



July 2020

Volume : XIII, Issue - 07, Re.1/-

## From The Chairman's Desk

### Accelerating Focus On Digital Transformation During COVID-19 Times

As the global COVID-19 pandemic is a humanitarian crisis that persists to take a tragic toll on people's lives, the fact cannot be denied that the infectious virus is also acting as a catalyst for change - personal, corporate, societal, and economical. The life-threatening infection has posed various challenges for the business industry and many businesses have been taking the challenging time as an opportunity to increase business resilience and prepare for rebound and future growth by accelerating focus on digital transformation.

Digitization during the COVID-19 era has found a new meaning and it certainly is going to reach more and more sectors to minimize the disruption caused to humanity. Entrepreneurs consider this as an opportune time to focus on digital transformation by realizing the necessities accelerating it. To keep the business operations continued in the new normal, the business landscape is witnessing a continued and aggressive focus on the adoption of cutting-edge and emerging technologies to bring in operational efficiencies with ease, enhance speed-to-market and enable superior customer experiences.



**Alok Kumar Agarwal**  
Chairman & Managing Director

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The scale of the digital transformation and the speed at which it's happening is casting a bright light on the fact that companies are facing a once-in-a-generation shift. Having said that, with overall transaction volume low, the opportunity to build enhanced digital platforms has never been greater. And considering the challenging economic outlook and continued unprecedented times about what the future will look like, it's loud and clear that it will be digital.

With an enormous impact on many companies imposed by COVID-19 pandemic, many business leaders have been finding the situation quite challenging about how slowly significant changes have moved, from serving a surge of customers migrating to digital modes to scaling back-end operations. Nevertheless, it is witnessed that businesses have been trying to match the pace of both the public health crisis and the change in customer behavior by building solutions outside of the core company that are fully agile with entrepreneurial talent.

As the core technology, data, AI, and IT systems keep on growing, adapting, and becoming more essential than ever before, it is fair to say that businesses who continue to invest in the most important enablers during this most challenging time will likely be the ones who come out not only ahead and more competitive, but, thriving from within.



## Go Cashless For Toll Payments With FASTag Services



FASTag is a completely electronic way of paying toll charges at National Highways without pausing. From Dec 15, 2019, the Government has made it mandatory to pay toll charges using the FASTag technology and zip through toll plazas without you having to wait for any kind of cash transaction. The small electronic tag is affixed on the windshield of the vehicle to be scanned by a FASTag scanner available at toll plazas. The simple tag is linked to a prepaid account related to the specific vehicle. As the vehicle passes through the toll plazas, the tag is scanned and the toll amount is automatically deducted from your account.

#### Benefits:

- Saves fuel and time
- SMS alerts for transactions
- Online portal for users
- Ease of recharge
- No need to carry cash
- Web portal for customers

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.

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



# INVESTMENT OPPORTUNITY



## TERM INSURANCE OFFERS MULTIPLE BENEFITS TO CUSTOMERS

### Here are a few you should be aware of:

#### Affordable Premiums

You can get a high value life cover from a term insurance plan by paying an affordable premium amount. Premium payments can be made either monthly/half-yearly/yearly. The earlier you buy a term insurance plan, the lower premium amount you have to pay.

#### Whole Life Cover

Term insurance plans offer substantially longer coverage. Whole Life insurance plans even offer coverage till the age of 99.

#### Payout of Sum Insured

In case of the unfortunate demise of the person insured, the family members will receive the sum assured as a payout. They can choose for this payout to be in the form of a lump sum, an income that is either monthly or annual, a combination of lump sum and income or an increasing income. This will help take care of financial needs and household expenses among other costs.

#### Critical illness Coverage

In case optional critical illness coverage is included in your term insurance plan, you will get a lump sum payout upon diagnosis of any critical illness that is covered in the plan.

#### Accidental Death Benefit

You can add the accidental death benefit rider to your term insurance plan. This will offer protection against any mishaps in the future.

#### Coverage for terminal illnesses

Term insurance plans can give you lump sum payouts in case of diagnosis of terminal illnesses such as AIDS.

#### Tax Benefits

You can get tax benefits on premiums paid under **Section 80C** along with premium paid towards critical illness benefit under **Section 80D** of the IT Act. The lump sum amount received by nominees as the sum assured/death benefit is also exempted from taxes under **Section 10(10D)\*\***.

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## NRI CORNER




## Experience safe, secure, and seamless online stock trading mechanism

Investment plays a crucial role as savings alone are not adequate to align with all our financial goals and also to beat inflation. Demat is the single most effective tool for investment, tracking, growth, and tax compliance because it is fully electronic and hassle-free. A Demat account is essentially an account that enables the investors to hold their securities/shares in an electronic form. The stocks in Demat account are in a dematerialized form and thus, it is much easier, effective, and reliable to trade swiftly on digital platforms than having them in the traditional physical form. Generally, a Demat & Trading account functions similarly to a bank account wherein the account holder holds their money, and accordingly, the entries are made in the passbook. It is relatively quite simple and convenient to open a Demat account that doesn't require any balance of shares as such and allows ample flexibility.

In today's busy world, cutting-edge technology has made the entire process of investing and managing investments prompt, easier, and risk-free. Alankit helps investors to begin their trading journey with its in-built easy-to-use 'Alankit Easy Trade' app. The all-in-one trading platform has revolutionized the way trading is done allowing investors to easily open their Demat & Trading account and discover the ideal way to trade in securities during market volatility.



For more details about Demat and trading, mail us at [taxuae@alankit.com](mailto:taxuae@alankit.com)




**Muthoot Fincorp Limited**  
Public Issue of Secured, Redeemable, Non-Convertible Debentures



Issue Opens on: 29<sup>th</sup> Jun'2020 - Issue Closes on: 17<sup>th</sup> Jul'2020

Credit Rating:  
"CRISIL A/Stable" by CRISIL  
"BWR A+/Stable" by Brickworks Ratings

Earn up to  
**10.00%**  
p.a.

Allotment on First Come  
First Served Basis\*

Issue Size	Face Value	Minimum Investment
• ₹ 160 Cr	• ₹ 1,000 per NCD	• ₹ 10,000 (10 NCD)

Option	I	II	III	IV	V	VI	VII	VIII	IX
Interest type	Monthly				Fixed				
Frequency of Interest Payment	Monthly				Annual				
Tenure	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months
For NCD holders in all the categories									
Coupon (%) (p.a.)	9.03%	9.13%	9.25%	9.40%	9.65%	9.75%	NA	NA	NA
Effective Yield (%) (p.a.)	9.37%	9.54%	9.64%	9.40%	9.67%	9.74%	9.65%	9.90%	10.03%
Redemption amount (₹ Per NCD)	1,008	1,000	1,000	1,000	1,000	1,000	1,202	1,348	1,611

Category	Investor Categories
Category I (Institutional Category)	Resident public financial institutions as defined in Section 2(72) of the Companies Act 2013, statutory corporations including state industrial development corporations, scheduled commercial banks, co-operative banks and regional rural banks, and multilateral and bilateral development financial institutions which are authorised to invest in the NCDs. Co-operative banks and regional rural banks, which are authorised to invest in the NCDs. Provident funds of minimum corpus of ₹ 2,500 lakhs, pension funds of minimum corpus of ₹ 2,500 lakhs, superannuation funds and gratuity fund, which are authorised to invest in the NCDs. Resident venture Capital funds and/or alternative investment funds registered with SEBI. Insurance Companies registered with the IRDAI. National Investment Fund (set up by resolution no. F. No. 2/3/2005-GOI dated November 23, 2005 at the Government of India and published in the Gazette of India). Insurance funds set up and managed by the Indian army, navy or the air force of the Union of India or by the Department of Posts, India. Mutual Funds registered with SEBI. Systemically Important NDFIs.
Category II (Non - Institutional Category)	Companies falling within the meaning of Section 2(20) of the Companies Act 2013; bodies corporate and societies registered under the applicable laws in India and authorised to invest in the NCDs. Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment; which are authorised to invest in the NCDs. Trust including public/private charitable/religious trusts which are authorised to invest in the NCDs. Association of persons. Scientific and/or industrial research organisations, which are authorised to invest in the NCDs. Partnership firms in the name of the partners. Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009). Resident Indian individuals and Hindu undivided families through the Karta aggregating to a value exceeding ₹ 5 lakhs.
Category III (Individual Category)	Resident Indian individuals applying for an amount aggregating up to and including ₹ 5 lakhs across all options of NCDs in the issue. Hindu undivided families through the Karta applying for an amount aggregating up to and including ₹ 5 lakhs across all options of NCDs in the issue.

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



### Benefits of Opening Online Demat Account

- No Paperwork
- Hassle-free processing
- Manage your investments in a single account
- Saves on additional charges like stamp duty

### Exclusive benefits with Alankit

- Efficient dematerialization, rematerialization, and pledge process
- Access and view Information and Demat statements online – 24x7
- Professional advice and personalized relationship
- Experienced and enriched team for customer support





## Cost-efficient & Secure Digital Signature services



A Digital Signature Certificate (DSC) is a secure digital key that comprises information i.e. the user's name, country, pin code, email address, date of issuance certificate, and name of the Certifying Authority. It is issued by the Certifying Authorities to verify and validate the identity of the user holding this certificate. Digital Signatures make use of the public key encryptions for creating the signatures.

### Types of DSC

There are three types of Digital Signature Certificates issued by the Certifying Authorities based on the needs of applicants.

**Class 1 Certificates:** These Certificates shall be issued for both business personnel and private individuals use.

**Class 2 Certificates:** These Certificates are used in various form-filling, online registration, email attestation, income tax filing and etc.

**Class 3 Certificates:** These are high assurance certificates are used by vendors who wish to participate in the online tenders and e-auctions anywhere in India.

### Benefits of Digital Signature Certificate

Digital Signature Certificates are of great assistance in authenticating the user's personal information when conducting business online.

**Time and Cost-effective:** The Digital Signature Certificate holder can digitally sign the documents and send them to the receiver instantly via email.

**Data integrity:** Digitally signed documents cannot be edited or altered after signing, which assures the data is safe and secure.

**Authenticity of documents:** Documents that are signed digitally give confidence to the receiver to be ensured of the signer's authenticity.

For more details about DSC, write to [businessenquiry@alankit.com](mailto:businessenquiry@alankit.com)

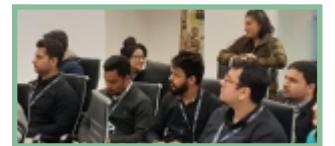


## Alankit Featured In The Leading Publications



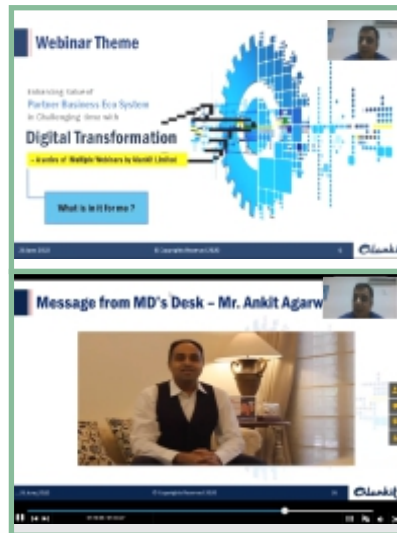
Alankit returned to resilience amid the humanitarian crisis caused by COVID-19 by inventing new and technology-led business solutions for the ease of its customers. The Company got featured in the leading news portals like The Economic Times, The Hindu Business Line, Outlook, Live Mint, etc. for its recently launched online investment platform for clients to start investing in the U.S. Stock Markets. The articles lay major emphasis on the ideal investment platform fuelled by artificial intelligence, enabled automated research functioning, portfolio tracking, personalized stock advice, etc.

## The New Normal: Alankit Resumes Office Operations



As life amid global pandemic COVID-19 becomes new normal, Alankit makes the transition back into the office by adopting precautionary measures for employee safety and well-being. Face masks & shields, thermal screening, social distancing marking all over the office, hand sanitization, an office layout which helps ensure appropriate gap between employees at all time, are some of the new normal rules are being followed as per the Government advisory. We encourage our teams to swap in-person meetings for video conferences or emails whenever possible to maintain social distance. During the Coronavirus health crisis, the need of the hour is to enable more engaging modes of collaborating with our business partners and clients to maintain social cohesion in this remote-work world.

The global COVID-19 infection has suddenly accelerated the need for businesses to transform and respond to an unprecedented change in customer behavior and market risks – with extensive digitization being one of the key enablers of such change. In the wake of the rising need for digitization, Alankit organized a Live Webinar for its business partners to enhance business ecosystem value with a major focus on longer-term strategies to remain relevant and capture opportunities in the challenging times. The live session covered valuable insights on understanding critical market strategies, new growth avenues, earning potential income, and how association with Alankit could prove beneficial in gaining a competitive edge in such turbulent times.



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



Mr. Tarique Anwar has successfully joined the Alankit family on 8th June 2020 as an "Assistant General Manager" in the Smart Card Department. We hope to develop a mutually productive and long-lasting association in the future. Alankit wishes him good luck for the new assignment.

[www.alankit.com](http://www.alankit.com)

## Join a dynamic team of Alankit professionals & broaden your strengths

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

Position: Customer Relationship Executive Experience: 1 - 3 Years  
Qualification: Any Graduate / Post- Graduate Location: Kolkata / Hyderabad / Jaipur / Mumbai

### Job Description

- Generate quality leads of company's products through telephonic calling to new and existing clients of our company.
- Make outbound customer calls to promote and sell a product or service.
- Monitor competitors' products or services and create selling strategies for own products or services.
- Records each call on CRM software, as per company's policies and procedures
- Follow up with potential customers in a timely manner, if necessary and close them.
- Studying the details of each offering and remaining abreast of updates to these offerings.
- Identifying, Handling and resolving customer queries and concerns while maintaining expected quality on calls, chat or email.
- Record details of customer interactions, queries, complaints and comments/feedback.
- Create, maintain and update databases of customers with complete information and emails.

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



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

Alankit

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## उद्धरण

मित्रता की गहराई परिचय की लम्बाई पर निर्भर करती है।—रबिन्द्रनाथ टैगोर

किसी बच्चे की शिक्षा अपने ज्ञान तक सीमित मत रखिये, क्योंकि वह किसी और समय में पैदा हुआ है।—रबिन्द्रनाथ टैगोर

हर एक कठिनाई जिसमें आप मुंह मोड़ लेते हैं, एक भूत बनकर आपकी नींद में बाधा डालेगी।—रबिन्द्रनाथ टैगोर

जो अच्छाई करने में बहुत ज्यादा व्यस्त हैं, स्वयं अच्छा होने के लिए समय नहीं निकाल पाता।—रबिन्द्रनाथ टैगोर

जिनके पास स्वामित्व बहुत होता है, उनके पास डरने को बहुत कुछ होता है।—रबिन्द्रनाथ टैगोर

ये प्रार्थना ना करें कि हमारे ऊपर खतरे ना आयें, बल्कि ये करें कि हम उनका सामना करने में निडर रहें।—रबिन्द्रनाथ टैगोर



## कोरोना वायरस के इलाज के लिए एनपीएस से पैसे निकालने के नियम

भारतीय पेंशन फंड नियामक विकास प्राधिकरण (पीएफआरडीए) ने पॉपुलर सरकारी स्कीम, नेशनल पेंशन सिस्टम (एनपीएस) के ग्राहकों को कोविड-19 के इलाज की जरूरत पड़ने पर अपने टियर-1 अकाउंट से आंशिक रूप से पैसे निकालने की सुविधा दी है। लेकिन ग्राहक अपने या अपने पति/पत्नी, बच्चे या फिर माता-पिता के इलाज के लिए ही पैसे निकाल सकते हैं। 9 अप्रैल 2020 को पीएफआरडीए ने एक सर्कुलर में कोरोना वायरस को एक फैलने वाली और जानलेवा महामारी घोषित करते हुए इसके इलाज के लिए एनपीएस ग्राहकों को उनके खाते से आंशिक रूप से पैसे निकालने की अनुमति दी है।

### एनपीएस से पैसे निकासी की पात्रता:

1. एनपीएस की सदस्यता तीन साल से अधिक पुरानी होनी चाहिए।
2. ग्राहक अपने द्वारा जमा योगदान का 25 प्रतिशत तक ही

निकाल सकते हैं।

3. ग्राहक अपने एनपीएस खाते से इसकी पूरी अवधि के दौरान केवल तीन बार पैसे निकाल सकते हैं।
4. ग्राहक को निकासी फार्म अच्छे से भरकर मेडिकल सर्टिफिकेट के साथ देना होगा।

### पैसे निकालने का तरीका

सबसे पहले <https://www.cra-nsdl.com/CRA> लिंक पर जाकर अपने एनपीएस खाते से लॉग इन करना होगा। इसके लिए PRAN संख्या आपकी यूजर आई डी होगी। अब transact online टैब withdrawal ऑप्शन को क्लिक करना होगा। इसके बाद "Partial Withdrawal from Tier-1 ऑप्शन को सेलेक्ट करना होगा।

इसके बाद एक नया वेब पेज खुल जाएगा। यहाँ आपको फिर से अपना PRAN कन्फर्म करके submit पर क्लिक करना होगा। यहाँ आपको सिस्टम जेनरेटेड फॉर्म और जरूरी दस्तावेज सबमिट करने होंगे।

इसके बाद एक दूसरा टैब खुल जाएगा जिसमें आपको PRAN, नाम, डेट ऑफ बर्थ (DOB) और निकासी राशि का विवरण भरना होगा और आपको अपने निकासी राशि का प्रतिशत और कारण भी बताना होगा। फिर सबमिट पर क्लिक करना होगा। सबमिट करने के बाद आपको एक सिस्टम जेनरेटेड फॉर्म मिलेगा जिसे डाउनलोड करके अपने मेडिकल सर्टिफिकेट के साथ नोडल ऑफिस भेजना होगा। नोडल ऑफिस की ओर से आपकी रिक्वेस्ट प्रोसेस हो जाने के बाद आपके खाते में पैसे आ जाएंगे।

Printed and Published by ALOK KUMAR AGARWAL on behalf of Alankit Assignments Limited.  
Printed at Rakesh Press, A-7, Naraina Industrial Area, Phase-II, New Delhi 110028  
Published at Alankit House, 4E/2, Jhandewalan Extension, New Delhi - 110055

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