

Stock Market Fraud Alerts: How to Avoid Investment Red Flags

In today's hyper-connected digital world, social media platforms like WhatsApp and Telegram have become breeding grounds for investment scams. Fraudulent groups prey on unsuspecting investors, exploiting the allure of instant wealth with promises of exorbitant returns and guaranteed success.

However, once your money is invested, they reveal their true nature—blocking any attempts to withdraw your funds. The so-called investment platform or application they use is nothing more than a façade with no legitimate existence. There is no real Demat account or application backing these investments, leaving you trapped with no way to recover your hard-earned money. It's a sophisticated ruse designed to deceive, leaving victims helpless and out of pocket once the scam is uncovered.

As these scammers continually refine their tactics, it's more critical than ever for investors to stay vigilant, recognise the warning signs, and shield their hard-earned money from these predatory traps. Don't be ensnared by their fake promises—protect your investments from major losses.

To safeguard against these deceptive schemes, investors must be vigilant and adopt certain strategies to protect their investments. Before investing, the investor should always verify the legitimacy of the group offering the investment, including registration, reviews, and credibility through reliable sources or regulatory bodies.

Moreover, the investor should be cautious of any investment promising high returns with little or no risk, and should refrain from disclosing sensitive personal and financial information to unverified entities. The investor should consult with a certified financial advisor before making any investment decisions.

Investing wisely requires more than just financial knowledge; it demands vigilance

World Investing: The Journey of Your International Investments

In a rapidly evolving market landscape, investors should embrace the value of a well-diversified portfolio. Limiting your investments to the domestic market can hinder potential growth. By giving your portfolio "global exposure," you tap into a wider array of markets, industries, and currencies, which can lead to enhanced returns and reduced portfolio volatility.

Our primary goal is to facilitate the employment of individuals by providing them with suitable job profiles in reputable government bodies. Acting as a third party, we bridge the gap between employers from different sectors and employees, striving to find the ideal match.

Collaborating with governmental bodies, private enterprises, PSUs, and autonomous entities, we extend our expertise in an array of business services, including Data Management Solutions, Manpower Staffing, Data Entry Projects, and more.

Before you take your portfolio global, it's important to consider:

Research Thoroughly: Explore the potential risks and rewards of international markets and align your investments.

Understand Market Nuances: Each market operates under different regulations and economic conditions.

Search for Local Partnerships: Collaborate with local experts to gain deeper insights.

Diversify Investments: Spread your investments across various assets and geographical regions.

Expand Your Horizon: Broaden your perspective beyond familiar markets to capture new opportunities.

World Investing by Alankit is a platform that facilitates investment in diverse instruments within US Financial Markets. Through fractional investing, you can participate in the growth of US stocks, benefiting from consistent long-term capital appreciation. Our focus is to guide you towards sustainable wealth creation, offering investment avenues in US Equities and Exchange Traded Funds (ETFs). Our comprehensive services include:

- **Hedging against US dollar fluctuations.**
- **Opportunities to invest in leading global conglomerates.**
- **Diversification across geographies and asset classes.**
- **Easy account opening process.**

Take control of your financial future with World Investing. Broaden your investment horizons, embrace global opportunities, and let your portfolio grow on an international scale.



Ankit Agarwal
Managing Director

“Investing wisely requires more than just financial knowledge; it demands vigilance and discernment”

and discernment. By adopting these precautionary measures, investors can safeguard their assets from fraud and make informed decisions. Remember, the key to successful investing is not just about finding opportunities but recognising and avoiding pitfalls. Protect your financial future by staying alert and making smart, informed choices.



SERVICE CORNER



Alankit News

Connecting Innovation and Excellence at GFF 2024



Alankit showcased its expertise at the fifth **Global Fintech Fest (GFF) 2024, held in Mumbai from August 28th to 30th**. This prestigious event served as a pivotal stage to present our advanced technological solutions designed to revolutionise the financial sector. Commitment to innovation, we continue to shape the future of financial services with strategic and impactful solutions.

Celebrating Confluence of Success at 'SAMVAAD 2024'



Following the success of the previous event in Bulandshahr, Alankit proudly hosted the second **SAMVAAD** on August 17, 2024, in the vibrant city of Azamgarh, Uttar Pradesh. This event provided a platform to celebrate the phenomenal achievements of our CSP associates, honouring their dedication and sparking valuable insights to inspire continuous growth and shared success.



Knowledge Cafe

Change your child's future with Vatsalya investment.



Every parent dreams of securing their child's future, ensuring they have the financial support needed to pursue their aspirations. The NPS Vatsalya Scheme offers a robust solution tailored to meet these needs, providing a unique investment opportunity that combines security, flexibility, and long-term growth potential.

The NPS Vatsalya Scheme is a dedicated child plan under the National Pension System (NPS), specifically designed to build a substantial financial corpus for your child's future needs, such as education, marriage, or other significant milestones. With its dual advantage of disciplined savings and market-linked returns, Vatsalya empowers parents to invest systematically, ensuring the financial future of their child is well-protected.

By investing in the NPS Vatsalya Scheme, parents can take advantage of several key benefits, including tax savings under Section 80C up to INR 1.5 lakh, and an additional INR 50,000 under Section 80CCD(1B). These tax deductions make it an attractive option for those looking to optimise their savings.

The scheme also offers flexibility in investment choices, allowing parents to allocate funds between equity, corporate bonds, and government securities based on their risk appetite. This customisable approach ensures that the investment strategy aligns with the family's financial goals and risk tolerance.

Another significant advantage of the NPS Vatsalya Scheme is its focus on long-term growth through the power of compounding. Regular contributions and market-linked returns can significantly increase the investment's value over time, providing a strong financial foundation for your child's future needs.

By investing in the NPS Vatsalya Scheme, parents can not only secure their child's financial future but also instil the value of disciplined savings and prudent financial planning from an early age. Make the smart choice today, and change your child's future.



HR Corner

Welcome to a World of Possibilities Join a dynamic team of creative and talented people! All eligible candidates are encouraged to apply for the position listed below.

Welcome to the Alankit Family!!

Alankit is delighted to welcome **Ms. Jaspreet Wadhwa**, who joined the company on 5th July 2024 as "**Branch Manager**" in the **RTA department, Mumbai**. We wish her the very best of luck with her new assignments.



Job Description

Position: Team Leader - Broking sales
Experience: 5 - 10 years
Qualification: Graduate
Location: Kolkata and Patna



Duties and Responsibilities:

- Plan and manage daily workflows for client accounts.
- Set and maintain staffing targets.
- Manage relationships with hedge fund clients.
- Advise clients on direct equity investments and trades, generating revenue.
- Handle client engagement and acquisition.
- Maintain in-depth knowledge of stocks, bonds, and mutual funds.
- Generate revenue through cross-selling products and services.
- Advise on structuring and restructuring equity portfolios.
- Contribute to investment committee ideas and prepare research reports.
- Coordinate with the research team for regular portfolio reviews.
- Oversee team members and manage their KRAs.

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



हिंदी अनुभाग

यूनीफाइड पेंशन स्कीम (यूपीएस) बनाम नेशनल पेंशन सिस्टम (एनपीएस)



यूपीएस, ओपीएस और एनपीएस की मुख्य विशेषताओं का मिश्रण है। यह एक परिभाषित लाभ और एक परिभाषित अंशदान योजना का मिश्रण है। लेकिन ओपीएस के विपरीत, यूपीएस अंशदायी है और इसके पूरी तरह से वित्तपोषित होने की उम्मीद है। इसलिए कोष को अच्छी तरह से प्रबंधित करने की आवश्यकता है अन्यथा सरकार का बोझ बढ़ जाएगा। सरकारी कर्मचारियों के एक वर्ग की

बढ़ती चिंता को शांत करने के लिए, जो सेवानिवृत्ति के बाद अपनी पेंशन आय के लिए किसी प्रकार की गारंटी की मांग कर रहे थे। केंद्र सरकार ने 24 अगस्त को एकीकृत पेंशन योजना (यूपीएस) शुरू की। केवल वे कर्मचारी जो वर्तमान में नई पेंशन योजना (एनपीएस) के सदस्य हैं, जिनमें सेवानिवृत्त कर्मचारी भी शामिल हैं, उन्हें यूपीएस चुनने की अनुमति होगी। विकल्प इस बात पर निर्भर करता है कि पेंशनभोगी इक्विटी मार्केट प्रकार के रिटर्न का लक्ष्य रखता है या गारंटीकृत आय को प्राथमिकता देता है। यदि आप भारत के विकास में विश्वास करते हैं और रिटायरमेंट के कई साल बाकी हैं, तो मौजूदा एनपीएस से जुड़े रहें और इक्विटी मार्केट से रिटर्न पाएं। यदि आप समझते हैं कि इक्विटी मार्केट कैसे काम करता है, तो सरकारी सेवा में कम से कम 10-20 साल शेष रहने वालों के लिए, आपके एनपीएस में काफी वृद्धि की संभावना है। पात्र एनपीएस ग्राहक यूपीएस में शिफ्ट होने पर विचार कर सकते हैं ताकि कम से कम उनकी सेवानिवृत्ति के बाद की बुनियादी जीवनशैली का ख्याल रखा जा सके। बाकी सब चीजों के लिए, वे एक अलग इक्विटी निवेश योजना बना सकते हैं।

हालांकि यूपीएस गारंटीड पेंशन प्रदान करता है, लेकिन यह ओपीएस (पुरानी पेंशन योजना) जैसा नहीं है। नियोक्ता का योगदान अब 18.50 प्रतिशत होगा, जो एनपीएस के तहत 14 प्रतिशत था। ओपीएस के तहत, कर्मचारी फंड में योगदान नहीं करते थे, हालांकि वे जनरल प्रोविडेंट फंड में योगदान करते थे। यह राशि व्याज सहित, सेवानिवृत्ति के समय कर्मचारी को वापस कर दी जाती थी। ओपीएस ने अंतिम आहरित वेतन के आधार पर एक परिभाषित पेंशन आय का आश्वासन दिया।

क्या गारंटी काम करेगी?

चूंकि यह एक परिभाषित लाभ और परिभाषित योगदान योजना का मिश्रण है, इसलिए कोष का प्रबंधन बहुत सावधानी से करना होगा। यूपीएस में नियोक्ता और कर्मचारी दोनों को ही कोष में योगदान देना होगा। सरकार द्वारा किए जाने वाले 18.50 प्रतिशत योगदान में से 8.5 प्रतिशत एक अलग कोष में जाएगा जिसे गारंटी रिजर्व फंड कहा जाता है। सरकार पर किसी अतिरिक्त बोझ के बिना योजना की स्थिरता सुनिश्चित करने के लिए फंड (गारंटीकृत रिजर्व फंड) के निवेश के आसपास मजबूत शासन की आवश्यकता होगी। पेंशन देनदारियों की दीर्घकालिक प्रकृति और दीर्घायु में वृद्धि को देखते हुए, इस पर नियमित आधार पर निगरानी रखने की आवश्यकता होगी इसके अलावा सरकार ने अभी तक यह स्पष्ट नहीं किया है कि यूपीएस का प्रबंधन कौन करेगा। विशेषज्ञों का कहना है कि यह भारतीय पेंशन फंड नियामक प्राधिकरण के दायरे में आ सकता है। ऐसा लगता है कि यह एनपीएस आर्किटेक्चर के भीतर सक्षम होगा। यूपीएस पर कैसे कर लगेगा इस पर भी स्पष्टता का इंतजार है यह देखा जाना है कि एक मुश्त भुगतान पर कैसे कर लगाया जाएगा। एनपीएस के तहत, पेंशनभोगियों को सेवानिवृत्ति के समय एकमुश्त राशि के रूप में उनके संयुक्त कोष का 60 प्रतिशत मिलता है। यह पूरी तरह से कर मुक्त है। शेष 40 प्रतिशत अनिवार्य रूप से एकवार्षिकी उत्पाद में निवेश किया जाता है। और फिर पेंशनभोगी को मासिक पेंशन मिलती है, जिस पर उनकी आयकर दरों के अनुसार कर लगाया जाता है।

सुविचार

किसी की आत्मा पर इतनी गहरी चोट मत करो कि परमात्मा खुद उसके पक्ष में आकर खड़ा हो जाये।

अच्छा कार्य करने वाला कभी सम्मान का भूखा नहीं होता क्योंकि उसका कार्य खुद उसे सम्मान का पात्र बना देता है।

बहुत फर्क होता है किसी को "जानने" और समझने में, जानता वो है तो "पास" होता है और समझता वो है जो खास होता है।

दुखी रहना है तो हर किसी में कमी खोजो। प्रसन्न रहना है तो ही किसी में गुण खोजो।

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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