



From The Chairman's Desk

Indian economy moves towards a better path with the earnings growth expected to rise!

While there has been a lot that's happened in the FY 2017-18, witnessing everything from the implications of demonetization to the introduction and after effects of GST among other critical things, there is also a lot that is expected to take place in the FY19 that can drastically impact the economic pattern of the country. From amongst the several other elementary changes that are to occur in this new financial year, one vital aspect that is likely to be affected is the expected earnings growth to touch around 20% plus. And despite the possibility of an intensifying volatility likely to take place over the next few months, owing to the currently brewing political uncertainties, the long-term outlook of the Indian equities market still stands as rather positive.

Speaking of the relative impact that the market experiences after the sharp correction from the all-time highs, there is definitely an angle wherein it becomes little more alluring for one to make an investment. Viewing from the set three-year perspective also, it poses an apt opportunity to invest in the market since there seems to be a strong chance of the earnings growth coming right back. With the foreign investors still taking the Indian economy from a long-term approach, it clearly signifies that the country will be constructive on the equities front, even though the initial few months of under performance are also inevitable as volatility is most likely to be pushed further due to the political situations including elections.

Next, the trade war issues have also affected the markets significantly as the US trade deficit with India is relatively lower in comparison to other countries such as China and that's why, the impact is expected to be way lower. Though, the entire Indian economy is not likely to remain completely unaffected, for instance the pharmaceutical and textile segments in particular may get



Alok Kumar Agarwal
Chairman & Managing Director

negatively impacted as India offers subsidies, which can be one of the concerns. But when we talk about the corporate earnings on a holistic level, we arrive at the conclusion that over the next two quarters, the base effect will stay as strong as present or even stronger than

“With the foreign investors still taking the Indian economy from a long-term approach, it clearly signifies that the country will be constructive on the equities front”

before with the expectation of a 20% growth in the FY19. This year is expected to be better in terms of having a preferable base effect and even in FY20, this kind of pace should sustain in all measure.

Although, there is no doubt that the last few years have been rather disappointing with the overall earnings growth not delivering as per the expectations as for almost the last five years, earnings growth percentage have not been up to the mark with even the December quarter one being 4% lower than the anticipation. However, the analysts' reviews are now indicating a stark change with a highly probable rise as even if one takes the two-year bracket in consideration, there is expected to be a growth of 48% from FY18 to FY20, thus, giving the much needed overall boost to the economic parameters in totality.

Uplifting the Rural Segment with Establishment of Business Correspondents all across!

While the country continually strives to achieve an economic balance among the different groups of the society, the upliftment of its rural, underprivileged section undoubtedly stands as the top priority in the list. A business correspondent is essentially a sort of remote bank in itself, an authorized body by the bank that is enabled to provide basic banking facilities to the public on behalf of the bank. Thus, the business correspondent arrangement essentially implies enrolling customers and enabling the day-to-day transactions of the customers at the Customer Service Points (CSPs) aside from sourcing various deposit and loan products for the bank, acting as a business facilitator. This not only helps to reach out to the masses at large and empower increasing number of people but also assists to enhance the business growth of the bank as well.

Alankit, an appointed representative of the banks acts as their agent and offer the banking services that meet the purpose of promoting an overall Financial Inclusion in the country. As a business correspondent for the State Bank of India and Bank of Baroda, the company facilitates banking services to the citizens and helps customers with their transactions at the Customer Service Points (CSPs) aside from sourcing various deposit and loan products of the bank as a business facilitator.

As a Business Correspondent, Alankit in particular, boasts of the following:

- Wide network comprising of 5468 business locations
- Total of 50 active customer selling points
- 200 CSPs arrangement currently under activation process
- Robust monitoring mechanism for BC business activities
- Dedicated support for every key business region for CSPs

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



INVESTMENT OPPORTUNITY

NPS Corporate Model: It's time to benefit both the Employer and the Employees!



Benefits:

- Dedicated platform to co-contribute for employees' pension
- Simple and Web enabled process/Online
- Saving expenses incurred on Self Administration of pension function (viz record keeping, investment, annuity etc.)
- Corporate may exercise choice of PFM for its employees or leave the option to employees for selecting themselves

Simple Process for Registration:

- Corporate registers for NPS for its employees, fills up the CHO-1 Form.
- Employees fill up the Subscriber Registration form.
- Employees submit the Forms along with required KYC details.
- Documents are verified, PRAN Card is generated.
- Employees receive an unique user name & password to manage their account.

To know more about Investment Opportunity, please write to us at businessenquiry@alankit.com

Demat and Trading: A Trusted Module for NRIs!

Alankit facilitates swift, easy and completely safe trading activities in the financial markets of India across various segments, for all the NRIs living outside the country. Alankit's team of well-experienced professionals assists the investors/ traders/ corporate to execute trade orders timely, both on the trading terminal and online in equities, commodities, mutual funds and currency derivatives in a convenient manner. This unrestricted access to the best research practices and strategies helps investors in attaining their short and long term investment goals, covering both investment criteria and risk appetite and promotes smart investment.

The easiest way to simplify one's investments is to open a Demat account through Alankit that offers the following benefits:

- Nominal brokerage fee charged
- Easy sale & purchase of shares
- Enables one to invest in mutual funds
- Can subscribe to IPOs online
- Access to share trading tips via e-mail and SMS
- Online and mobile trading facility available



NRI CORNER

Why Choose Alankit?

- Perfect blend of professional advice and personalized relationship
- Dedicated Relationship Managers
- Research Reports by highly experienced professionals and analysts
- Customized Software Service for the users
- Leveraging your portfolio via diversification
- Experienced and enriched team for on-site and online support

Investment Opportunity with Muthoot Finance Limited - NCD

Public issue by our Company of Secured NCDs of face value of Rs 1,000 each, for an amount up to Rs 3,000 crore ("Shelf Limit"), herein referred to as the "Issue". The NCDs will be issued in one or more tranches up to the Shelf Limit, on terms and conditions as set out in the relevant Tranche Prospectus for any Tranche Issue (each a "Tranche Issue").



Earn Yield upto 9.00%

Issue Open : 9th April 2018
Issue Close : 8th May 2018

Issue Brief :

Issue Price / Face Value	Rs.1000 per NCD
Min. Application Size	Rs. 10,000 (10 NCDs) and in multiple of Rs.1000 (NCD) thereafter
Credit Ratings	"CRISIL AA/Stable" and "[ICRA] AA(Stable)"
Listing	BSE, BSE shall be the Designated Stock Exchange for this Tranche I Issue.
Lead Manager	A. K. Capital Services Limited Edelweiss Financial Services Limited

Effective Yield :

Series	I	II	III	IV	V	VI
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annual	Annual	Annual
Tenor (in Months)	24	38	60	24	38	60
Effective Yield (p. a.) for Category I, II, III & IV	8.25%	8.50%	8.75%	8.50%	8.75%	9.00%



Get in touch for more details, write to businessenquiry@alankit.com.

The Right Approach to Buying a Suitable Health Insurance Cover!



**KNOWLEDGE
CAFE**

Undoubtedly, there is no other possession as precious as one's health and it comes as a natural instinct to safeguard one's well-being, both in the present as well as future. With the importance of health insurance being realized amply for one and all, be it individual or for family or senior citizens or even for any specific disease, the market is flooded with a number of plans that come with varied features at different prices. Thus, it is essential that one carefully analyzes and chooses a plan that matches with the requirements so as to not waste extra money in any unnecessary add-ons or end up spending more due to availing a limited coverage that may not provide for something essential.

Let's have a look at some of the basic points that constitute adopting the right approach to buying a suitable health insurance cover that can help an individual to never go wrong while investing their money:



Waiting Period- This is one is a crucial element as there are policies which despite of giving maximum benefits may have a very long waiting period and that can in turn reduce the level of advantages in itself significantly.

Claim Settlement Process- The extent, ratio as well as procedure of the claim settlement is another vital factor to consider as the entire premium amount is nullified when it comes to claim settlement as that is where the insured gets the payback and real benefit of

insurance cover. Thus, one must take into account the past record of the company.

Premium Rate- The rate of premium must also be viewed from a reasonable angle as it should neither be too low so as to not provide enough cover nor should it be too high so as to digging a big hole in one's pocket.

Cashless Network- The wider the network of the hospitals that an insurance company is connected to regarding the cashless hospitalization facility, the better it is as it opens a much wider range of options for one to choose, when it comes to any emergency treatment.

Complaints Data- The complaints data should also be reviewed appropriately so that one gets a fair idea of the number of complaints raised and the ones duly resolved by the provider.

Get in touch for more details, write to businessenquiry@alankit.com.



aside from exhibiting its latest range of ID card printers to an array of qualitative visitors present.

Alankit appreciates its Hard-Working Employees with a Big Heart!

It's rightly said that 'a company is nothing but a reflection of its employees' and thus, treating one's employees well is utmost crucial to an organization's success as they only form the core strength of a business. Alankit, too, strongly believes in recognizing and appreciating good work, where it's due and keeping this in mind, Alankit has duly rewarded some of its below mentioned employees for their sincerity, professionalism and dedication.

Mr. Abhishek Rungta, Zonal Head- South with

Rs. 2,00,000/- for his expeditious work in renewing the license of Alankit Insurance Brokers Limited.

Ms. Milli Mehta and Ms. Khushboo Arora of CS Department with Rs. 50,000/- each for their contribution in renewing the license of Alankit Insurance Brokers Limited.

Ms. Archana Gupta, Zonal Head- West with Rs. 50,000/- for her multiple initiatives towards the betterment of the Alankit Mumbai branch.

Ms. Monalisa Borkakoty, Zonal Head- East with Rs. 50,000/- for opening the highest number of NPS and APY accounts.

Mr. Piyush Khandelwal, Branch Manager, Indore with Rs. 50,000/- for his achievement in having least outstanding and zero loss to the company in EESL project.

Mr. Arijit Ojha, Marketing Manager, New Delhi with Rs. 50,000/- for generating brokerage of Rs. 27 lacs.

Alankit is all set to launch a first-of-its-kind software for E-Way Bill!



Alankit is launching its E-way bill software, which is an electronic document, aims at making the movement of goods, a speedy and hassle free process. The software is easy to use and lets the user modify and reject the E-way bill, easily. The software also lets the user prepare a consolidated bill instead of making multiple bills through Excel. In the future, Alankit aims to integrate it with Muneemji, the cloud-based software for GST Compliance which would eliminate the need of uploading the transaction details.

Welcome Aboard!



**Mr. Prashant
Khanna**

We extend a very warm welcome to the newest member to become a part of the Alankit family, Mr. Prashant Khanna, who has joined us on February 16th, 2018 as Assistant General Manager under the Middle East Operation at our Delhi office. We are glad and hopeful for a long-term mutually beneficial association.



Alankit

Health & Wealth, We Manage Both

www.alankit.com



उद्धरण

Alankit, an industry leader since years, excels at providing easy and instant solutions to its customers in order to make varied business operations as well as several basic routine procedures faster, simpler yet more efficient and cost effective. Some of the primary services the company offers across distinct verticals include:

e-Governance

GST Suvidha Provider (GSP), National Pension System (NPS), TIN-FC, PAN Centres, Business Correspondent, National Skills Registry (NSR) etc.

Healthcare

Third Party Administrator (TPA)

Financial Services

Equity & Commodity Trading, Depository Participant services, Registrar & Share Transfer Agent (RTA), Investment Advisory and Portfolio Management Services (PMS) etc.

Insurance

Offline & Online Insurance, Life and Non-Life Insurance.

Visit www.alankit.com for more details.

शुरुआत किसी काम का सबसे ज़रूरी हिस्सा है। -प्लेटो

आपकी जिन्दगी तभी बेहतर होती है जब आप बेहतर होते हैं। - ब्रायन ट्रेसी

हमारे सारे सपने सच हो सकते हैं अगर हमारे पास उनका पीछा करने का साहस है- वाल्ट डिज्नी

सफलता इसमें नहीं कि आप कभी कोई गलती ना करें, बल्कि इसमें है कि आप कभी कोई गलती दोबारा ना करें।

- जॉर्ज बर्नार्ड शॉ

आपकी इजाजत के बिना कोई आपको नीवा नहीं दिखा सकता

- ईलेनोर रूजवेल्ट

यदि आप सच बोलते हैं तो आपको कुछ याद रखने की ज़रूरत नहीं रहती

- मार्क ट्वैन

१ अप्रैल से ई-वे बिल हुआ लागू जाने ज़रूरी बातें

एक राज्य से दूसरे राज्य में माल परिवहन के लिए इलेक्ट्रॉनिक यानी ई-वे बिल प्रणाली एक अप्रैल से शुरू हो गई है। कर्नाटक एक मात्र एक ऐसा राज्य है, जिसने राज्य के भीतर भी माल परिवहन के लिए ई-वे बिल प्रणाली को लागू किया। 11 लाख व्यवसायों और ट्रांसपोर्टरों ने ई-वे बिल प्लेटफॉर्म पर पंजीकरण कराया है।

- ई-वे बिल प्रणाली को 50,000 रुपये से अधिक के सामान को सड़क,रेल, वायु या जलमार्ग से एक राज्य से दूसरे राज्य में ले जाने पर लागू किया गया है।
- वस्तुओं की दुलाई से पहले ई-वे बिल तैयार किए जाने चाहिए और इसमें कन्साइनर, कन्साइनी और ट्रांसपोर्टर से संबंधित विवरण शामिल हो।
- अपंजीकृत ट्रांसपोर्टर सामान्य पोर्टल पर नामांकन कर सकता है और अपने ग्राहकों के लिए माल की दुलाई के लिए ई-वे बिल तैयार कर सकता है। कोई भी व्यक्ति माल की दुलाई के लिए ई-वे बिल का नामांकन कर सकता है और उसे जनरेट भी कर सकता है।
- ई-वे बिल जनरेट करने की पहली शर्त तो यह है कि कारोबारी जीएसटी पोर्टल पर रजिस्टर्ड हो। अगर ट्रांसपोर्टर रजिस्टर्ड नहीं है, तो उसका ई-वे बिल पोर्टल <https://ewaybillgst.gov.in> पर पंजीकृत होना ज़रूरी है। इसके लिए उसके पास

टैक्स इनवॉइस, बिल या डिलिवरी चालान और ट्रांसपोर्टर की आईडी होना ज़रूरी है। इसके साथ ही ट्रांसपोर्टर डॉक्यूमेंट नंबर या वाहन नंबर होना ज़रूरी है।

- अगर ई-वे बिल में किसी भी तरह की गलती रह जाती है तो आप उसे सुधार नहीं सकेंगे। ऐसी स्थिति में आपको जिस ई-वे बिल में गलती हुई है, उसे रद्द करना होगा और नया ई-वे बिल जनरेट करना होगा।
- यदि ट्रांसपोर्टर के पास एक ही वाहन में कई कंसाइनमेंट हैं, तो वह जीएसटी ईडब्ल्यूबी-02 फार्म का उपयोग एक संपूर्ण ई-वे बिल बनाने के लिए कर सकता है, जिससे प्रत्येक खेप का ई-वे बिल नंबर उपलब्ध कराया जा सकता है।
- अगर अपंजीकृत व्यक्ति ई-वे बिल जनरेट करने में समर्थ नहीं है, तो सामान को परिवहन करने वाला ट्रांसपोर्टर उसकी तरफ से ई-वे बिल जनरेट कर सकता है।
- ई-वे बिल की वैधता माल के परिवहन की दूरी पर निर्भर करती है। वैधता 100 किमी तक 24 घंटे हैं और प्रत्येक 100 किमी या इसके बाद के समय के लिए यह एक अतिरिक्त दिन होगा।
- अगर एक वाहन कहीं भी 30 मिनट से अधिक की अवधि के लिए अवरोधन और कब्जे में लिया जाता है, तो ट्रांसपोर्टर सामान्य पोर्टल पर एक विशिष्ट प्रारूप में यह जानकारी अपलोड कर सकता है।
- यह उन मामलों में भी लागू होगा जहां यात्रा रूक-रूक कर पूरी होगी और माल दुलाई में एक से अधिक ट्रांसपोर्टर शामिल होंगे।

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

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

Disclaimer : This newsletter is generated and issued by Alankit Group. Content used in this newsletter are of informative nature and do not account to be advise to anyone.

To,

If Undelivered please return to :

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