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From The Chairman's Desk

INDIA'S FOOTPRINTS IN YEAR 2018!

A look back at the Indian Government's Landmark Achievements

The year 2018 for Indian citizens was a good year in terms of policy reforms and implementation. Let us look back at those reforms that were achieved in terms of successful implementation of service policies across the nation.

According to the 2018 economic survey, the Goods and Service Tax (GST) reform is one of the greatest achievements of the Indian Government in the year 2018. While the topic divided the nation as to whether the new tax regime would help the economy or not, the year ended with some economic experts applauding this reform as the GST revenue has shown growth of about 12%. Owing to the vast economic diversity among the citizens, it is clear that both GST reform and tax reforms will affect different citizens at different levels.

The year 2018 was also fraught with doubts among citizens regarding Aadhaar and PAN cards. The government implemented ways to make it easier for citizens to obtain their Aadhaar Numbers and PAN numbers. Online portals were made user-friendly and 2018 saw a significant spike in the use of these online portals by citizens in order to obtain their Aadhaar and PAN services. The simplification of these along with the Supreme Court acknowledging one's legal rights to privacy helped citizens confidently obtain these government IDs through online portals. We also saw the provision made for citizens to link their Aadhaar to PAN made easy online. This institutional reform of that was started in 2017 took a giant leap in terms of implementation in 2018 along with polishing of the laws surrounding it.

Another major policy implemented in 2018 was the 'Ayushman Bharat'. This program was a major initiative by the Union government of India which officially placed health of the Indian citizens higher up on the political agenda. The focus of this policy was to strengthen primary healthcare while



Alok Kumar Agarwal

Chairman & Managing Director

giving insurance for secondary and tertiary levels of hospitalization which was formerly borne out of the citizen's pocket. Pensioners were also brought some reform related to health with one of the reforms being an inclusion of health coverage for former Indian government service employees.

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'Successful implementation of service policies across the nations and our hope to witness 2019 as the year where the Indian government propels India ahead in the race to serve its citizens.'

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Whether it be for the benefit of one group of citizens while another group faces the negative brunt of the policy, it is clear that there will always be mixed opinions on service-related policies implemented by the Government. This year, the focus should be on major issues that have real effects on future generations such as the economy, healthcare, and climate change. Hopefully, we see 2019 as the year where the Indian Government propels India ahead in the race to serve its citizens.

A taxpayer's guide to e-filing of income tax returns

Alankit Limited is a registered e-return intermediary with professional expertise in e-filing services. While busy professionals find it difficult to take time out to fulfil such obligations, customised service like the one offered by Alankit brings the much-required convenience to taxpayers. A taxpayer's life has become quite easy with the Income Tax Department, under the Electronic Furnishing of Return of Income Scheme, 2007, allowing individuals to file their income tax returns (ITR) through an online portal instead of the traditional manual method involving paperwork.

E-filing has become a popular mode of filing tax returns compared to manual filing owing to faster and error-free processing, and also because it saves cost and efforts. It offers the convenience of filing ITR from anywhere at just a click of a button. This means there is no need to visit the income tax office. A taxpayer can anytime access information and documents through the online records and get regular status updates. As time has become precious in today's fast-paced work environment, e-filing is a convenient and cost-effective mode for taxpayers with faster processing and refunds.

While digitising income records helps the government in tracking defaulters, it also helps taxpayers and pensioners in a great way. They must opt to file the ITR, if their gross total income, under various categories namely salary, business, capital gains, house property or other sources, exceeds the set exemption limit. The returns must be filed for the previous financial year before the due date of July 31st of the current financial year.

Why choose Alankit?

Counted among the trusted financial services providers, Alankit Limited brings much more than customer support in e-filing.

- While maintaining confidentiality, Alankit guides an assessee when it comes to quoting valid PANs or tax deduction account numbers and filling the relevant forms, as applicable.
- It helps assessee in obtaining hard copy and acknowledgement of e>Returns submitted.
- The company makes sure that accurate data entries reflect during transcription and transmission of return on income.

For more details write to
businessenquiry@alankit.com



INVESTMENT OPPORTUNITY



Punjab National Bank - New India Flexi Floater Mediclaim Policy

1	Family includes the proposer i.e., account holder of the Punjab National Bank (PNB), his/her spouse and three dependent children.
2	Female child until she is married. consequent upon her marriage she shall cease to be covered under the policy and no claim shall be admissible.
3	Male child upto the age of 25 years if he is pursuing full time studies and fully dependent on proposer i.e., the PNB account holder.
4	Maximum entry age of the A/C holder is upto 79 years completed.
5	Room rent 1% of the sum insured & ICU 2% of the sum insured.
6	Pre-existing disease covered after 36 months of continuous coverages of such insured person.
7	Pre-existing conditions like hypertension, diabetes, and their complication are covered after two years of continuous insurance.

Premium Chart Including GST

Sum Insured	Premium Age Group 03 Months To 79 Years
1,00,000	3068
2,00,000	5310
3,00,000	7316
4,00,000	8968
5,00,000	10251
7,00,000	14313
10,00,000	21039

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INVESTMENT IN SHRIRAM Capita

Issuer	SHRIRAM TRANSPORT FINANCE COMPANY LIMITED
Instrument	Secured Redeemable Non-Convertible Debentures ("NCDs")
Tranche - 3 Issuance Schedule	The Tranche-3 Issue shall be open from Monday, 7th January 2019 to Thursday, 31st January 2019
Tranche - 3 Issue Size	Base Issue Rs.200 Crore with an option to retain oversubscription up to Rs.500 Crore aggregating up to the Tranche 3 Issue Limit of Rs.700 Crore.
Face Value	Rs.1,000/-
Minimum Application Size	Rs.10,000/- (10 NCDs) collectively across all the Series and in multiples of Rs.1,000 (1 NCD) thereafter.
Credit Rating	"AA+/Stable" by CRISIL and "AA+/Outlook Stable" by India Ratings. (Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations and carry very low credit risk.)
Issuance and Trading of NCDs	In Dematerialized form only
Mode of Payment	ASBA Mandatory (No Cheque will be accepted.)

For All type of Investors, Applications in this Tranche 3 Issue shall be made through the ASBA facility only.

ISSUE STRUCTURE - BUCKET DETAILS

Category	I - Institutional ("QIB")	II - Non Institutional ("Corporate")	III - High Networth Individual ("HNI") amount aggregating above Rs.10 lacs	IV - Retail Individual ("Retail") amount aggregating up to and including Rs. 10 lacs
Category Allocation	10% of the overall Issue Size	10% of the overall Issue size	40% of the overall Issue Size	40% of the overall Issue Size
Bucket Size (Rs.) assuming Issue size of Rs.700 Cr	Rs.70 Crores	Rs.70 Crores	Rs.280 Crores	Rs.280 Crores

ISSUE STRUCTURE

Option/Series	I	II	III	IV	V	VI	VII
Nature of NCDs	Secured Redeemable Non-Convertible Debentures						
Who can Apply	All categories of investors (Category I, II, III and IV)						
Frequency	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative
Tenor	5 Years	10 Years	3 Years	5 Years	10 Years	3 Years	5 Years
Coupon Rate (% p.a.) for:							
Category III, III and IV	9.12%	9.30%	9.40%	9.50%	9.70%	NA	NA
Effective Yield (% p.a.) for:							
Category I, II, III and IV	9.50%	9.70%	9.39%	9.49%	9.69%	9.40%	9.50%
Amount (Rs./NCD) on Maturity for:							
Category I, II, III and IV	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,000/-	Rs.1,309.66/-	Rs.1,574.63/-

* The initial allottees under Category III and Category IV in the proposed Tranche 3 Issue who are Senior Citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche 3 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment date for Series I, Series II, Series III, Series IV and/or Series V. Accordingly, the amount payable on redemption to such Senior Citizens for NCDs under Series VI and Series VII is Rs.1,318.67 and Rs.1,592.70 per NCD respectively provided the NCDs issued under the proposed Tranche 3 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Redemption Payment date for Series VI and Series VII.

Monthly Option: In case of Series I and II NCDs, interest would be paid monthly on an Actual/Actual basis at the respective Coupon Rate in connection with the relevant categories of NCD holders, on the amount outstanding from time to time, commencing from the first day of the month following the subsequent month from the Deemed Date of Allotment of Series I & II NCDs. The subsequent monthly interest payments will be made on the first day of every following month for the amount outstanding till the first day of the month in which the NCDs will be redeemed. The accrued interest for the residual days i.e. from the first day of the month of redemption of the NCDs till the Maturity Date will be paid along with the principal amount on the Maturity Date of the NCDs.

Annual Option: In case of Series III, IV and V NCDs, interest would be paid annually on an Actual/Actual basis at the following Coupon Rate in connection with the relevant categories of NCD holders, on the amount outstanding from time to time, commencing from the Deemed Date of Allotment of Series III, IV & V Series NCDs.

"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



A steady economic growth is a major pull-factor for non-resident Indians (NRIs) looking to invest in India, especially in the equity market. Since the country is taking a big leap towards embracing digitization, maintenance of share certificates in physical form is a process which is fast being replaced by what is known as a Demat Account. Through this account, the securities or shares of an investor are conveniently stored in electronic form or dematerialized form.

Although, the Reserve Bank of India imposes restriction on NRIs investing in the Indian equity market.

Among a list of documents required for opening the account,

Demat account advantages for NRIs: Your guide to a safe investment

- **How does it help?**
- Opening a demat account allows an NRI investor to freely engage in trading without worrying about the risks which are usually involved when dealing with physical securities such as thefts, wrong delivery or fake shares.
- Since everything is managed electronically, buying and selling of shares takes place without any hassles.
- Through this online and mobile trading facility, NRI investors have the advantage of accessing the account from anywhere.
- **Alankit makes it easier**
- With a team of market experts and relationship managers at Alankit, an NRI investor's journey is made effortless by enabling clients to trade in various financial markets of India across various segments safely as well as in a time bound manner

- Alankit offers efficient dematerialization, rematerialization and pledge process for all its NRI customers
- The service proves to be economical as the brokerage fee charged is nominal
- There is an opportunity for investment in mutual funds
- With demat account, NRIs can subscribe to IPOs online
- Avail the option of sharing trading tips via e-mail and SMS

• A 6-step process to access your Demat Account

- Reach the DP & fill the opening form
- Submit required documents
- Find rules & regulations and change details
- Clear the verification process
- DP sanctions account number & client id
- Access your demat account online

For more details about Demat Accounts, mail us at: businessenquiry@alankit.com

Five ways that can help you save your taxes



There is one ultimate goal every individual dreams to achieve - that of identifying and choosing the best investment option that can help him or her save on taxes. The section 80C under the Income Tax Act, 1961 allows individuals to claim eligible deductions. It offers a maximum deduction of up to Rs 1,50,000 through options such as PPF, EPF, ELSS, Life Insurance Schemes, etc. The Indian government has developed various plans and schemes for the benefit of taxpayers so that they do not feel the pinch at the end of the financial year.

Here's a list of popular schemes opted by people in India:

Employees' Provident Fund (EPF)

Under the EPF Scheme, an employee can make savings by contributing about 12% of his or her basic monthly salary towards his or her EPF account. In addition, an

equal share is contributed by the employer, too. This way the accumulated sum of money with interest can be withdrawn upon retirement or a period of 60 days after changing a job.

National Pension System(NPS)

The NPS is a voluntary saving scheme that focuses on providing financial security for individuals after they retire by letting them make regular savings during their employment. It promises tax benefits with an additional deduction of Rs 50,000 under Section 80CCD (1B) over and above Rs 1.5 Lakhs under Section 80 C.

Health Insurance

By availing a health insurance policy, an individual not only makes his future secure but also acquires ample tax



KNOWLEDGE CAFE

benefits. Ordinary citizens can save as much as Rs 25,000 whereas senior citizens get a benefit of Rs 30,000. The policy often includes benefits under Section 80D such as tax deduction for expenses incurred towards preventive health check-ups.

Other Insurance Plans

A range of other insurance services are available in the market such as motor insurance, life insurance, travel insurance and accident insurance. With National Insurance - Policy Repository (NIR) services set up by NSDL Database Management Limited (NDML), policy holders can store insurance policies under an e-insurance account(eIA).

Mutual Funds

Mutual Funds are a popular investment option preferred by Indian citizens as well as non-resident Indians (NRIs). Through a Systematic Investment Plan (SIP), individuals can safely invest in mutual funds.

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



December Birthday Celebration of Alankit Employees!



With double the fervour and enthusiasm as the month and year came to an end, Alankit continued with the custom of organising 'Monthly birthday celebrations'.

Alankit believes in building a culture that makes employees feel special and motivated at workplace by taking part in their joys through regular fun activities. All the employees of Alankit came together to join the celebration which was organised in the Head Office building's cafeteria. The event included a cake cutting ceremony and birthday wishes poured in for those having their birthdays in the month of December, from all the team members of the Alankit family. It was followed by blow balloon game, distribution of snacks, entertaining music/ dance and interaction session among those present. A special birthday video, created by the internal team, was played on the day. This gesture was well appreciated by the employees, which was evident from the smiles on their faces. Another activity which was included this time was a programme called 'Coffee with Alankit' and a rapid fire round that made everyone recall the popular television show Koffee with Karan. Finally, the winners were acknowledged with prizes and chocolate gifts.

Since, this was a special event as it coincided with the New Year celebrations, the excitement went to another level. In the same video marking the end of the year 2018, Alankit also sent a nice message and wishes to the employees for the upcoming year. The office building was decked up beautifully to create a vibrant look and the décor theme perfectly matched with the festive spirit. All the team members of various department sat Alankit were dressed in their best outfits for the occasion and actively engaged themselves in personally decorating their desks and wishing each other for the New Year. Celebrations, such as these, are also an interesting way to let employees bond and know each other.

Join The Market Leader Alankit & Give Wings To Your Career!

All eligible candidates are open to apply for the below-mentioned job opportunity:

Position- Customer Support Executive

Experience- 2 Years

Qualification- Any Graduate/Post Graduate

Location- Jhandewalan, Delhi

Job Description

- Manage large amounts of inbound and outbound calls in a timely manner
- Follow communication scripts when handling different topics
- Identify customer's needs, clarify information and provide solutions
- Record each call on CRM software, as per company's policies and procedures
- Generate quality leads of company's financial products through telephonic calling to new and existing clients of our company.
- Records each call on CRM software, as per company's policies and procedures
- Follow up with potential customers in a timely manner, if necessary and close them.

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HR CORNER

Alankit Welcomes New Member Onboard!



We feel happy to extend our Alankit family with new members **Mr. Anuj Kumar** who has joined in 'Training & Development Department' as 'Assistant Manager' and **Mr. Kamal Garg** who has joined in 'TIN Department' as 'Deputy General Manager' in Delhi Head Office.

We hope to develop a mutually productive and long-lasting association in the future.

Alankit wishes them good luck for their new assignments.



THE RIGHT INVESTMENT OPTION IS YOUR GATEWAY TO A SECURED FUTURE

A voluntary saving scheme introduced by the Government of India, NPS serves as an effective tool to provide financial security for individuals opting for any of the two account options.

Key Benefits

Higher returns : NPS guarantees returns higher than traditional tax-saving investments like PPF.

Minimum contribution : NPS requires an individual to contribute amount as low as Rs. 500 (Tier I account) and Rs. 250 (Tier II account) on monthly basis or an annual amount of Rs. 1,000 for Tier I account.

Eligibility : The scheme is open to all Indian citizens and NRIs, in the age group of 18 to 65 years.

Tax Benefit : Individuals will enjoy tax benefits with an additional deduction of Rs 50,000 under Section 80CCD (1B) over and above Rs 1.5 Lakhs under Section 80 C.

Alankit



For more details contact 9773772772 or Email: nps@alankit.com

Send in your query/need at businessenquiry@alankit.com



कविता

चले चलो, बढ़े चलो राइट राइट
प्रण करते आज से, बस ईट राइट।

सुबह की शुरुआत योगा, एक्सरसाइज
से और ब्रेकफास्ट ताजे फल सब्जियों
की बाईट से।

हाईट्रांस फैट और जंक फूड को अब
नहीं खाना है शुगर, साल्ट और आयल
थोड़ा कम करके दिखाना है।

विटामिन्स, मिनरल युक्त भोजन करेंगे
दिनचर्या में इंकलूड प्रोटीन अपने वेट
जितना, कार्बोहायड्रेट करेंगे
एक्सक्लूड।

चले चलो, बढ़े चलो राइट राइट
प्रण करते आज से, बस ईट राइट।



आम आदमी को नये साल का तोहफा, जनवरी से सस्ती होंगी ये 23 वस्तुएं और सेवायें

माल एवं सेवा कर (जीएसटी) परिषद ने 22 दिसंबर को हुई बैठक में 23 वस्तुओं और सेवाओं पर कर दर कम करने का फैसला किया था। इनमें सिनेमा टिकट, टेलीविजन और मानिटर स्क्रीन, पावर बैंक आदि शामिल हैं। इसके अलावा शीतल एवं डिब्बा बंद खास तरह की प्रसंस्कृत सब्जियों को शुल्क मुक्त कर दिया गया है। जीएसटी परिषद ने इन वस्तुओं एवं सेवाओं पर 28 प्रतिशत की दर का कम करके 18 प्रतिशत, 18 प्रतिशतको कम करके 12 प्रतिशत किया है।

जीएसटी की 28 प्रतिशत की सबसे ऊंची दर अब कुछ लकजरी वस्तुओं, अहित कर सामानों, सीमेंट, बड़े टीवी स्क्रीन, एअरकंडीशनर्स और डिशवाशर्स पर ही रह गई है। परिषद ने दिव्यांग व्यक्तियों के काम आनेवाले वाहक साधनों के कलपुर्जों पर जीएसटी दर को 28 प्रतिशत से घटाकर 5 प्रतिशत कर दिया है। माल परिवहन वाहनों के तीसरे पक्ष की बीमा प्रीमियम पर जीएसटी दर को 18 से घटाकर 12 प्रतिशत कर दिया है।

संगमरमर के अनगढ़े पत्थर, प्राकृतिक कॉर्क, टहलनेवाली छड़ियां, पलाई ऐश से बनी ईंटें आदि पर अब 5 प्रतिशत की दर से जीएसटी लगेगा। संगीत की किताबों, बिना पके या भाप अथवा उबाल कर पकायी गयी सब्जियां तथा फ्रोजेन, ब्रांडेड तथा प्रसंस्करण की ऐसी अवस्था वाली सब्जियां जो उस रूप में उपभोग लायक नहीं हों, आदि पर अब जीएसटी नहीं लगेगा। जनधन योजना के तहत खुले आधार भूत बचत खातों के धारकों को भी अब बैंकों की सेवाओं के लिये जीएसटी नहीं देना होगा। सरकार द्वारा परिचालित गैर-अधिसूचित अथवा चार्टर्ड उड़ानों के जरिये यात्रा करने वाले तीर्थ यात्रियों को अब पांच प्रतिशत की ही दर से जीएसटी भुगतान करना होगा।

प्रोडक्ट	पहले जीएसटी दर (प्रतिशत में)	अब जीएसटी दर (प्रतिशत में)
एलईडी टीवी 32 इंच तक	28	18
बिलियर्ड्स	28	18
फ्रोजेन सब्जियां	5	0
व्हील चेयर	28	5
म्यूजिक बुक	5	0
रेडियल टायर	28	18
लीथियम बैटरी	28	18
100 रुपये तक के सिनेमा टिकट	18	12
धार्मिक हवाई यात्रा	18	12 और 5
थर्ड पार्टी मोटर इंश्योरेंस	18	12

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