



December 2018

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From The Chairman's Desk

2018 at a glance: A Year of Positive Developments!

As the year draws to a close and we are all set to enter year 2019 with New Hopes & Aspirations, we take a quick look at the important developments that took centre stage in the largest democracy of the world with over 1.3 billion people. 2018 will remain as a year with significant developments in India and across the globe, with Indian economy gaining momentum and new policies getting implemented across various sectors.

One of the noteworthy policies that came in effect last year was the long-awaited goods and services tax (GST) that created a unified national market. The industry went through many obstacles & challenges, including various operational issues in terms of getting ready for the new tax regime. Any new change is always accompanied by set of difficulties and problems at the outset and such a big change like GST was bound to create certain challenges for everyone including the Government and the common citizens of the country. As the GST journey progresses, it is clear that now it's not just a tax reform but a reform of the entire business scenario of the country.

On the other hand, Foreign Direct Investment (FDI) has been a critical driver for growth for Indian Economy for past few years, helping the country to emerge as the most attractive market for the Global Partners. Some of the significant FDI announcements and Government initiatives taken in the year acted as a catalyst to ensure that foreign capital keeps flowing to the country.

On technological front, country has seen major advancements in areas of technology adoption & deployment like cloud-based transactions, Virtual Reality & Artificial Intelligence (AI), Unified Payments Interface (UPI), Big Data analytics etc. The developments are



Alok Kumar Agarwal

Chairman & Managing Director

expected to have broader impact with some of the technologies that were in the experimental phase earlier becoming the mainstream in near future. Also, we need to ensure adoption of new technological methods in governance at the semi-urban & rural areas.

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We believe that Indian economy will keep growing faster in the coming year due to increasing demand for better lifestyle and services backed by more stable reforms!

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Digitization of physical assets is another aspect that has gained momentum ensuring a more secure & transparent environment for everyone. Along with all these, biometrics that allow recognition by IRIS, Voice or face and authenticated payment systems will surely widen the net of financial inclusion.

We believe that Indian economy will keep growing faster in the coming year due to increasing demand for better lifestyle and services backed by more stable reforms!

Best wishes for the festive season to everyone...

Alankit's Manpower Services

Your ladder to Success is the 'Right Workforce'

Alankit has distinguished itself as an eminent manpower solution provider at cost-effective prices through a well-managed set up by providing comprehensive end-to-end manpower solutions to various organizations and helping them address their critical manpower needs. Alankit stands as the preferred partner to various Ministries/Organizations for providing professional, skilled, semi-skilled and unskilled manpower at a competitive cost.

In today's employment scenario, the demand for right manpower has enormously augmented. Therefore, the right manpower service provider assists companies to hire the right people at the right places which further help in achievement of the organization's business goals. Alankit provides customized solutions to clients depending on their specific needs whether it is a complete project based requirement or a turnkey basis or a short term business requirement.

Alankit is currently engaged with Government, Private, PSUs, and Autonomous bodies in the field of various business services like Data Management Solution, Manpower staffing, Data Entry Projects, Data Processing, Data Conversion, Scanning Digitization, e-Return, e-TDS, Smart ID Card printing & GST Returns.

Why Alankit:

- ◀ Quick response to client's requirements
- ◀ Experienced HR Professionals to assist
- ◀ Customization of sourcing strategies to locate, attract and engage the right talent
- ◀ Association with leading consultants
- ◀ Rich experience of working as preferred partner to various Ministries/Organizations

For more details on the service, please visit www.alankit.in



INVESTMENT OPPORTUNITY

Take Care of your Health & Happiness with SBI General's Arogya Premier Health Policy



SBI General's Arogya Premier Health Policy is exclusively designed to meet your requirements with wider medical coverage option. The policy covers Maternity Expenses after first 9 months waiting period.

Policy Sum Insured Starts from Rs.10,00,000/- & Maximum Sum Insured is Rs.30,00,000/-.

- ▶ No pre-policy medical test up to the age of 55 years for people with no medical history
- ▶ 142 Day Care expenses covered.
- ▶ Pre-hospitalization expenses coverage: 60 days prior to date of admission into the hospital.
- ▶ Post-hospitalization expenses coverage: 90 days after the date of discharge from the hospital.
- ▶ Covers ambulance charges including air ambulance up to Rs.1,00,000/-
- ▶ Maternity Expenses covered after first 9 months waiting period.
- ▶ Covers organ donor expenses.
- ▶ Automatic Reinstatement of Sum Insured.
- ▶ Cumulative Bonus of 10% of SI for each claim free year maximum up to 50%.
- ▶ Wide coverage – From Rs.10,00,000 up to Rs.30,00,000/-.
- ▶ Save Tax under Sec 80D (Tax benefits are subject to change in tax laws).
- ▶ Alternative treatment like Ayurveda, Unani, Siddha & Homeopathy covered.
- ▶ Pre-hospitalization expenses coverage: 60 days prior to date of admission into the hospital.
- ▶ Post-hospitalization expenses coverage: 90 days after the date of discharge from the hospital.
- ▶ Health check-up: Covers health check-up expenses up to Rs.5000/- per Insured, after each 4 consecutive claim free years of Policy renewed continuously.

✉ kamalarora@alankit.com 🌐 www.alankit.com

Investment Opportunity with ECL Finance Ltd.- NCDs



Effective Yield up to 10.64%

Opens : December 13, 2018 | Closes : January 11, 2019

Public Issue by ECL Finance Limited ("Company" or the "Issuer") Of secured redeemable non-convertible debentures Of face value Of Rs. 1,000 each ("NCDs") for an amount of Rs. 2,500 million ("Base Issue Size") with an option to retain oversubscription up to Rs. 7,500 million Aggregating up to 10,000,000 NCDs amounting to Rs. 10,000 million ("Tranche I Issue Limit") ("Tranche I Issue") which is within the shelf limit of Rs. 20,000 million

Issue Brief on the basis of Draft Prospectus filed with Stock Exchanges

Issuer	ECL Finance Limited							
Nature of the instrument	Secured Redeemable Non-Convertible Debentures							
Mode of the issue	Public issue							
Issue Open/ Close Date	Opens: December 13, 2018 Closest January 11, 2019							
Bond Trustee	Beacon Trusteeship Limited							
Depositories	NSDL and CDSI							
Registrar to the Issue/ Registrar	Link Intime India Pvt Limited							
Issue Size	Rs 1000 Crs.							
Coupon Rate	Series	I	II	III	IV	V	VI	VII
	Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
	Tenor	39 months	39 months	60 months	60 months	60 months	120 months	120 months
	Coupon Rate	10.20%	NA	9.95%	10.40%	NA	10.15%	10.60%
	Effective Yield	10.20%	10.20%	10.42%	10.40%	10.40%	10.64%	10.60%
Issue Price (in Rs)	Rs 1,000 per NCD							
Face Value	Rs 1,000 per NCD							
Minimum Application size and in multiples of Bond thereafter	10,000/- only							
Credit ratings	'CRISIL AA/Stable' by CRISIL and 'ICRA'AA' by ICRA							
Issuance	Compulsorily ASBA							
Listing	The NCDs are proposed to be listed on BSE and NSE. The NCDs shall be listed within 6 Working Days from the Listing date of Issue Closure.							
Trading mode of the Instrument	In dematerialised form only							

"First Come First Serve Basis"

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



DISCLAIMER : Investment in financial instruments subjected to market risk. We do not assure or guarantee, in any manner whatsoever, timely payment/ repayment of your investment and income thereon. While we have taken care to obtain information from authentic sources, we are not responsible for any errors/ omissions in the newsletter. You are requested to kindly obtain all necessary information before choosing your investment.

CIN- U74210DL1991PLC042569

NRI CORNER



Attestation of Documents for NRIs

"Fast and secure attestation services of educational & non-educational documents"

Any document intended for use for any purpose, in any other country requires due legalization, which is known as attestation process. The method and duration of the process can vary depending upon the rules as assigned and the steps involved in the process. An individual needs to submit his/her original documents for attestation; the documents should initially be authenticated by the authorities of the State/Union Territory from where the documents have been issued.

There are primarily two types of documents/certificates viz. educational and non-educational certificates for attestation. It includes Education Document (Diplomas, Degrees, School Certificates), Bonafide Certificate,

Provisional Certificate, Transfer Certificate, Apprenticeship Certificate, Internship Certificate, Birth Certificate, Death Certificate, Marriage Certificate, Competency Certificate, Training Certificate, Experience Certificate, Power of Attorney (Personal), Financial Statements, Police Character Certificate, Health Certificate, Copy of Driving License, Passport, etc.

Alankit provides an affordable and reliable document attestation facility that guarantees a faster and secure service with round-the-clock support from professionals. Legalization of documents and certificates through a genuine firm is important, thus, Alankit skillfully employs its substantial experience and a resourceful network in the field.

Key benefits with Alankit at a glance

- ▶ Easy, instant & hassle-free approach in dealing
- ▶ Right guidance from experienced personnel
- ▶ Professional support by competent staff
- ▶ Secure and reliable handling of documents

As Alankit understands that these documents/certificates are confidential, therefore special attention is given to each document/certificate collected from an individual, till we deliver it to the concerned person.

For more details about Attestation of Documents Services through Alankit, mail us at: businessenquiry@alankit.com.

Things to know before investing in ELSS (Equity-linked Savings Scheme)



During the last three months of the Financial Year, most tax saving exercises take place where people look for investment tools that can help them avail maximum tax benefits along with assured returns. Equity Linked Savings Scheme, commonly known as ELSS comes as the ideal investment option for investors offering dual benefits of tax saving and better returns which in turn help them achieve the set financial goals & grow their wealth. Before investing in ELSS funds, an individual must have a goal-oriented detailed plan in hand at the start of the financial year which will help them select the right ELSS fund as per their need.

So before you invest, don't forget to keep these things in mind:

1. Get exposure to stock markets

With exposure to equity markets, first-time investors can gain knowledge about the stock market by investing in ELSS Funds. It can act as the first step as ELSS not only provides assured returns over longer period of time, but also provides the opportunity to invest as low as Rs 500/- to start with.

2. Get good returns

In ELSS, the majority of your investments are made in equity oriented instruments, so chances of gaining



KNOWLEDGE CAFE

better & higher returns goes higher if the market performs well. In a rising economy like ours, a good portfolio with quality stocks will definitely help reap good returns from the investments.

3. Get tax benefits

ELSS funds offer tax benefit and the maximum tax exemption limit available under the new Section 80C of Income Tax Act 1961 is Rs 1.5 lakh. However, if you have previously claimed some of the tax exemption via other investment schemes, then your ELSS investment may not be available for deduction.

4. Stay invested for long to avoid risk

ELSS funds get invested majorly in equity stocks of companies. Not to mention, the fund performance may differ across diverse time zones. But they keep volatility to the minimum and least credit risk to multiple companies. Henceforth, try to stay invested in ELSS for as long as you can, if you are hoping for good or high returns.

Let us assist you on various aspects of ELSS, write to businessenquiry@alankit.com.



ALANKIT NEWS

November Birthday Celebration of Alankit Employees!

Alankit continued the custom of birthday celebration of their employees with the same zeal and spirit of togetherness at the month end. Small gestures have a big impact and birthday celebration is an ideal occasion to build some comradeship among team members. All the employees were gathered together at the cafeteria in Alankit's head office building for the cake cutting ceremony, wherein all the team members of the Alankit family came forward to wish all those having their respective birthdays in the month of November. Everyone has enjoyed the ceremony followed by an entertaining music/dance game and a nice chit-chat session along with some snacks and soothing music.



Alankit Welcomes New Member Onboard!

We feel happy to extend our Alankit family with new team members and hope to develop a mutually productive and long-lasting association in the future.



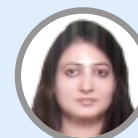
HR CORNER



Mr. Rajendra Patil
who has joined in 'Smart Card
Division Department' as a
'Regional Sales Manager' in
Mumbai branch office.



Mr. Kamal Garg
has joined as a "Deputy General
Manager – TIN" to be based at
Head Office, Jhandewalan,
New Delhi.



Ms. Komal Wadhawan
has joined as "Manager –
Learning and Development"
to be based at Head Office,
Jhandewalan, New Delhi.

We wish them good luck for the new assignments.

Alankit Insurance—Come, Review & Buy the Best Insurance Policy with us!

From a variety of insurance plans available in the market, Alankit's online insurance portal serves as the perfect solution to explore, analyze, compare and buy the best insurance policy.

- ▶ All types of insurance like life or health etc. available under one roof
- ▶ Saves time, effort, cost and makes your experience hassle-free
- ▶ Guidance from Alankit's professional experts
- ▶ Helps to avail max. benefits by selecting the plan relevant to your needs
- ▶ Provides exclusive deals with great discounts & offers
- ▶ Covers all the reputed brand names in the industry

So, what are you waiting for?

Visit and choose the best plan for you & your family!

Send in your query at businessenquiry@alankit.com

Alankit



उद्धरण

मोह वश प्रियजनों से अत्यधिक प्रेम करने से यश
चला जाता है

—बाल्मीकी

संयम और परिश्रम मनुष्य के दो सर्वोत्तम
चिकित्सक हैं परिश्रम से भूख तेज होती है संयम
अति भोग रोकता है

—रुसो

विचारों के युद्ध में पुस्तकें ही अस्त्र हैं

—वर्नाडसा

यह सोचने की बजाय कि आप क्या खो रहे हैं ये
सोचने का प्रयास करें कि आप के पास ऐसा क्या है
जो बाकी सभी लोग खो रहे हैं

—डार्विनपी. किन्सले

करदाताओं को अब जल्द से जल्द भरने वाले आयकर रिटर्न फॉर्म मिलेंगे।

सीबीडीटी के अनुसार करदाताओं को जल्द ही पहले से भरे आयकर रिटर्न फॉर्म मिलेगा जो रिटर्न दाखिल करने की प्रक्रिया को आसान बना देंगे। आयकर विभाग पूर्व भरे फॉर्मों पर काम कर रहा है जो कि नियोक्ता या किसी अन्य इकाई द्वारा विभाग के साथ दायर स्रोत विवरण पर कटौती पर आधारित होगा। आयकर विभाग रिटर्न फॉर्म का प्रसंस्करण बहुत तेजी से बनाना चाहता है शायद एक दिन या एक सप्ताह में। इस प्रणाली में अभी एक साल या उससे भी अधिक समय लग सकता है। सीबीडीटी सक्रिय रूप से यह सुनिश्चित करने के लिए काम कर रहा है कि अगले वित्तीय वर्ष से करदाताओं के लिए यह ग्राहक अनुकूल उपाय लॉन्च किया जा सके। लगभग 80—90 प्रतिशत करदाताओं के पास केवल वेतनआय है और बहुत कम आय के अन्य स्रोत हैं। प्री भरे आयकर रिटर्न फॉर्मों की पेशकश अनुपालन में वृद्धि करेगी और छोटे करदाताओं पर बोझ कम करेगी।

एक वर्ष में सीबीडीटी इलेक्ट्रॉनिक पैनकार्ड जारी करना शुरू कर देगा जो कर पहचान संख्या को केवल चार घंटे तक प्राप्त करने के लिए आवश्यक समय को कम करेगा।

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