparent payment link to help COVID-affected lives. The drive to save lives through raising funds was started on April 1st with a vision to support the marginalized severely affected by the pandemic. The distribution of oxygen



concentrators to hospitals and patients, PPE and safety kits at hospitals/health centres, and sending funds to PMCare's Fund remains at the core of the Company's Fundraising interventions. The fundraising campaign has led Alankit to address the immediate threats of COVID-19 and contribute its part in protecting as many lives as possible.

To help India fight the COVID battle, you can do a bank transfer to Alankit Foundation:

Bank Name: Axis Bank Ltd

A/c No: 918020102508381 IFSC Code: UTIB0000738

Branch Address: Jhandewalan Extn. New Delhi

Your donations are tax exempted **under Section 80G** of the **Indian Income Tax Act, 1961**.

To know more, you may write us to donate@alankitfoundation.com



Knowledge Cafe

NPS funds overwhelm investors, deliver robust returns

The Government-introduced investment scheme, National Pension System (NPS) has gained the attention of newbie and experienced investors to invest at regular intervals during the course of their employment. The NPS Tier-1 scheme that predominantly invests in equity market instruments, has yielded over 70% returns in the year to 31 March. With the Indian stock markets booming in a year the real economy contracted, investors benefited a lot from this long-term investment scheme.

As someone rightly said, past returns are not yours if you were not invested. Investors should never invest just considering past returns. Instead investors need to focus on their investment objectives, risk appetite and time horizon that drives overall asset allocation in their investment portfolio.

The pension scheme that invests the corpus in three asset classes is one of the most accepted pension products in India.

Scheme E Tier - I	Inception Date	Returns 3-months	Returns 6-months	Returns 1 year	Returns 3 years	Returns 5 years
Aditya Birla Sun Life Pension Management	09-May-17	4.46%	28.23%	68.64%	12.74%	N.A
HDFC Pension Management	01-Aug-13	5.58%	31.00%	69.78%	13.78%	15.08%
ICICI Pru. Pension Fund Mgmt	18-May-09	5.87%	31.52%	72.49%	12.69%	13.82%
Kotak Mahindra Pension Fund	15-May-09	6.35%	29.95%	70.98%	11.97%	13.94%
LIC Pension Fund	23-Jul-13	6.95%	32.19%	74.34%	11.17%	12.60%
SBI Pension Funds	15-May-09	5.00%	29.89%	66.28%	12.14%	13.64%
UTI Retirement Solutions	21-May-09	5.97%	31.35%	72.82%	12.10%	14.00%
Nifty 50 index				73.48%	13.73%	14.79%

Given the NPS performance, NPS investments tend to be very long term due to their retirement goal orientation. Besides, the tax benefits and low cost of NPS persists to make it a very excellent option to consider as a part of a retirement-focused portfolio.



HR Corner

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

Mr. Sandeep Panwar joined the Alankit family on 19th April 2021 as "Assistant General Manager" in the **NHSC Department**. We are excited to have him and look forward to working together towards achieving milestones.



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JOB Description

Position: Assistant Manager / Manager - FI

Experience: 4- 9 Years

Qualification: Delhi

Location: Any Graduate / Post Graduate

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- Branch visit of PSU banks
- Identification of CSP points and parties
- Training and product knowledge to share with clients
- Proper knowledge of banking products such as CASA, RD, FD, Micro ATM and insurance products
- Responsible for revenue generation
- Achievement of monthly, quarterly & yearly business plan



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



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उद्धरण

एनपीएस में निवेश जारी रखने की उम्र सीमा बढ़कर होगी 70 साल

पेंशन फंड रेगुलेटर पीएफआरडीए ने एनपीएस से जुड़े रहने की उम्र सीमा 70 साल तक बढ़ाने का प्रस्ताव दिया है। अब तक यह उम्र सीमा 65 साल है। इसके अलावा पेंशन रेगुलेटर ने मिनिमम गारंटीड पेंशन प्रोडक्ट को भी तैयार करने का भी सुझाव दिया है। अगले कुछ दिनों के भीतर इस प्रोडक्ट को लेकर रिक्वेस्ट फोर प्रपोजल डाला जायेगा। वर्तमान में नेशनल पेंशन सिस्टम के अंतर्गत पेंशन कितनी होगी यह इस बात पर निर्भर है कि पेंशन फंड में कितना जमा किया गया है और इस फंड का प्रदर्शन कैसा रहा है।

पेंशन फंड नियामक ने यह भी प्रस्ताव दिया है कि जो लोग 60 साल की उम्र के बाद भी एनपीएस से जुड़ते हैं वह अपना निवेश 75 साल तक अन्य सभी सामान्य निवेशकों की तरह निवेश जारी रख सकेंगे। बीते साढ़े तीन साल में 60 साल से अधिक उम्र के 15000 लोग एनपीएस से जुड़े हैं इस संख्या को देखते हुए, पीएफआरडीए ने यह प्रस्ताव दिया है।

इसके अलावा पीएफआरडीए पूर्ण निकासी की सीमा राशि भी बढ़ाने का प्रस्ताव दिया है। जिसके तहत अगर किसी का पेंशन फंड 5 लाख से कम है तो वह 100 फीसदी राशि निकाल सकता है जो कि पूरी तरह टैक्स फ्री होगी। अभी 2 लाख से कम पेंशन फंड होने पर यह नियम लागू है। इससे अधिक रकम की निकासी पर 40 फीसदी टैक्स फ्री और 60 फीसदी पर टैक्स देना होता है। इन प्रस्तावों के जरिये पीएफआरडीए ने चालू वित्त वर्ष में 10 लाख नये सब्सक्राइबर्स जोड़ने का लक्ष्य रखा है। पेंशन फंड के लिए ईपीएफ अभी सबसे पसंदीदा माध्यम है। हालांकि लंबी अवधि में एनपीएस ईपीएफ के मुकाबले ज्यादा रिटर्न देने में सक्षम है इसीलिए पीएफआरडीए इसे और आकर्षक बनाने की तैयारी में लगा हुआ है।

महत्वाकांक्षा सख्त चीजों से बनी होनी चाहिए – विलियम शेक्सपीयर

अच्छाई की प्रचुरता बुराई में बदल जाती है – विलियम शेक्सपीयर

डरपोक अपनी मृत्यु से पहले कई बार मरते हैं, बहादुर मौत का स्वाद और कभी नहीं बस एक बार चखते हैं – विलियम शेक्सपीयर

प्रत्येक व्यक्ति को अपने आचरण का परिणाम धैर्यपूर्वक सहना चाहिए – विलियम शेक्सपीयर

मैंने समय नष्ट कर दिया, और अब समय मुझे नष्ट कर रहा है। – विलियम शेक्सपीयर

कुछ भी अच्छा या बुरा नहीं होता बस सोच उसे ऐसा बनाती है। – विलियम शेक्सपीयर

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