



From The Chairman's Desk

Union Budget 2019 is a clear roadmap for India's economic growth: Vision for the decade

As the Budget for 2019-20 was announced on July 5, 2019, the citizens of India have a lot to cheer about. A comprehensive plan for the future, the speech delivered by the Finance Minister gave a strong indication that the present Government is committed to ensuring fiscal discipline for India's overall economic development with a projected growth of 5 Trillion Dollar. With promises to accelerate mega programmes & services and initiatives to boost foreign investments, the budget touched upon all aspects from tax simplification to market reforms and from space programmes to infrastructure development.

The Government's ambitious 'Make in India' movement was emphasised upon with focus on key segments including MSMEs and start-ups. Also, a slew of decisions were made in favour of MSMEs that included creation of payment platform for filing of bills and payments as well as allocation of Rs 350 crore for FY 2019-20 under the Interest Subvention Scheme, for 2% interest subvention for all GST registered MSMEs, on fresh or incremental loans. Some investment linked incentives and other indirect tax benefits under Section 35 AD of the Income Tax Act were proposed for select sectors. A number of proposals including relaxation on Angel Tax rules came as great news for the start-up community and entrepreneurs in India.

A proposed hike in FDI limits in sectors like aviation and insurance, measures to boost International Financial Service Centres (IFSCs), Proposed Social Stock Exchange under SEBI, permit for FIIs & FPIs investment in debt securities issued by NBFCs as well as an increase in statutory limits for foreign investments in some companies - these were some major announcements made during the Budget session that suggested the Government's idea to make India an investor-friendly destination.

To support 'Ease of living', the Government has come up with measures like quick Aadhaar Card services for NRIs, pre-filled income-tax return forms, faceless e-assessments, etc. Furthermore, as a relief for the taxpayers, proposals were made for home loan interest rate deduction, lowering of GST rate on electric vehicles and additional deduction on loans on buying electric vehicles.

Thanking the country's honest taxpayers, a full tax rebate for individuals having net taxable income up to Rs 5 lakh was announced by the



Alok Kumar Agarwal
Chairman & Managing Director

Finance Minister. Moreover, a slew of schemes to bridge the rural-urban divide were proposed with special mention of 'Housing for all'.

The phased reduction in corporate tax rates was an important decision with an increase in the turnover limit for companies, from Rs 250 crore to Rs 400 crore, for availing a lower corporate tax rate of 25 per cent. With the Government promoting Digital payments, business establishments with annual turnover above 50 crore will now be required to offer low cost digital modes of payment to their customers with no charges or Merchant Discount Rate.

Stressing on an inclusive growth, Budget 2019 is a reflection of the Government's vision to strengthen the economy and empower people & businesses.

“With promises to accelerate mega programmes & services and initiatives to boost foreign investments, the budget touched upon all aspects from tax simplification to market reforms and from space programmes to infrastructure development.”



All you should know about Digital Signatures

A secure way to sign confidential documents

We live in the digital age and see everything ranging from everyday business to personal tasks done digitally. Similarly, signing of documents no longer requires you to set pen to paper. Physical signatures are fast being replaced by Digital Signatures or e-signatures. And, a digital signature certificate (DSC) authenticates the identity of individuals and businesses holding the certificate and is issued by a certifying authority.

Verasys Technologies, a subsidiary company of Alankit, is a prominent Digital Signature Certificate service provider. A Certified Authority (CA) by the CCA (Control of Certifying Authority), the company has received the DSC License and is authorized to create Digital Signature Certificates.

What is a digital signature certificate?

A secure digital key used for authenticating and certifying the identity of an individual or entity. It contains vital details like user's name, email address, pin code, country, date of issuance of certificate and the name of the certifying authority. The Certifying Authority issues DSCs which can be classified as Class-1 certificate, Class-2 certificate and Class-3 certificate.

What are the advantages a DSC offers?

- ▶ **Security & authenticity:** Protected by PINs, password & codes, DSC can be used to sign documents without any worry of forgery, risk of duplication or alteration of documents. The signer's identity is thus safeguarded.
- ▶ **Data integrity:** A digitally-signed document cannot be edited or altered and hence security of data is ensured.
- ▶ **Legal compliance:** Digitally-signed documents are increasingly being accepted in legal courts as evidence or proof.
- ▶ **Convenient:** A DSC not only saves storage space, time and money but also guarantees the comfort of signing important documents irrespective of where the signer or the receiver is located.

Verasys Technologies - A reliable service provider

- ▶ Facilitates the digital signature application procedures
- ▶ Issues digital signatures based on Aadhaar e-KYC
- ▶ Online electronic signature linked with service delivery applications
- ▶ Catering to organizations in government & corporate sector

For more details write to businessenquiry@alankit.com

INVESTMENT OPPORTUNITY



Best Super Top-up Health Insurance

A Super Top-up Plan is a health insurance plan that gives you an additional coverage above a certain limit or deductible.

What is a deductible in Super Top-up Plan?

Deductible is the base amount or the baseline limit above which your super top-up policy will come into force.

You have a family floater super top up policy of 25 lakhs with 5 lakhs as deductibles. In case of hospitalization, your super top up policy will not come into force until your medical expenditure during your stay in the hospital is more than 5 lakhs. This means that the initial 5 lakhs towards medical expenses will be either paid through your personal policy or corporate policy. Anything expense that is over and above 5 lakhs would be paid by Super Top-up policy.

What is the difference between Top-up and Super Top-up?

If you are buying a family floater plan, it does make a difference compared to buying an individual policy.

- In a Top-up plan, the claim is admissible only when it exceeds the deductibles.
- In a Super Top-up plan, the claim is admissible only when it exceeds the aggregate deductibles.

Why should one opt for a Super Top-up policy?

The premiums paid in super top-up policies are cheaper than your normal health insurance policies, because of deductible. When buying health insurance policy of 30 lakhs for a family of 4 (2 adults and 2 children), consider the following options:

1. Base health insurance cover of 30 lakhs
2. Health insurance cover of 5 lakhs and a Super Top-up plan of 25 lakhs with 5 lakhs deductible

Call: +91-9-773-775-775

NRI CORNER



Where can NRIs get the best PAN Card Services?

India has remained an attractive investment destination for many non-resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing in overseas countries like UK, UAE, etc. with the stock market, real estate sector as well as schemes like NPS among a plethora of options.

If NRIs (entities and individuals) wish to engage in any financial transaction in India, they must be ready with a host of identity proofs, and a valid PAN card is one of the important documents. An established name in the e-governance segment, Alankit Limited caters to a vast customer base by delivering PAN card related services. Alankit accepts PAN applications on behalf of the

National Securities Depository Limited (NSDL) and facilitates speedy procedures for timely PAN card delivery to the applicants' doorstep.

Why is PAN card a must?

- ▶ Opening a Demat account and engaging in share trading through depository or broker.
- ▶ Buying or selling real estate properties such as land or house.
- ▶ Opening NRE/NRO account, applying for loans or securing foreign remittance.
- ▶ Filing of income tax returns if an NRI has taxable income in India.
- ▶ Applying for visa or passport by an NRI.

Easy steps to get a PAN card

- ▶ Visit Alankit website to access PAN application Form 49AA - valid for those residing outside India.
- ▶ Duly fill the form with relevant details viz. name, address, signature and passport-sized photographs.
- ▶ Provide valid documents for verification viz. Proof of Identity (POI) and Proof of Address (POA).
- ▶ Submit the duly filled & signed form to Alankit with a processing fee of Rs. 1,040.
- ▶ Track their PAN card status using the 15-digit acknowledgment number provided by Alankit.
- ▶ PAN is issued by I-T department within five working days.
- ▶ Receive PAN card within 15 to 20 business days at the address for communication.

NRI Fixed Deposit in India 2019



Non-Resident Indians (NRIs) looking to diversify their portfolios, keep looking for smart investment opportunities to grow their savings. As an NRI, you can always consider investing in fixed deposits offering guaranteed returns with attractive NRI interest rates.

Bajaj Finance offers FDs for non-resident Indians (NRIs), Overseas Citizen of India (OCI) and Person of Indian Origin (PIO). NRI/OCI/PIO can choose any tenor between 12 months and 36 months, as per their financial needs.

In addition to attractive FD interest rates of upto 8.95% that offer greater returns, one can claim tax benefit under Double Tax Avoidance Agreement (DTAA).

When investing in NRI fixed deposit in India, you may be looking for the best fixed deposit rates in India for NRI. Bajaj Finance Fixed Deposit offers one of the highest interest rates for NRI fixed deposit in India.

Tenor in Months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12 – 23	25,000	8.00%	7.72%	7.77%	7.85%	8.00%
24 – 35		8.15%	7.88%	7.93%	8.00%	8.15%
36		8.60%	8.28%	8.34%	8.42%	8.60%
Special tenors scheme						
15	1,00,000	8.05%	7.77%	7.82%	7.89%	8.05%

- A. Special category benefits on FDs up to 5 Cr (any one of i or ii):
- Senior citizens – additional rate of 0.35%
 - BFL customers* or Bajaj Allianz Life Insurance existing policyholders – additional rate of 0.25% *for deposit-only customers, there should be a gap of 15 days between first and last deposit
- B. On renewal, individual customers get additional rate of 0.10% over & above special category applicable up to 5 Cr

Source of Funds:

Funds to be deposited from NRO (Non-resident Ordinary) bank account only. Funds from NRE (Non-resident External) bank account will not be accepted

Mode of Payment:

Payment is accepted only through cheque or RTGS/NEFT from NRO bank account. Payment through demand draft, debit card, IMPS or UPI is not allowed.

Why invest in a Bajaj Finance Fixed Deposit?

Bajaj Finance Limited, the lending arm of the Bajaj Finserv group, is one of the most diversified NBFCs in the Indian market, catering to more than 31 million customers across the country.

Bajaj Finance Limited prides itself on holding the highest credit rating of FAAA/Stable for any NBFC in the country today. It is also the only NBFC in India assigned with the international rating of 'BBB' with stable outlook for long-term, by S&P Global Rating.

- 1) **High interest rate** - Bajaj Finance offers NRIs an interest rate of up to 8.60% if you are a new customer, and up to 8.85% to an existing customer on an FD of 12 to 36 months.
- 2) **Senior citizen rates** - If you are a senior citizen, you can avail a high interest rate benefit, over and above regular fixed deposit interest rates for NRIs.
- 3) **Auto-renewal** - You can opt for auto-renewal of your NRI fixed deposit in India at the time of investment.
- 4) **Guaranteed returns with high credibility rating** - You can be assured of guaranteed returns with ICRA's MAAA (stable) rating and CRISIL's FAAA/Stable rating- the highest safety ratings in the industry.

Contact us - Phone: 011-4254 1933/992 (M) +91-9582200551

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- ▶ Online support through user-friendly website
- ▶ Offline support at over 5000 TIN Facilitation/ PAN Centres

For more details about PAN Card Services for NRIs, mail us at: businessenquiry@alankit.com

Types of Life Insurance Plans You Must Know About



Life, sometimes, throws unexpected challenges and being prepared with a solution is the only way to escape stress & worries. Buying a life insurance plan helps in dealing with an emergency with confidence and also offers the much-needed financial cushion. Life insurance plans offer financial coverage to the beneficiary of the policyholder for a specified time period and thus safeguards a family's future.

Wondering if a life insurance plan is suitable for you or not? Then, let us first understand the types of life insurance plans most insurance companies offer in India.

Term Plans

The basic life insurance plan, term plans provide death risk cover plan at a fixed rate of payments for a limited period of time. Upon the death of the insured person during the policy period, the nominee receives the death benefit, either as lump sum or monthly pay-outs, or a combination of both.

Unit Linked Insurance Plans (ULIPs)

ULIPs are integrated plans that serve as both insurance and investment. The premium paid by the policyholder is partly used as a risk cover and a part of it is invested in funds. The policyholder has the options available from equities, & debts to hybrid funds.

Endowment Plans

Endowment plans are traditional life insurance plans which are a combination of insurance and savings plan. They are designed to offer maturity benefit if the life assured outlives the policy term as well as periodical bonuses, paid either on maturity or to the nominee under death claim.

Money Back Plans

A money back life insurance policy provides life insurance cover for a specified time span. During the term of the plan, the policyholder receives a percentage of the sum assured on regular intervals as survival benefit. Such plans help



policyholders to meet their short-term financial goals as they are eligible to receive bonuses declared by the company from time to time.

Whole Life Insurance Plans

Whole Life Insurance Plans provides insurance coverage to the policyholder for the whole life, i.e. up to 100 years of age. The sum assured is pre-decided during the policy purchase and is paid to the nominee at the time of death claim of the life assured along with bonuses, if any. They also offer partial withdrawals after premium payment term completion.

Child's Plans

Child plans help the policyholders build funds for the child's future growth, and for education and marriage. They offer annual instalments or one time pay-out after the child reaches 18 years of age.

Retirement Plans

As the name suggests, retirement plans enable the policyholders build a corpus for their retirement. Most of the retirement plans provide annual instalments or one time pay-out after the person reaches 60 years of age.

Let us assist you regarding our Life Insurance Plans, write to businessenquiry@alankit.com



Alankit organises CSP Meet in Delhi



Following the success of the CSP Meet 2019 in Jaipur, Alankit organised another CSP Meet, this time in Delhi at the company's Head Office. The event, which was held on 29th June 2019, drew a large number of attendees who looked forward to gaining valuable industry insights. There were about 50 participants comprising of Customer Service Points (CSPs) of Alankit from Delhi as well as officials from the SBI & NSDL. The event began with the inaugural speech by Mr. Ankit Agarwal, Managing Director, Alankit Limited, and Mr. Alok Agarwal, Chairman & Director, Alankit Limited. Senior SBI Officials from Delhi viz. Mr. Anil K Tak (DGM) and Mr. Ramesh Kalra (AGM) also graced the occasion. The CSP Meet gave not just an opportunity to discuss & address key business issues affecting the CSPs, it also involved interactive activities and games besides a special training session on Demat Account opening which was delivered by NSDL officials.

June Birthday Celebrations



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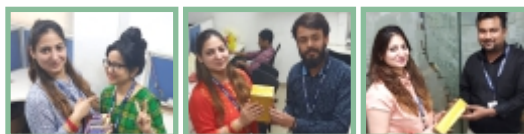
'Art in your Heart' Art Competition organised for Alankit employees



Alankit organised an Art competition for all its employees to help kindle their creativity and promote a positive work culture. Held at Alankit House over a span of five weeks, the competition saw active participation with an overwhelming display of artistic abilities & exhibition of hidden talent that translated into impressive sketches & artwork. It was not easy to announce the winners & thus an employee-audience poll was conducted. Out of the top 10 shortlisted artworks, the Best three winners were declared - Ms Ishita Agarwal (RTA Department), Mr. Himanshu Nagi (Accounts Department) & Mr. Deependra (Customer Support - Department). They were duly rewarded with surprise gifts.

Question of the day contest for Alankit Employees An "Awesome Blossom Activity"

As a new learning strategy, the Learning and Development Team of Alankit organised a 'Question of the Day' contest for all employees wherein one question was asked through email, everyday between 3 to 4 PM. The employee who sent the reply first was declared the winner and was rewarded with a surprise gift. The contest was organised over a span of one month.



A group that laughs together stays together. The birthday celebration for all the June-born employees was organised at Alankit House. Like always, it began with the playing of a thoughtfully-crafted birthday video, followed a fun pencil catching game and the popular musical chairs that invited loud cheering & clapping by those around. The celebrations concluded with the distribution of refreshments and gifts for the winners.



Alankit Welcomes New Team Member Onboard!

We are pleased to announce that **Mr. Biswabasu Saha** has joined the Alankit family on 10th June 2019 as Assistant General Manager in the UID Department at Alankit Head Office. The company extends a warm welcome to him and wishes him for a successful tenure in the company.

Alankit aims to attract the right talent and create a positive workplace to foster the professional development of its employees.

We are hiring! Work at Alankit and give your career a boost!



Position : Business Correspondent		
Qualification	Experience	Location
Any Post Graduate	10 - 15 years	Delhi

- Job Description:**
- Handling of correspondent banking business for the assigned region.
 - Managing relationship with various banking channels like SBI/BOB and other banking partners.
 - Responsible for appointment of CSPs by performing required due diligence and adhering to banking guidelines.
 - Responsible for appointment of Master franchisee and managing existing master franchisees for defined allocation of CSPs in required time span.
 - Monitoring and ensuring productivity of CSP channel for the assigned region.
 - Ensuring delivery of assigned revenue/ number targets for the assigned region for the BC business.
 - Generating leads & identifying decision makers within targeted leads and initiating the sales process.
 - Responsible for key client retention, per client revenue optimization & renewals
 - Ensuring that all payments are collected as per the company payment terms.
 - Responsible for Govt. Sales, Micro ATM, Egov & large enterprises.

The candidate must have decent knowledge about various liability banking products.

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उद्घरण

समय को व्यर्थ / नष्ट मत करों क्योंकि यही वह चीज है
जिससे जीवन का निर्माण हुआ है।

—बेन्जामिन फ्रैंकलिन

जो प्रश्न पूछता है वह पाँच मिनट के लिए मूर्ख बनता है
लेकिन जो नहीं पूछता है वह जीवन भर के लिए मूर्ख बना
रहता है।

परिवर्तन का मानव के मस्तिष्क पर अच्छाखासा मानसिक
प्रभाव पड़ता है। डरपोक लोगों के लिए यह धमकी भरा
होता है क्योंकि उनको लगता है कि स्थिति और बिगड़
सकती है, आशावान लोगों के लिए यह उत्साह पूर्ण होता
है क्योंकि स्थिति और बेहतर हो सकती है, और
विश्वाससम्पन्न लोगों के लिये यह प्रेरणादायक होता है
क्योंकि स्थिति को बेहतर बनाने की चुनौती विद्यमान होती है।

—राजा हिटनी जूनियर

मानसिक बीमारियों से बचने का एक ही उपाय है कि हृदय
को घृणा से और मन को भय व चिन्ता से मुक्त रखा जाय।

—श्रीराम शर्मा आचार्य

इनकम टैक्स ई-फाइलिंग वेबसाइट पर पासवर्ड रीसेट कैसे करें

ज्यादातर लोग ऑनलाइन आईटीआर ही फाइल करते हैं। लेकिन, कई बार ई-फाइलिंग
वेबसाइट का पासवर्ड याद नहीं रहता। ऐसी स्थिति में आप चार तरह से पासवर्ड रीसेट
कर सकते हैं। आयकर विभाग की ई-फाइलिंग वेबसाइट के दाहिने छोर पर "फॉरगॉट
पासवर्ड" का टैब होता है। उस पर क्लिक करें। आपके सामने एक नया पेज खुल जाएगा।
यहाँ आपको यूजर आईडी (आपका पैन नंबर) और कैप्चा डालना होगा। उसके बाद
कॉन्ट्रिब्यूट बटन क्लिक करें। फिर आपको लॉगइन मेन्यू में चारों में से किसी एक विकल्प
का चयन करना होगा जिस विकल्प का चयन किया हो, उसके मुताबिक अगले चरण के
काम पूरे करते जाएं।

1. गुप्त सवाल का जवाब देकर: ई-फाइलिंग वेबसाइट पर रजिस्ट्रेशन के वक्त आपने
दो गुप्त सवालों के जवाब दिए होंगे। अगर आप पासवर्ड रीसेट करने के लिए इस विकल्प
का चयन करते हैं तो लॉगइन मेन्यू से 'आंसर द सिक्रेट क्वेश्चन' चुनें। नये पेज पर
आपको अपना जन्म दिन डालकर लॉगइन मेन्यू से एक सवाल चुनना होगा। उस सवाल
का जवाब दें और उसे सबमिट कर दें। अगर आपने सही जवाब दिया होगा तो वेबसाइट
आपसे नया पासवर्ड डालने को कहेगा। आप नया पासवर्ड डालकर इसे कन्फर्म करके
सबमिट करेंगे तो आपका पासवर्ड रीसेट हो जाएगा और स्क्रीन पर पासवर्ड रीसेट होने की
पुष्टि वाला मैसेज भी आजाएगा।



2. डिजिटल सिग्नेचर सर्टिफिकेट अपलोड करें: अगर आपने डिजिटल
सिग्नेचर सर्टिफिकेट तैयार रखा है तो लॉगइन मेन्यू से 'यूजिंग ई-फाइलिंग
ओटीपी' ऑप्शन का चयन करते हुए कॉन्ट्रिब्यूट पर क्लिक करें। फिर 'रजिस्टर्ड
ईमेल आईडी एंड मोबाइल नंबर या न्यू ईमेल आईडी एंड मोबाइल नंबर' में से एक
का चयन करें। आपके ईमेल आईडी एंड मोबाइल नंबर का कुछ-कुछ हिस्सा
स्क्रीन पर दिखेगा। यदि दोनों सही हैं तो वेलिडेट करने के बाद आपके ईमेल और
मोबाइल पर अलग अलग ओटीपी आएंगे। दोनों ओटीपी को डालकर वेलिडेट
कर दें। इसके बाद नया पासवर्ड डालने का पेज खुल जायेगा। वहाँ नया पासवर्ड
डालें और इसे कन्फर्म करके सबमिट करेंगे तो आपका पासवर्ड रीसेट हो जाएगा
और स्क्रीन पर पासवर्ड रीसेट होने की पुष्टि वाला मैसेज भी आजाएगा।

3. वन टाइम पासवर्ड का इस्तेमाल: लॉगइन मेन्यू से 'यूजिंग ई-फाइलिंग
ओटीपी' ऑप्शन का चयन करते हुए कॉन्ट्रिब्यूट पर क्लिक करें। फिर 'रजिस्टर्ड
ईमेल आईडी एंड मोबाइल नंबर या न्यू ईमेल आईडी एंड मोबाइल नंबर' में से एक
का चयन करें। आपके ईमेल आईडी एंड मोबाइल नंबर का कुछ-कुछ हिस्सा
स्क्रीन पर दिखेगा। यदि दोनों सही हैं तो वेलिडेट करने के बाद आपके ईमेल और
मोबाइल पर अलग अलग ओटीपी आएंगे। दोनों ओटीपी को डालकर वेलिडेट
कर दें। इसके बाद नया पासवर्ड डालने का पेज खुल जायेगा। वहाँ नया पासवर्ड
डालें और इसे कन्फर्म करके सबमिट करेंगे तो आपका पासवर्ड रीसेट हो जाएगा
और स्क्रीन पर पासवर्ड रीसेट होने की पुष्टि वाला मैसेज भी आजाएगा।

4. आधार ओटीपी का इस्तेमाल: यदि आपका मोबाइल आधार से जुड़ा है
और आपका आधार और पैन लिंक है तभी आप इस विकल्प का इस्तेमाल कर
सकते हैं। लॉगइन मेन्यू से 'यूजिंग आधार ओटीपी' ऑप्शन का चयन करते
हुए कोशक में आधार नंबर डालकर 'जेनरेट ओटीपी' ऑप्शन पर क्लिक करें।
मोबाइल पर एसएमएस के जरिए प्राप्त ओटीपी को उचित कोशक में डालकर
वेलिडेट करें। फिर नया पासवर्ड डालने का पेज खुल जायेगा। वहाँ नया पासवर्ड
डालें और इसे कन्फर्म करके सबमिट करेंगे तो आपका पासवर्ड रीसेट हो जाएगा
और स्क्रीन पर पासवर्ड रीसेट होने की पुष्टि वाला मैसेज भी आजाएगा।

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