

Viksit Bharat: A Smoother GST Landscape

Taxation systems form the backbone of any thriving economy, enabling equitable growth and fostering trust between citizens and governments. As India strides towards its vision of "Viksit Bharat 2047," reforms in the Goods and Services Tax (GST) system play a pivotal role in fostering a robust, inclusive economy. Introduced in 2017 as a path-breaking reform, GST unified India's diverse tax structures, but ongoing refinements are essential to address evolving economic complexities.

Key stakeholders are now advocating for a streamlined GST framework that prioritises simplification and digital integration. Recent discussions have emphasised reducing compliance burdens for small and medium enterprises (SMEs) by revising filing frequencies and enhancing access to real-time digital tools. The proposed expansion of the composition scheme to include service providers reflects this inclusive approach, enabling wider participation in the formal economy.

One of the standout initiatives is the integration of advanced technology, such as Artificial Intelligence (AI) and blockchain, into the GST infrastructure. These innovations aim to mitigate revenue leakages, ensure accurate input tax credit claims, and foster greater transparency. Additionally, addressing challenges like classification disputes and the cascading effects of taxes remains critical to building a taxpayer-friendly system.

Aligned with the Union Budget 2024 priorities, which focus on employment, innovation, and infrastructure, these GST reforms signify a commitment to fostering ease of doing business. Simplified tax codes, combined with enhanced digital tools, will not only elevate compliance efficiency but also stimulate economic

Retirement Planning: How to Secure a Comfortable Retirement for You & Your Family



Planning for retirement is like planting a tree—you invest today to enjoy its shade tomorrow. Ensuring a comfortable retirement requires a strategic approach to savings and investments. At Alankit, we help you navigate this important phase by offering tailored solutions that align with your long-term financial goals.

Diversify Your Investments for a Secure Future

Relying on a single source of income in retirement can be risky. Diversification is key to building a robust financial plan:

Mutual Funds: Investing in mutual funds allows you to grow your wealth systematically over time. With options tailored to risk preferences, mutual funds ensure market-linked returns that outpace inflation.

Insurance: A comprehensive insurance plan protects your family against unforeseen emergencies, securing your savings for retirement needs. Life insurance also provides financial stability for your loved ones in case of contingencies.

National Pension Scheme (NPS): With tax benefits and market-linked returns, NPS is a government-backed retirement tool designed to ensure a stable income post-retirement. Alankit assists in selecting the right NPS tier for you, ensuring a seamless and rewarding experience.

Why Start Now?

The earlier you invest, the more time your money has to grow. By starting today, you can leverage compounding to build a retirement corpus that comfortably supports your family's needs.

With Alankit's expertise, you can create a customised retirement plan that balances risk and rewards, ensuring financial independence in your golden years. Secure your future with smart choices today—because your peace of mind tomorrow depends on it.



Ankit Agarwal
Managing Director

“ One of the standout initiatives is the integration of advanced technology into the GST infrastructure ”

growth by attracting global investments and empowering Indian enterprises.

By reimagining GST as a seamless and equitable system, India is positioned to strengthen its fiscal framework, fueling its ambition to become a developed economy by 2047. This transformation underscores the collective responsibility of policymakers, businesses, and citizens to realise a thriving "Viksit Bharat."



SERVICE CORNER



Alankit News

Alankit Achieves a New Milestone with CEL Partnership

Alankit is proud to announce its strategic collaboration with **Central Electronics Limited** - a partnership dedicated to driving innovation and service excellence. By combining our strengths, commitment to quality and customer-centric approach, we aim to redefine industry standards and provide exceptional value that meet our clients needs. This collaboration underscores our commitment to fostering growth, setting new benchmarks for success, and creating a lasting impact for all stakeholders.



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Knowledge Cafe

PAN 2.0: Transforming the Identity Landscape with Digital Innovation



As India moves towards becoming a digitally empowered economy, the introduction of PAN 2.0 marks a transformative leap in identity management and financial operations. Designed to function as a "business Aadhaar," the upgraded PAN card integrates advanced features, including a QR code, to provide seamless and secure verification processes for both individuals and businesses.

PAN 2.0 represents a leap toward a smarter, more efficient financial ecosystem. Featuring an embedded QR code, it enables instant digital verification, eliminating cumbersome paperwork while ensuring swift and accurate identity validation.

For businesses, it streamlines tax compliance and fosters transparency, reducing fraud and discrepancies. Individuals benefit from faster access to financial services like loans, investments, and tax filings, empowering them to navigate the financial landscape with ease. Aligned with the Digital India initiative, PAN 2.0 integrates advanced technology to drive transparency, accountability, and inclusivity, shaping a robust and future-ready economy.

The upgraded QR-enabled PAN card is more than a technological advancement—it's a gateway to a secure, inclusive, and business-friendly ecosystem. By adding a robust layer of fraud prevention, it safeguards personal and financial data, eliminating risks of misuse or duplication. Its user-friendly design bridges the gap for small businesses and individuals, fostering economic inclusivity in an otherwise complex tax environment.

Moreover, with streamlined compliance processes, PAN 2.0 boosts ease of doing business, positioning India as a more attractive hub for global investors and driving the nation closer to its vision of a digitally empowered future. PAN 2.0 is not just an upgrade; it is a reimagination of how identities and financial data are managed in a rapidly digitising world. By simplifying processes, enhancing security, and fostering transparency, this initiative aligns with India's vision of a robust, inclusive, and fraud-resistant financial ecosystem.



HR Corner

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All eligible candidates are encouraged to apply for the position listed below.

Job Description

Position: Compliance Officer

Experience: 6 - 8 years

Qualification: Graduate

Location: Delhi

Duties and Responsibilities:

- Conduct comprehensive daily, weekly, monthly, and quarterly compliance reviews, including transaction audits, to ensure regulatory adherence.
- Develop and implement risk assessment and internal audit programs, including automated surveillance and monitoring, to review and safeguard compliance across the firm's activities (e.g., sales practices, prime brokerage, trading).
- Advise and train management and employees on securities rules, regulations, and firm policies to promote regulatory awareness and best practices.
- Prepare and submit documentation for applications to NSE/BSE/CDSL/SEBI, including processing membership transfers and compliance-related filings with exchanges and other regulatory bodies.

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to : naveena@alankit.com



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₹5,000	12	5,375	7.50%	12	7.10%	7.20%	7.25%	7.50%	
	15	5,492	7.75%	15	7.25%	7.35%	7.50%	7.75%	
	24	5,810	7.80%	24	7.30%	7.40%	7.55%	7.80%	
	30	6,051	7.90%	30	7.40%	7.50%	7.65%	7.90%	
	36	6,316	8.10%	36	7.55%	7.65%	7.85%	8.10%	
	42	6,561	8.05%	42	7.50%	7.60%	7.80%	8.05%	
	48	6,815	8.05%	48	7.50%	7.60%	7.80%	8.05%	
	60	7,381	8.10%	60	7.55%	7.65%	7.85%	8.10%	
	Additional Rates				Minimum Amount	₹50,000	₹25,000		
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The United Arab Emirates (UAE), a key global economic powerhouse, has undergone a remarkable transformation to become a global hub for technology, finance, tourism, and trade. Its strategic location, robust economy, and investor-friendly policies make it a prime destination for business formation. Additionally, the growing focus on technology and digitalisation is reshaping the business landscape offering unparalleled opportunities.

Alankit transforms traditional, time-intensive PRO services by offering seamless end-to-end solutions through advanced technology and efficient processes, ensuring a hassle-free experience for clients. We have been instrumental in this evolution, adapting to changing business requirements that simplify processes, reduce delays, and enhance transparency.

With profound expertise in regional workforce dynamics, legal frameworks, visa procedures, and licensing regulations, we ensure a streamlined experience in all interactions with government authorities, positioning the business for success. This strategic shift has made establishing businesses in the UAE more efficient and accessible.

Comprehensive PRO Services in the UAE:

With a focus on efficiency and compliance, PROs provide the following services to support business establishment and operations in the UAE:

- Registration and approvals from MOHRE & GDRFA
- Mainland Company Setup
- Free-Zone Company Setup
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- Visa Transactions

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The UAE continues to be a land of opportunity for businesses worldwide. The future of company formation services is luminous, marked by increasingly streamlined and efficient processes. Aligned with our forward-thinking vision, we leverage technology to elevate the seamless business ecosystem, assisting entrepreneurs in reducing obstacles while focusing on their business growth.

Get in touch with us today at:

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हिंदी अनुभाग

भारत में ओपीडी (OPD) कवर वाली स्वास्थ्य बीमा की शीर्ष योजनाएं।



कई बीमा खरीददार ओपीडी कवरेज वाली स्वास्थ्य बीमा योजनाओं को चुनना पसंद करते हैं। कई लोग अपनी स्वास्थ्य बीमा योजनाओं में ओपीडी राइडर्स की भी योजना बनाते हैं। स्वास्थ्य बीमा चुनने वाले ज्यादातर लोग अतिरिक्त आउटपैशेंट डिपार्टमेंट (OPD) कवर पसंद करते हैं। पॉलिसी बाजार के आंकड़ों के अनुसार, पिछले तीन सालों में ओपीडी कवर वाली योजनाओं को चुनने वाले ग्राहकों का प्रतिशत चौगुना होकर 20% हो गया है।

अधिक लोग ओपीडी कवर क्यों चुन रहे हैं ?

ओपीडी कवर और राइडर वाली स्वास्थ्य बीमा योजनाओं की बढ़ती लोकप्रियता के पीछे मुख्य कारण व्यापक कवरेज के लिए बढ़ती प्राथमिकता है जो पारंपरिक इनपैशेंट सेवाओं से परे है। 80% ग्राहक बीमा योजनाओं में ओपीडी लाभ चुनने के पीछे मुख्य कारणों में से एक के रूप में डॉक्टर के परामर्श और नैदानिक परीक्षणों तक पहुँच का हवाला देते हैं।

ओपीडी कवर कितना प्रासंगिक है?

पॉलिसीबाजार के आंकड़ों से पता चलता है कि मिलेनियल्स स्वास्थ्य बीमा धारकों का एक बड़ा हिस्सा हैं जो अपनी योजनाओं में इनबिल्ट फीचर या राइडर के रूप में अतिरिक्त ओपीडी कवर की तलाश कर रहे हैं। ओपीडी राइडर या ओपीडी कवर वाली बीमा योजना चुनने वाले सभी ग्राहकों में से 50% ने सक्रिय रूप से ओपीडी सेवाओं का उपयोग किया है। स्वास्थ्य बीमा में ओपीडी कवरेज की बढ़ती लोकप्रियता के बावजूद, केवल सीमित संख्या में स्वास्थ्य बीमाकर्ता अपनी मूल योजना में यह सुविधा प्रदान करते हैं। हालांकि, ग्राहक अतिरिक्त राइडर की मदद से ओपीडी कवरेज का विकल्प चुन सकते हैं। पीबी डेटा के अनुसार, इस सुविधा को चुनने वाले 47% ग्राहक 31-45 आयु वर्ग में आते हैं, जबकि 34% ग्राहक 18-30 आयु वर्ग में आते हैं। ओपीडी लाभ वाली बीमा योजनाएं टियर 1 शहरों में सबसे अधिक लोकप्रिय हैं इनमें से अधिकांश बीमा योजनाएं टियर 1 शहरों में लोकप्रिय हैं, क्योंकि लगभग 45% लोग टियर 1 शहरों से ओपीडी लाभ वाली स्वास्थ्य बीमा पॉलिसियों का विकल्प चुनते हैं। दूसरे नंबर पर टियर -3 श्रेणी है। जबकि इन शहरों में रहने वाले लोग ओपीडी लाभ के साथ स्वास्थ्य बीमा चुनने वाले ग्राहकों का 35% हिस्सा हैं। कुछ शहरों में ओपीडी लाभ वाली योजनाओं को चुनने वाले ग्राहकों की संख्या अधिक है, जिसमें वेल्लोर (12.3%) और मथुरा (10.2%) इस प्रवृत्ति में सबसे आगे हैं।

सुविचार

तारीफ एक ऐसा चंदन है जिसे दूसरों को लगाइए तो आपके हाथ आपने आप महकेंगे। दिल के अच्छे होने से बेहतर है आप जुबान के अच्छे बनें। लोगों का वास्ता पहले जुबान से पड़ता है, दिल तक तो कुछ खास ही पहुँच पाते हैं।

सफलता के तीन प्रमुख सूत्र हैं, स्वयं से वादा, मेहनत ज्यादा, और मजबूत इरादा।

बुरा व्यक्ति उस समय और भी बुरा हो जाता है जब वह अच्छा होने का नाटक करता है।

पछतावा अतीत नहीं बदल सकता और चिंता भविष्य नहीं संवार सकती।

दिमाग ठंडा हो तो फैसले गलत नहीं होते और भाषा मीठी हो तो अपने दूर नहीं होते।

समय और भाग्य दोनों परिवर्तनशील हैं, इसलिए अच्छे समय में अभिमान और कठिन समय में चिंता न करें दोनों बदलेंगे जरूर।

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