

ALANKIT INFOLINE

A Monthly Newsletter

अलंकित इन्फोलाइन मासिक पत्रिका



Alok Kumar Agarwal
Chairman & Managing Director

From The Chairman's Desk

Greater Flexibility to NPS with New Investment Norms!

With the new changes announced by The Pension Fund Regulatory and Development Authority (PFRDA), NPS Subscribers will be able to change their investment options and asset allocation ratios for their corpus twice a year in

the Financial Year 2017-18. At present, such changes are restricted to only once in a particular financial year.

To determine where and how the money would be invested, subscribers (except the Government Employees) are provided with two options- Active Choice and Auto Choice. The auto choice option gives a lifecycle-based approach, in which the allocation to different asset classes changes gradually as the person's age increases. On the contrary, the Active Choice investment option is suitable for those individuals who want to have much greater choice in deciding their asset class allocation. The subscriber can choose from four different asset classes namely alternative investment scheme, equity market instruments, non-government fixed income securities and government securities. While they enjoy the freedom to choose the allocation of their funds, they have to adhere to the investment cap of 50 percent in equities and 5 percent in alternative investments. As per the recent changes, now the subscriber can change the allocation to different asset classes twice in a financial year, unlike once as allowed earlier. However, one can select the pension fund manager only once in a year. The said changes will be applicable to both tier-1 and tier-2 accounts. Tier-1 accounts are the Pension Accounts whereas Tier-2 accounts are for voluntary savings and investments.

Experts say this move will provide greater flexibility to the scheme, but at the same time subscribers are expected to use it wisely as too much fiddling of asset allocation by the investors could turn out to be counter-productive at times! Reviewing of portfolio and analyzing the need to go for a change in asset allocation is very important to gain the best returns. Look closely at your portfolio and make a change only if it's essential!

As the financial year comes to an end, the taxpayers look for the best options out of the numerous available options to avail tax benefits. It becomes extremely important to pick the right investment option based on the risk profile and current income as a careless investment could prove costly in the long run. NPS here can be considered as a preferable tax-saving investment for many!

Thanks & with best wishes

Alok Kumar Agarwal

Marching on Alankit GSP GST- One Nation, One Tax!

Alankit Limited is qualified for GSP (GST Suvidha Provider) as appointed by GSTN among 334 applicants. Alankit limited will develop the web or mobile-based interfaces for taxpayers to interact with GST network.

Alankit is envisaged to provide innovative and convenient methods to taxpayers and other stakeholders in interacting with the GST Systems from registration of entity to uploading of invoice details to filing of returns.

In the evolving environment of the new GST regime, it is envisioned that the GST Suvidha Providers (GSP) concept is going to play a very important and strategic role. It is the endeavour of GSTN to build the GSP eco system, ensure its success by putting in place an open, transparent and participative framework for capable and motivated enterprises and entrepreneurs.

Alankit shall provide the tax payers with all services mentioned above in addition to maintaining their individual business ledgers (sales ledger and purchase ledger) and other value added services around the same. Another important service expected from Alankit is the automatic reconciliation of purchase made and entered in the purchase register and data downloaded in the form of GSTR-2 from the GST portal. In addition there will be sector-specific or trade specific needs which the GSPs are expected to fulfil.

For more details, you may write to businessenquiry@alankit.com

Do last minute Tax Saving

Invest in National Pension System (NPS) !!



nps
national
pension
system

You will be entitled for additional tax benefit over and above u/s 80 (C).

Reduces Tax Liability:

Get additional tax deduction of Rs 50,000/- over and above Rs 1.5 Lakh under section 80 (C).

Secure your Retirement:

Avail dual benefit of saving on tax and building a monthly retirement income for your old age.

Enjoy Flexibility of Investment Choice:

NPS provides flexible investment options during the accumulation stage.

For more details on NPS, please write to businessenquiry@alankit.com

Partner with us
and be a part of the initiative to
distribute Energy-Efficient Products!



Let's contribute together
to save the environment
& enrich the future
generations!

Locations

Chattisgarh, Goa, Jammu & Kashmir, Jharkhand, Karnataka, Manipur, Meghalaya, Mizoram, Odissa, Rajasthan, Sikkim, Tripura, Uttarakhand, Tamilnadu, Telangana and West Bengal

Product Details:

1. BEE 5 Star rated 50 W Ceiling Fans (Usha/ /Bajaj etc) as per DEFP i.e. Domestic Efficient Fan Programme
2. LED bulbs as per DELP i.e. Domestic Efficient Lighting Programme
3. Tube Light

Specification	Fan	LED Bulb	Tube Light
Watt	50 W	9 W	18 W
Rating	5 Star	N/A	N/A
Warranty	2 years	3 years	3 years
Color	Brown	White light	White light
Brand	Usha, Bajaj, Orient etc	Crompton, Bajaj, Philips etc	Crompton, Bajaj, Philips etc

Join us as a Sub-Distributor & add extra to your income!

For more details, please write to businessenquiry@alankit.com

NRI CORNER



Apply for PAN
Avoid the hassles, save your
Time & Effort!



As per the new rules laid by the Government of India, PAN card number (Permanent Account Number) is now compulsory for a NRI, OCI, PIO, Foreign citizen & Organization to carry financial or investment related transactions.

One may consider it as a Tax ID which is a must for NRIs if they intend to Invest in Shares, open a Demat account, purchase real estate, open a NRI bank account, getting loans, applying a visa or passport, enjoy income from rent, get foreign remittance, etc.

We help you with the following:

New PAN - We provide forms, help you to fill and do follow ups on your behalf.

PAN Corrections - We assist you in rectifying your PAN details.

Lost PAN - We assist you in applying for a duplicate PAN card if you have misplaced your old card.

Track PAN Status - We help you track your PAN Card status on a regular basis.

Get in touch with us! Mail us for more details
businessenquiry@alankit.com

KNOWLEDGE CAFE



Saving Taxes is not the only reason why you need to buy a Life Cover! Get to know why...

A life insurance policy can be an ideal blend of risk cover, returns and tax benefits. Buying a life cover is one of the most important decisions you can make because by investing in the right life cover you're buying your family a strong financial future.

HELPS ACHIEVE LONG-TERM GOALS

Since it is an instrument that keeps you invested for the long term, it would help you achieve your long-term goals such as buying a home or planning your retirement.

DEALING WITH DEBT

Any outstanding debt-a home loan, auto loan, personal loan, or a loan on credit cards-will be taken care of if you happen to buy the right life insurance policy.

TAKE CARE OF YOUR DEPENDENTS

Your Personal Life Insurance money can be used to provide care

for your dependents. Your dependents could be your children or aging parents if you are their main care giver.

BUILD CASH VALUE

One of the things that makes whole life attractive for some people is the fact that it allows you to build up cash value over time.

BRING PEACE OF MIND

Life insurance can help provide protection for the uncertainties in life. Without a doubt, having life insurance coverage will bring you and your family peace of mind.

Get in touch with us for your life insurance needs, visit www.alankitinsurance.com

ALANKIT NEWS

India GST Summit 2017 held at Talkatora Indoor Stadium, New Delhi!

The India GST Summit 2017 was held at Talkatora Indoor Stadium, New Delhi from 2nd to 4th March 2017. The three day mega event was organized by Alankit Group in association with Zee Business.



The Summit saw diverse tax professionals, business leaders representing large enterprises, and owners at SME's, and informal businesses from across the country. Experts shared their overview of the GST Model Law, design and architecture of GST Ecosystem, and the role of GSP's and ASP's. There were many ASP's who showcased their ASP solutions. The overall event was a huge success and closed with the 20th Sur Aradhana awards.

Holi Celebration at Alankit!

Alankit celebrated Holi, the festival of Colors on 11th March, 2017 at 'Alankit Heights', Jhandewalan Extension, New Delhi. The employees and the Senior management actively participated in the celebration. The festival was celebrated with gaiety, fervour and lots of colors!



Alankit receives ET Premium Brand Award!



Mr. Rajiv Chawla (R), Chairman- IamSMEofIndia presenting the ET Premium Brand Award to Mr. Alok Agarwal (M), Chairman & Managing Director Alankit Group of Companies and Mr. Ankit Agarwal (L), Managing Director, Alankit Limited.

HR CORNER

Career Opportunity Share your Passion with us....!

Position: Branch Manager

Qualification: MBA– Finance / Marketing

Experience: 5 to 8 Years in Branch Handling.

Location: Ranchi

- Responsible for business development of financial products viz. Equity, Derivatives, Mutual Funds etc.
- Responsible for managing assigned business activities, initiatives and related operations to achieve business plans and profitability of the branch.
- Preparing Monthly MIS reports.
- Build and sustain a mature and knowledgeable team.

Please mail your profiles to hr@alankit.com

Do Visit us!

**Alankit is participating in these
upcoming Exhibitions:**

6th Edition of Secutech India (06th - 08th of April 2017)

Venue: Bombay Exhibition Centre, Goregaon(East), Mumbai (Hall #1)

Product Showcase: ID Card Printers

Print Fest Expo-2017 (21st – 23rd April, 2017)

Venue: Surat International Exhibition & Convention Centre, Sarsana, Surat

Product Showcase: ID Card Printers

For more details on the upcoming events, write to businessenquiry@alankit.com.

आधार पे : फिंगरप्रिंट के जरिए पेमेंट

डिजिटल इंडिया का सपना देख रही सरकार ने गरीबों और अनपढ़ों के लिए ऑनलाइन ट्रांजैक्शन्स आसान बनाने के लिए आधार पे का प्रचार प्रसार शुरू कर दिया। आधार पे में फिंगरप्रिंट के जरिए ट्रांजैक्शन्स किए जा सकते हैं। आधार पे पहले से चल रहे आधार से जुड़े पेमेंट सिस्टम एईपीएस का मर्चेट वर्जन है।

पासवर्ड और पिन से होने वाले ऑनलाइन और कार्ड ट्रांजैक्शन्स की जगह आधार पे ले लेगा। इस ऐप के इस्तेमाल को आसान से आसान बनाने की कोशिश की जा रही है। किसी भी पेमेंट के लिए कस्टमर को अपना आधार नंबर, बैंक का नाम और फिंगरप्रिंट देना होगा।

आधार पे सभी एंड्रॉयड फोन पर चलता है। इसके साथ बस फिंगर बायोमेट्रिक डिवाइस जुड़ी होनी चाहिए। कस्टमर्स के पास स्मार्ट फोन होने की कोई जरूरत नहीं है।

आधार पे को दुकानदारों के बीच लोकप्रिय करने के लिए सरकार ने बैंकों से हर ब्रांच में 30-40 व्यापारियों को जोड़ने को कहा है जिससे कैशलेस पेमेंट्स की जा सके। अभी पांच बैंकों आंध्रा बैंक, आईडीएफसी बैंक, सिंडीकेट, एसबीआई और इंडसइंड बैंक आधार पे से जुड़ गए हैं और कई बैंकों की जल्द जुड़ने की उम्मीद है। सुरक्षा की दृष्टि से यह किसी और डिजिटल पेमेंट के तरीके से कई ज्यादा सुरक्षित है। इसमें कस्टमर का बैंक अकाउंट और मर्चेट का बैंक अकाउंट आधार से लिंक होने के कारण इसके गलत प्रयोग की गुंजाइश कम होगी।

श्लोक:

आरोप्यते शिला शैले यत्नेन महता यथा।
निपात्यते क्षणेनाद्यः तथात्मा
गुणदोषयोः॥

जिस प्रकार किसी शिला को पर्वत के ऊपर ले जाना कठिन है परन्तु पर्वत के ऊपर से नीचे ढकेलना तो बहुत की सुलभ है। ऐसे ही मनुष्य को सद्गुणों से युक्त करना कठिन है किन्तु उसे दुर्गुणों से भरना तो सुलभ ही है।

उत्तमस्य क्षणं कोपो मध्यमस्य प्रहरद्वयं।
अधमस्य त्वहोरात्रे पापिष्ठो नैव मुञ्चति।

उत्तम श्रेणी के व्यक्तियों का क्रोध क्षण मात्र तक ही रहता है। मध्यम श्रेणी के व्यक्तियों का क्रोध दो प्रहर तक ही रहता है तथा निम्न श्रेणी के लोगों का क्रोध एक दिन और एक रात पर्यन्त ही बना रहता है। परन्तु जो पापी और निकृष्ट व्यक्ति होते हैं वे सदैव क्रोधित रहते हैं।

आपूर्यमाणवत्वं प्रतिष्ठ, समुद्रमापः
प्रविशन्ति यद्वत्।
तद्वत्कामा यं प्रविशन्ति सर्वेस
शान्तिमाप्नोति न कामकामी।।

जैसे जल द्वारा परिपूर्ण समुद्र में सम्पूर्ण नदियों का जल वारे ओर से आकर मिलता है परन्तु समुद्र अपनी मर्यादा में अवल प्रतिष्ठित रहता है। ऐसे ही सम्पूर्ण भोग पदार्थ जिसे संयमी मनुष्य में विकार उत्पन्न किये बिना ही उसको प्राप्त होते हैं वही मनुष्य परम शान्ति को प्राप्त होता है, भोगों की कामना करने वाला नहीं।

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Editor : HARISH CHANDRA AGARWAL, Executive Director, Ph. : 91-11-4254 1234
Fax : 91-11- 2355 2001, E-mail : harish@alankit.com, premps@alankit.com
Website : www.alankit.com

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Alankit Assignments Limited
Alankit House, 4E/2,
Jhandewalan Extension
New Delhi - 110055