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From the MD's Desk

Ankit Agarwal
Managing Director

Cross-Border payments: Can Fintech solve the remittance puzzle?

Cross-border remittances have long been the financial lifeline for millions of families across the developing world, yet the process remains complex and inefficient. Migrant workers send a large amount of their income to their families each year, but the money often arrives diminished by high fees, delayed by cumbersome settlement systems, and obscured by layers of intermediaries. For households that depend on every penny, this is not simply an inconvenience; it is a structural obstacle to economic security.

Traditional remittance channels rely on correspondent banking networks, where each institution adds its own cost and delay. The World Bank estimates that average fees for sending money internationally still hover around six per cent, double the United Nations' target of three per cent. In practice, this means that families lose a significant share of their income to transaction costs, while waiting days for funds to clear. India, which consistently ranks as the world's largest recipient of remittances, is particularly affected. In 2023 alone, inflows exceeded RS. 11.4 trillion, yet the cost of sending money to India remains higher than it should be, especially for workers in the Gulf and Southeast Asia.

Fintech companies are attempting to rewrite this story. By harnessing mobile wallets, blockchain technology, and API-driven platforms, they promise faster, cheaper, and more transparent transfers. India's Unified Payments Interface has already demonstrated how digital mode of payments can revolutionise domestic transactions; the challenge now is to extend such efficiency across borders. The vision of a worker in Dubai sending money instantly to a family in Bihar, at negligible cost, is no longer fanciful—it is technologically achievable. Pilot projects linking UPI with systems in Singapore and the UAE are early signs of this transformation, offering a glimpse of how India's home-grown innovation could reshape global remittance corridors.

Yet the promise of Fintech collides with the realities of regulation. Cross-border payments must navigate multiple jurisdictions, each with its own rules on anti-money laundering, know-your-customer requirements, and capital controls. Harmonising these frameworks is complex, and without it, Fintech risks becoming another fragmented solution rather than a universal fix. Trust is equally critical. Users must be confident that digital platforms are secure, reliable, and widely accepted, otherwise adoption will stall. In India, where digital literacy varies widely, building confidence in such systems will require sustained education and robust consumer protection.

“ If policymakers and innovators can collaborate effectively, Fintech could transform remittances into a driver of financial inclusion. ”

The opportunity, however, is immense. If policymakers and innovators can collaborate effectively, Fintech could transform remittances into a driver of financial inclusion. Lower costs would mean more disposable income for families, while faster transfers would provide resilience in times of crisis. Small businesses engaged in cross-border trade would also benefit from smoother settlements, boosting productivity and growth. For India, cheaper remittances could translate into stronger rural consumption, improved household

savings, and greater investment in education and healthcare. In this sense, solving the remittance puzzle is not merely about convenience; it is about unlocking economic potential on a national and global scale.

Fintech alone cannot resolve every challenge, but it can provide the missing pieces. The task lies in aligning technology with regulation, innovation with trust, and efficiency with inclusivity. Should these elements converge, cross-border payments could evolve from being a burden into a bridge—connecting economies, empowering households, and reshaping the very nature of global money flows. For India, the stakes are particularly high: success would not only ease the lives of millions of migrant families but also cement the country's role as a leader in the future of financial technology.



Service Corner

Unlocking financial growth: Trading and investment services by Alankit

As geopolitical events continue to shape economic momentum, markets today are evolving at an unprecedented pace. Individuals and businesses alike are compelled to seek reliable ways to grow wealth, diversify portfolios, and secure financial stability. This is where Alankit's Trading and Investment Services step in—offering a gateway to opportunities that can truly transform financial futures.

Relevance in the current time

The global financial landscape has undergone dramatic shifts in recent years. Volatile stock markets, rising inflation, and rapid technological advancements have created both challenges and opportunities. Investors are increasingly turning to professional trading and investment services to navigate uncertainty with confidence. Whether it's equities, commodities, or emerging digital assets, the right guidance can mean the difference between missed opportunities and sustainable growth.

What Alankit offers

We understand that every investor's journey is unique. That's why our services are designed to provide comprehensive support across multiple dimensions:

- **Expert market research:** We deliver real-time analysis and deep insights into equities, commodities, and emerging sectors, enabling clients to make informed decisions backed by data and expertise.
- **Portfolio diversification:** By spreading investments across traditional and modern asset classes, we help balance risk and reward, ensuring resilience in dynamic markets.
- **Risk management:** Protecting capital is our foremost priority. Our strategies are carefully designed to shield investments from market uncertainties while still capturing growth opportunities.



- **Tailored advisory:** Every investor has distinct goals and aspirations. Our personalised approach ensures that strategies align seamlessly with individual timelines and financial objectives.

Why choose Alankit

Choosing Alankit means choosing a partner with a proven track record of trust and excellence:

- **Decades of trust:** As a recognised leader in financial services, Alankit brings unmatched credibility and reliability to every client relationship.
- **Technology-driven solutions:** Through our Easytrade app, we harness advanced trading platforms and analytics tools to enhance efficiency and ensure accuracy.
- **Transparency and integrity:** our commitment to ethical practices builds long-term trust, ensuring clients feel secure at every step.

Beyond numbers

Trading and investment are not just about returns—they are about securing futures. Whether it's planning for retirement, funding education, or expanding business horizons, Alankit's services provide the foundation for financial independence. In times when savings alone may not suffice, smart investments act as both a shield and a growth engine.

At Alankit, we believe prosperity is a journey, not a destination. Our Trading and Investment Services are designed to help you thrive in uncertain times, seize opportunities, and achieve financial goals with confidence. With Alankit by your side, the future isn't just secure—it's promising.



Alankit News

Alankit at SmartTech Asia – Stage for smart solutions



Alankit participated in SmartTech Asia 2026, held at the Jio World Convention Centre, Mumbai, on April 7–8. The two-day expo reportedly brought together about 280 exhibitors, showcasing AI, IoT (Internet of things), RFID, biometrics, digital payments, and smart card technologies.

At the event, Alankit highlighted its digital identity consulting services and displayed a range of hi-tech smart ID printer models. The team demonstrated how Alankit's solutions enable secure, efficient, and scalable identity management across sectors including banking, healthcare, and government services.

Participation at SmartTech Asia reinforced Alankit's commitment to driving India's digital journey, while opening new avenues for collaboration and knowledge sharing. The insights gained from the expo on cybersecurity, AI-driven risks, and traceability management will further strengthen Alankit's role as a trusted partner in the evolving smart technology ecosystem.



Knowledge Cafe

Zero Trust Security: What does it mean for everyday users

For decades, digital security relied on a simple assumption: once you were inside a trusted network, you were safe. Firewalls, passwords, and antivirus software acted as gates, and anyone who passed through was considered legitimate. But in today's world of remote work, cloud services, and increasingly sophisticated cyberattacks, that assumption no longer holds true. Enter Zero Trust Security—a model built on the principle of “never trust, always verify.”

At its core, Zero Trust challenges the idea of implicit trust. Instead of assuming that devices, users, or applications inside a network are safe, it requires continuous verification at every step. Think of it as airport security: even if you've passed through one checkpoint, you may still need to show your ID and boarding pass again before entering another zone. This layered approach ensures that attackers cannot exploit a single weak point to gain unrestricted access.

For everyday users, Zero Trust may sound technical, but its principles are surprisingly practical. Consider how often we log into apps, connect to public Wi-Fi, or share files online. Each of these actions carries risk. By adopting Zero Trust habits, individuals can dramatically reduce their exposure. For example, enabling multi-factor authentication (MFA) ensures that even if a password is stolen, an attacker cannot easily break in. Regularly updating software closes vulnerabilities before they can be exploited. And being cautious about which devices connect to your home network prevents unauthorised access.

The rise of phishing, ransomware, and identity theft in India underscores why Zero Trust matters beyond corporate IT departments. Cybercriminals increasingly target individuals, knowing that one compromised account can open doors to sensitive financial or personal



data. By applying Zero Trust thinking—questioning every link, verifying every request, and limiting access to only what is necessary—users can build resilience against these evolving threats.

Importantly, Zero Trust is not about paranoia; it is about empowerment. It shifts the mindset from blind trust to informed vigilance. Everyday users don't need to master complex cybersecurity frameworks to benefit. Simple steps like using strong, unique passwords, monitoring account activity, and treating every digital interaction with healthy skepticism embody the Zero Trust philosophy.

As India accelerates its digital transformation, the responsibility for security cannot rest solely with organisations or governments. Individuals play a crucial role in safeguarding their own digital lives.

Zero Trust offers a blueprint for doing so—one that is proactive, adaptable, and realistic in a world where threats are constant. By embracing the principle of “never trust, always verify,” everyday users can navigate the digital landscape with confidence and control.



Market Insights

Trading Prudently in Times of War: A Professional Trader's Real Perspective

Article by: Mr. Anil Rai

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Research Analyst SEBI Reg

Featured in CNBC Awaaz, News18 India, HindiNews18, Money9, TV9 Bharatvarsh

In my two decades in the markets, I've learned one simple truth—markets don't fear war as much as they fear uncertainty. And the ongoing Iran conflict is a classic example of that.

The first reaction of any market to war is emotional—sharp volatility, panic selling, and a sudden spike in the price of commodities, especially oil. This time is no different. Crude prices have surged, inflation fears are rising, and global markets have turned erratic.

But here's what most retail traders miss—this phase is temporary. The real game begins after the initial shock settles.

As traders, our job is not to predict war outcomes. Our job is to manage risk and adapt.

1. Respect Volatility, Don't Fight It

War-driven markets are not “normal” markets. Liquidity reduces, spreads widen, and price moves become irrational. Even institutional players step back during such times.

If you try to trade aggressively here, the market will humble you very quickly.

In such phases, I personally reduce position size by at least 30–50%. Survival is more important than profits.

2. Follow Money, Not Headlines

News channels will scream “crisis,” but smart money quietly rotates.

Where does money go during war?

- Energy (Oil & Gas)
- Defence related stocks
- Commodities (especially metals)
- Safe havens like Gold



At the same time, sectors like aviation, consumption, and rate sensitive businesses tend to struggle due to rising costs and inflation pressures.

Instead of reacting to news, track sectoral strength. Price always reveals truth faster than headlines.

3. Avoid Overtrading – This is the Biggest Trap

In volatile markets, traders feel the urge to “recover losses quickly.” That's where maximum damage happens.

During war phases, even the best setups can fail. So the focus should shift from “how much I can earn” to “how much I can protect.”

One rule I strictly follow:

If market behaviour feels abnormal, trade less—not more.

4. Keep Cash – It's a Position

War creates panic. Panic creates opportunity.

Historically, markets may fall initially but tend to stabilise and recover as clarity emerges.

Those who preserve capital during chaos are the ones who make the biggest money later.

Cash is not inactivity—it is strategic patience.

5. Think in Phases, Not Predictions

A war-driven market typically moves in three phases:

- Shock Phase – Sudden fall, high volatility
- Adjustment Phase – Sector rotation, inflation pricing
- Clarity Phase – Trend resumes based on economic reality

Most traders lose money in the first phase and miss the third. Professionals survive the first and capitalise on the third.

Final Thought

War headlines will come and go. Markets will react, overreact, and then normalise. But your capital—once lost—takes time to rebuild. So, trade with humility. Reduce risk. Stay flexible. And remember— in uncertain times, the best trader is not the one who earns the most, but the one who loses the least. That mindset alone separates amateurs from professionals.



Investment Opportunity

YOUR SAVINGS CAN NOW DO MORE.

Bajaj Finance has increased FD Rates

Effective 1st May 2026

More returns.
More security.
More peace of mind.

ALL CUSTOMERS

7.40% p.a.

FOR 31 – 60 MONTHS TENURE

SENIOR CITIZENS

7.75% p.a.

FOR 31 – 60 MONTHS TENURE

NON-SENIOR CITIZENS (₹15,000 to ₹3,00,00,000)					
Period	Cumulative		Non Cumulative		
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
12-17 Months	6.60%	6.41%	6.44%	6.49%	6.60%
18-30 Months	6.85%	6.64%	6.68%	6.74%	6.85%
31-60 Months	7.40%	7.16%	7.20%	7.27%	7.40%

SENIOR CITIZENS (₹15,000 to ₹3,00,00,000)					
Period	Cumulative		Non Cumulative		
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
12-17 Months	6.95%	6.74%	6.78%	6.83%	6.95%
18-30 Months	7.20%	6.97%	7.01%	7.08%	7.20%
31-60 Months	7.75%	7.49%	7.53%	7.61%	7.75%

T&C apply

MUTHOOT FINCORP LIMITED

OPEN

Issue Opening date
Friday,
April 24, 2026

CLOSE

Issue Closing date
Friday,
May 08, 2026

INVEST

Minimum Application
₹ 10,000 (10 NCDs)
₹ 10,000 (10 NCDs) score of Series
and in multiples of thereafter ₹ 1,000 (1 NCD)

CREDIT RATING

“BWR AA/STABLE” by Global Rating India
Private Limited & “CRISIL AA-/POSITIVE”
(Photo credit: © Getty Images - iStock.com) with
positive outlook by Crisil Ratings Private
Total Issue Size ₹ 60,000 Lakh

ISSUE

Base Issue Size ₹ 20,000 Lakh,
Option to Retain Oversubscription Amount
/ Green Shoe Option Up to ₹ 40,000 Lakh,

DEBENTURE TRUSTEE

Vardhaman Trusteeship
Private Limited

REGISTRAR TO THE ISSUE

Integrated Registry
Management Services
Private Limited

INTEREST

Frequency of
Interest payment:
Monthly, Annual & Cumulative

SECURITY COVER

1.00 times

Listing: BSE

Series	I	II	III	IV	V	VI**	VII	VIII	IX	X	XI	XII
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
Tenor	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative
Minimum Application	₹ 10,000 (10 NCDs)											
In Multiples of thereafter (₹)	1 NCD after the minimum application											
Face Value/ Issue Price of NCDs (₹ NCD)	₹ 1,000 (1 NCD)											
Issue Price (₹ NCD)	₹ 1,000 (1 NCD)											
Mode of Interest Payment/ Redemption	Through various options available											
Coupon (In per annum) for Debenture holders in Category I, II and IV	8.5%	8.6%	8.7%	8.8%	8.9%	9.0%	9.1%	9.2%	NA	NA	NA	NA
Coupon Type	Fixed											
Redemption Amount/₹ NCD for Debenture holders in Category I, II and IV***	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Effective Yield (In per annum) for Debenture holders in Category I, II and IV	8.84%	8.90%	8.96%	9.04%	8.84%	8.90%	9.14%	9.24%	8.80%	8.90%	8.95%	9.20%
Put and Call Option	Not Applicable											
Nature of Indebtedness	Secured											



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HR Corner

Ready to make a meaningful impact? Join a workplace that values your Expertise and Leadership.



Job Description		Key skills and Competencies:	Role Overview:
Position	Corporate Trainer	<ul style="list-style-type: none"> • Excellent communication and presentation skills • Strong interpersonal and facilitation abilities • Ability to engage and motivate participants • Proficiency in MS Office and training tools 	<ul style="list-style-type: none"> • Design and develop training modules for new hires and existing employees • Deliver soft skills, behavioural, and functional training programmes • Conduct Training Needs Analysis (TNA) to identify skill gaps • Evaluate training effectiveness through feedback and assessments • Prepare training materials such as presentations, manuals, and handouts • Coordinate with internal stakeholders to align training with business goals • Maintain training records and reports • Stay updated with latest training trends and methodologies
Experience Required	3-8 Years		
Qualification	Any Graduate / Post Graduate		
Location	New Delhi		
Preference	Female candidates		

If this role excites you, or if you know someone with the right qualifications, please share or refer. Mail your resume to: naveena@alankit.com



NRI Corner

Document Attestation Services for NRIs in UAE

For Non-Resident Indians (NRIs) living and working in the UAE, proper documentation is the cornerstone of smooth professional, educational, and personal transitions. Whether applying for a job, pursuing higher studies, or expanding business operations, attested documents are often mandatory to validate authenticity before government authorities, universities, and corporate institutions. At Alankit, we provide comprehensive Document Attestation Services tailored to the needs of NRIs, ensuring accuracy, efficiency, and peace of mind.

Why attestation matters

Document attestation is the process of verifying the legitimacy of documents issued in one country so they can be legally recognised in another. For NRIs in the UAE, this step is crucial to avoid delays, rejections, or compliance issues. With Alankit's expertise, clients can rely on a seamless attestation process that meets international standards and local requirements.

Our range of services

- Educational Document Attestation

Degrees, diplomas, and certificates must be authenticated for employment or higher education abroad. We handle attestation from universities, HRD departments, and embassies, ensuring your academic achievements are recognised without hurdles.

- Personal Document Attestation

Vital records such as birth certificates, marriage certificates, and affidavits often require attestation for family visas, sponsorships, or legal proceedings. Alankit ensures these personal documents are validated quickly and securely.

- Commercial Document Attestation



For entrepreneurs and businesses, commercial documents like incorporation papers, agreements, and financial statements must be attested to establish credibility in the UAE market. Our services streamline this process, enabling businesses to operate confidently and compliantly.

- Apostille Attestation

In countries that are part of the Hague Convention, apostille attestation replaces traditional embassy legalisation. Alankit provides apostille services that make documents internationally valid, saving time and effort for NRIs dealing with global institutions.

Why choose Alankit

- **Decades of experience:** Trusted by millions, Alankit has built a reputation for reliability in financial and compliance services.
- **End-to-end support:** From collection to delivery, we manage the entire attestation process, minimising client involvement and stress.
- **Transparency and integrity:** Clear communication and ethical practices ensure clients are always informed and confident.

Document attestation is more than a formality—it is the key to unlocking opportunities abroad. By choosing Alankit, NRIs in the UAE gain a trusted partner who ensures their documents are recognized and ready for use. Whether for education, employment, or business expansion, our attestation services pave the way for a smoother journey.

With Alankit by your side, compliance becomes effortless, and your aspirations in the UAE are supported by a foundation of trust and authenticity.

Stay Compliant, Stay Hassle-Free



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हिंदी अनुभाग

कृत्रिम बुद्धिमत्ता और भारतीय वित्तीय क्षेत्र: बैंकिंग और निवेश में नया अध्याय

कृत्रिम बुद्धिमत्ता (AI) भारतीय वित्तीय क्षेत्र को गहराई से बदल रही है। बैंकिंग सेवाओं से लेकर निवेश प्रबंधन तक, यह तकनीक न केवल दक्षता बढ़ा रही है बल्कि पारदर्शिता और सुरक्षा को भी मजबूत बना रही है।

बैंकिंग में AI का योगदान

ग्राहक सेवा: आभासी संवाद प्रणाली (चैटबॉट्स) और आभासी मददगार (वर्चुअल असिस्टेंट) अब 24x7 उपलब्ध हैं, जिससे ग्राहकों को तुरंत सहायता मिलती है।

धोखाधड़ी रोकथाम: कृत्रिम बुद्धिमत्ता आधारित व्यवस्था असामान्य लेन-देन को पहचानकर सुरक्षा बढ़ाते हैं।

क्रेडिट मूल्यांकन: पारंपरिक तरीकों से आगे बढ़कर, AI डिजिटल लेन-देन और वैकल्पिक डेटा का उपयोग कर अधिक सटीक क्रेडिट स्कोरिंग तैयार करता है।

ऑपरेशनल दक्षता: ऑटोमेशन से बैंकिंग प्रक्रियाएँ तेज़ और कम लागत वाली हो रही हैं।

भारतीय रिज़र्व बैंक (RBI) ने हाल के वर्षों में बैंकों को डिजिटल नवाचार अपनाने के लिए प्रोत्साहित किया है। कई प्रमुख बैंक अब AI आधारित समाधान का उपयोग कर रहे हैं ताकि ग्रामीण और शहरी दोनों क्षेत्रों में सेवाएँ अधिक सुलभ हों।

निवेश क्षेत्र में AI

व्यक्तिगत निवेश सलाह: WealthTech प्लेटफॉर्म AI का उपयोग कर निवेशकों को उनकी जोखिम क्षमता और लक्ष्यों के अनुसार सुझाव देते हैं।

बाज़ार विश्लेषण: मशीन लर्निंग मॉडल रीयल-टाइम डेटा का विश्लेषण कर निवेशकों को अवसरों और जोखिमों के बारे में जानकारी देते हैं।



पोर्टफोलियो प्रबंधन: AI आधारित टूल्स निवेशकों को स्वचालित और संतुलित पोर्टफोलियो बनाने में मदद करते हैं।

भारत में बढ़ते डिजिटल निवेश प्लेटफॉर्म ने युवाओं और नए निवेशकों को आकर्षित किया है। AI की वजह से निवेश अब अधिक लोकतांत्रिक और पारदर्शी हो रहा है।

चुनौतियाँ और जिम्मेदार उपयोग

डेटा गोपनीयता: ग्राहकों की संवेदनशील जानकारी का सुरक्षित उपयोग सुनिश्चित करना आवश्यक है।

एल्गोरिदमिक पक्षपात: असंतुलित डेटा से AI निर्णय प्रभावित हो सकते हैं।

नियामक ढाँचा: RBI और SEBI जैसे संस्थान जिम्मेदार AI उपयोग के लिए दिशा-निर्देश तैयार कर रहे हैं।

भविष्य की दिशा

AI भारतीय वित्तीय क्षेत्र को अधिक समावेशी, सुरक्षित और स्मार्ट बना रहा है। आने वाले वर्षों में ग्रामीण क्षेत्रों में डिजिटल बैंकिंग का विस्तार, निवेशकों के लिए स्वचालित पोर्टफोलियो प्रबंधन और साइबर सुरक्षा में AI की भूमिका और भी महत्वपूर्ण होगी।

AI भारतीय वित्तीय क्षेत्र में एक क्रांतिकारी बदलाव ला रहा है। बैंकिंग और निवेश दोनों ही क्षेत्रों में यह तकनीक न केवल दक्षता और सुरक्षा बढ़ा रही है बल्कि वित्तीय सेवाओं को अधिक पारदर्शी और सुलभ बना रही है। हालांकि, इसके साथ जिम्मेदार उपयोग और मजबूत नियामक निगरानी भी उतनी ही आवश्यक है ताकि तकनीक का लाभ सभी तक समान रूप से पहुँचे।



सुविचार

- कृतज्ञता से भरा हृदय कभी खाली नहीं होता।
- सफलता का असली स्वाद मेहनत और संघर्ष से आता है।
- जो व्यक्ति दूसरों की अच्छाई देखता है, उसका जीवन स्वयं उज्ज्वल हो जाता है।
- साहस वह दीपक है, जो अंधेरे में भी राह दिखाता है।
- हर दिन को ऐसे जियो, जैसे यह तुम्हारे जीवन का सबसे सुंदर उपहार हो।
- सच्चा विजेता वही है, जो हार के बाद भी मुस्कुराना जानता है।
- ज्ञान वह खज़ाना है, जिसे बाँटने से ही बढ़ाया जा सकता है।

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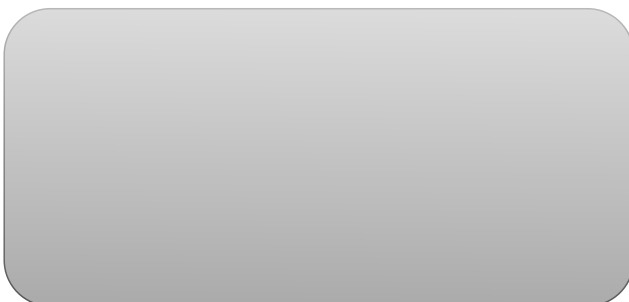
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