



## From The Chairman's Desk

### Automation will take over more Financial Services

Automation is the key area of interest in the global FinTech industry. The global pandemic has pushed many FinTech companies to deploy advanced automation technologies in an endeavor to deliver the next wave of productivity and enhanced customer experiences. As FinTech companies persist to innovate and evolve at a faster pace, it is believed that Digitization, Artificial Intelligence, and emerging technologies are the catalysts for business growth. Automation serves as a key enabler to meet enhanced business operational activities by promising solutions at low cost, minimal disruption, and high efficiency.

The journey and progression of automation have led financial services companies to broaden their horizons to cater to a diverse range of business segments and client needs. With automated business processes & advanced predictive algorithms, finance professionals can pro-actively access real-time business insights and steer business operations. There is no doubt that Artificial Intelligence transforms human-centered engineering models into automated systems, facilitates continuous operational learning that results in productivity beyond existing human-led approaches.

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With the rapid convergence of advanced technologies amid the unprecedented times imposed by COVID-19, industrial automation is expected to go through a phase of explosive growth in subsequent times. Digitization edged with Artificial Intelligence is poised to drive business growth. Automating business processes will help to satisfy customers and thus, increase business's competitiveness. Businesses adopting robotic practices can save on time and costs along with improving the quality of delivery.

With the right robotics or machines in place, manpower can be eliminated to complete repetitive and tedious tasks that consume long hours at a time. Since traditional business strategies can't always catch an imminent operational failure, it is wise to consider sensor embedded and automated systems.



**Alok Kumar Agarwal**  
Chairman & Managing Director

The range of business functions has been expanded to serve customers through digital means. It's now possible for businesses to consider the use of advanced technology, like machine vision, to analyze products & services without assistance from a human operator.

To conclude, it can be said that envisioning the future of businesses under the financial sector must begin with a vision for the future of automation, a strategic approach that has been relatively less explored in the FinTech industry today.

### Secure your financial future by investing in Mutual Funds online

Mutual Funds are investment vehicles comprising the capital of various investors who share a mutual financial objective. At Alankit, our Industry Experts do extensive research to offer advisory to its clients on efficient ways of investment in Mutual Funds. With our best-practice research, tools, and frameworks, we help our investors save on time through our online platform and reduce uncertainty in times of market volatility.

#### Points to keep in mind before Investing in Mutual Funds

**Choose the right fund-** Evaluate the Mutual Funds you choose with your investment structure, risk-taking capacity, financial goals, and affordability. You should consult a financial advisor if you are facing any challenge in choosing the right investment fund.

**Consider the risk factors-** Mutual Funds are associated with a certain set of market risks. Investors who have a high-risk appetite and their investment objective is to earn high returns, equity schemes would be a better option. Debt schemes can be considered if investors don't want an investment with high-risk.

**Keep KYC Documents updated-** An investor has to comply with Know Your Customer (KYC) norms to invest in Mutual Funds. To become a KYC compliant, an investor requires PAN Card and a valid address proof.

To sum up, there are a plethora of investment options in the market, Mutual Funds still prove to be rewarding and one of the easiest & secure ways to invest your money. The team of Financial Experts at Alankit relies on peer-based industry insight, detailed market analysis to cater to your investment goals.

For more details, mail us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)



## Investment Opportunity



[www.alankit.co.in/worldinvesting](http://www.alankit.co.in/worldinvesting)

### Are You Ready to Go Global with us & Invest directly in US Stock Markets?

World Investing is a digital platform for Indians to invest in the US Stock Market. The simple investment platform is fuelled by Artificial Intelligence and enables automated research functioning, portfolio tracking, and personalized stock advice.

#### Benefits of Investing in US Stock Markets

- Diversification of Investments
- Create Account in no time
- Fueled by Artificial Intelligence
- Access new Growth Opportunities
- Support of Online LRS form filling
- Easy Compliance

Open Your World Investing Account Instantly  
Visit here:

[www.alankit.co.in/worldinvesting](http://www.alankit.co.in/worldinvesting)

To know more, contact us at

+91 89-29-955-344 | [customersuccess@worldinvesting.in](mailto:customersuccess@worldinvesting.in)

## Protect your family against any financial strain and uncertainty

At Alankit, you get the flexibility to buy Life Insurance plans that can be personalized to meet your specific needs.

#### Benefits of Life Insurance

- Risk Coverage
- Promotes Savings/ Helps in Wealth Creation
- Loan Facility
- Different Plans for Different Uses
- Tax Benefits
- Cover for Health Expenses
- Maturity Benefits
- Guaranteed Income

#### How does Alankit's expertise help?

**Extensive Network of Products :** Offering insurance policies for an array of Life and Non-Life Insurance products from a number of leading insurance companies



**Customer First :** Helps in easy and hassle-free renewal and also facilitates a relatively faster claim process



**Risk Management :** Analysis of Client Portfolio as a support service



**Teamwork :** Dedicated experienced team to provide the highest level of customer satisfaction



**Online Insurance :** Online portal ([www.alankitinsurance.com](http://www.alankitinsurance.com)) to compare and buy policies with just a few clicks



To invest, mail us at [insurance@alankit.com](mailto:insurance@alankit.com)

## NRI CORNER

### Ensuring savings, flexibility, and growth with National Pension System (NPS)

The National Pension System is a Government-sponsored pension scheme in India. This cost-effective, voluntary investment vehicle offers social security to individuals in the form of regular pension post-retirement. Under NPS, subscribers are allotted a unique Permanent Retirement Account Number (PRAN). Non-Resident Indians between the age of 18-65 years are also eligible to open an NPS account under the National Pension Scheme.

#### Why should you invest in NPS?

**Return on Investment:** A certain amount of the National Pension System is invested in equity. Thus, it carries the potential to yield higher investment returns than other tax-saving financial instruments. For investors over 60 years of age and above, the equity exposure cap is fixed at 50%. This stabilizes the risk-return equation, meaning that the corpus is somewhat safe against the equity market volatility.

**Risk Assessment:** At present, the maximum equity exposure in NPS is limited to 50-75%. For Government employees, it is limited to 50%. For those over 60 years of age, the equity exposure is capped at 50%. For investors who have crossed 50 years of age, equity exposure reduces by 2.5% every subsequent year. Thus, the scheme seeks to strike a balance between returns and safety. The earning potential of NPS is higher in comparison to other fixed-income schemes.

**Tax Benefit:** NRIs can avail tax benefits up to INR 1.5 lakh under Sec 80C and INR 50,000 under Sec 80CCD (IB) of the Income Tax Act.

### Benefits of Choosing Alankit for NPS Registration

- Quick subscriber registration process
- Prompt investor assistance
- Easy KYC procedure
- PAN India Network

For more details, contact us at  
**+91-9-773-772-772** or  
mail us at [nps@alankit.com](mailto:nps@alankit.com)

# Alankit News

## INDEPENDENCE DAY celebrated with great FERVOR & PATRIOTISM

On the occasion of India's 74th Independence Day, Alankit celebrated the true spirit of patriotism with style and grandeur. The tri-color theme was reflected in the employee's wardrobe while the entire office sparkled with tri-colored balloons to mark the celebration of India's glorious day. Embedding such a celebration in the office culture helped employees build camaraderie in the workplace. Alankit family at Dubai office also enthusiastically celebrated Independence Day and exhibited unity in diversity. The Dubai office was decorated with the national tricolor theme and team members were dressed in Indian traditional outfit.



To invest, mail us at [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)

## INVINCIBLE PHOTOGRAPHY Competition | Tell us through your lens



Alankit organized an 'Invincible Photography' Contest for its employees to express the best through their photography skills. Employees participated with great enthusiasm by sending photographs that were striking, well-crafted, and of exceptional quality. Photographers of all abilities entered single images to the following categories: Architecture, Natural World & Wildlife, Culture, Creative, Lifestyle, Still Life, Object, Street Photography, Landscape, and Travel. The winners of the contest were:

- 1st prize: **Himanshu Saini, Sales**
- 2nd prize: **Sangeeta Mondal, Corporate Communication**
- 3rd prize: **Archana Satwani, GST**

Winners of the contest were cheered up with surprise gifts.

## Live Webinars presented by Industry Experts for Diversified Products & Services

2020 has been a watershed year for virtual events and activities. As in-person conferences moved online, and video webinars become the norm, Alankit takes it as a perfectly-timed opportunity to strengthen its relationship with clients by optimizing on the effective use of digital channels. The Company organized on-demand webinars for its clients to deliver valuable insights on various products & services that include

Smart Card Printer, Mutual Funds, ITR, POS Machine, Kiosk Banking, World Investing, etc. These webinars helped marketing leaders develop a long-term strategic plan to address near-term demands, long-term growth, and changing customer expectations.



## Knowledge Cafe

## Customer Experience drives Decisions and everything

Customer experience represents the key aspects of a company offering—the quality of product and services, ease of use, customer care, and reliability. Undoubtedly, customer experience is the driver of the sustainable growth of a business. Digitization has revolutionized the way customers want, whenever they want, and how they want it. The advanced technologies have handed customers a unique power to dictate the rules in purchasing goods and services as per their convenience.

experience. Companies should consider purchasing cloud solutions first instead of purchasing on-site solutions. The main objective shall be to create a consistent customer experience across all touchpoints by offering superior services.

Everything is now happening in real-time, which is why companies that remain accessible and on-demand, 24\*7 are likely to deliver expectations of multi-channel customer

It is important to know that customers generate revenue whereas employees drive the experience. Employees should be empowered to drive customer satisfaction which requires new ways of working, focus on employee performance, and human-and-machine relationships.

### Key stages to drive Customer Experience:

- Mapping customer journey (both from an internal perspective and external perspective)
- Assessing how a company performs at all stages of the customer journey and at key touchpoints
- Developing a core set of values or a brand promise at all touchpoints in the customer journey
- Tracking operational performance and customer satisfaction on an ongoing basis

To thrive in the new normal, companies need to identify the emerging behaviors that will define customer experience in the near term. They must then ensure that these opportunities align with their business strategies to serve exemplary customer experience. Business leaders will have to understand changing dynamics and new pain points as well as agile innovation to address customer needs. Those who master the approach with a focus on digital transformation will create value for customers in the long-term and in a competitive business landscape.

## HR Corner

Alankit Extends A Warm Welcome To A New Team Member On-board!

**Mr. Manoj Kumar Aggarwal** joined the Alankit family on 17th August 2020 as "General Manager" in the Accounts Department. We hope to develop a mutually productive and long-lasting association in the future. Alankit wishes him good luck for the new assignment.



## Are you looking for a collaborative team with a strong mission?

**Join Our Team!** All eligible candidates are open to apply for the below-mentioned job opportunity:

Position: MIS Assistant Manager | Experience: 4 - 6 Years | Qualification: Any Graduate / Post- Graduate | Location: Delhi

### JOB Description

- Responsible for the development and maintenance of documentation and metrics to improve operational efficiency
- Coordinate with call centre and support team PAN India for data reconciliation and dashboards
- Coordinate with different business units for taking growth initiatives
- Design, monitor, and analyze the database
- Provide recommendations to update current MIS to improve reporting efficiency and consistency
- Generate both periodic and ad hoc reports as needed
- Act as an auditor and guide for improving current processes
- Good hold over excel functions
- Knowledge of Salesforce and C-Zentrix will be an added advantage

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

Mail your Resumes to [hr@alankit.com](mailto:hr@alankit.com)

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हिन्दी  
अनुभाग

नीति  
श्लोक

## कोविड काल में नौकरी गवाने वालों को मिलेगा बेरोजगारी भत्ता

निशेवते प्रशस्तानी निन्दितानी न सेवते ।  
अनास्तिकःश्रद्धान एतत् पण्डितलक्षणम् ॥

जो अच्छे कर्म करता है और बुरे कर्मों से दूर रहता है, साथ ही ईश्वर में भरोसा रखता है और श्रद्धालु है, उसके ये सदगुण पंडित होने के लक्षण हैं ।

अनाहूत प्रविशति अपृष्टो बहु भाशते ।  
अविश्वस्ते विश्वसिति मूढचेता नराधमः ॥

मूढ़ चित्त वाला नीच व्यक्ति बिना बुलाये ही अंदर चला आता है, बिना पूछे ही बोलने लगता है तथा जो विश्वास करने योग्य नहीं है उनपर भी विश्वास कर लेता है ।

अर्थम् महात्तमासाद्य विद्यामैश्वर्यमेव वा ।  
विचरत्यसमुन्नद्धो यः स पंडित उच्यते ॥

जो बहुत धन, विद्या तथा ऐश्वर्य को पाकर भी इटलाता नहीं है, वह पंडित कहलाता है ।

शब्द दोशा पुरुशेणह हातव्या भूतिमिच्छिता ।  
निद्रा तन्द्रा भयं क्रोध आलस्यं दीर्घसूत्रता ॥

ऐश्वर्य या उन्नति चाहने वाले पुरुशों को नींद, तन्द्रा, डर, क्रोध, आलस्य तथा दीर्घसूत्रता इन छः दुर्गुणों का त्याग देना चाहिए ।

कोरोना महामारी संकट के बीच बड़े पैमाने पर लोगों की नौकरी गई है। ईएसआईसी (ESIC) के तहत केंद्र सरकार उन बेरोजगार लोगों को जिन्होंने 24 मार्च 2020 से 31 दिसंबर 2020 के बीच अपनी नौकरी गंवाएगे या गंवाई है और जो एंप्लॉयी स्टेट इंश्योरेंस कॉर्पोरेशन में पंजीकृत हैं उन्हें बेरोजगारी भत्ता देगी। वर्कर्स को ईएसआईसी की अटल बीमित व्यक्ति कल्याण योजना के तहत 30 जून 2021 तक बेरोजगारी भत्ता मिलेगा। वर्कर्स जो ईएसआई स्कीम के साथ कम से कम पिछले दो सालों से जुड़े हैं अर्थात जो 1 अप्रैल 2018 से 31 मार्च 2020 तक इस स्कीम से जुड़े हैं और इस दौरान 1 अक्टूबर 2019 से 31 मार्च 2020 के बीच कम से कम 78 दिनों का कामकाज किया है। वह अधिकतम तीन महीने की औसत सैलरी का 50 फीसदी बेरोजगार भत्ते के रूप में क्लेम कर सकते हैं। सरकार द्वारा इस कदम से इंडस्ट्रियल वर्कर्स को बड़ी राहत मिली है।

## Dial a PAN - Instant & Seamless Service

Alankit facilitates the allotment of instant PAN to individuals who already possess a valid Aadhaar card. Also, applicants will not be required to submit a detailed application form as in other cases.

Alankit

Call - Apply - Print - Deliver

- Cost-effective & Reliable
- Prompt Digital Print
- Excellent Convenience
- High Durability
- Easy Card Issuance



For more details,  
Contact Us at **9-773-776-776**

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