

ALANKIT
INFOLINE

A Monthly Newsletter

अलंकित इन्फोलाइन मासिक पत्रिका



Alok Kumar Agarwal
Chairman & Managing Director

From The Chairman's Desk

2016: The Year of IPOs - Major Improvement in Business Confidence!

The Indian IPO market is all set to witness its highest fund raising activity in the last six years as companies are looking at growth and expansion opportunities. From the quality standpoint and investor perspective, this IPO bull

run has been termed as the best because the companies that are entering the market to raise money are capital-efficient with strong growth track record, also most of these companies are backed by private equity and dressed up with perfect financials. Such factors are able to create a comfort level among the retail investors.

There are also companies that have come from sectors that are not the key sectors of the market. In the last 18 months, the investors have got the opportunity to invest in companies such as India's largest coffee chain Coffee Day Enterprises Ltd, Manpasand Beverage Ltd, diagnostics chains Dr Lal Pathlabs Ltd and Thyrocare Technologies Ltd, and small finance banks such as Equitas Holdings Ltd and Ujjivan Financial Services Ltd as well as entertainment park Adlabs Entertainment Ltd, among several other entirely new growth stories. This surely is a welcome move for the large institutional investors as they are now able to diversify their bets from the secondary market that they have been dealing with.

The year looks to be a record-breaking year with 50 firms entering the market with initial share-sale offers to garner \$2.93 billion and an impressive pipeline is already in place for the coming months. Besides, another 22 companies have lined up IPO plans in 2016 bringing the year-end estimated total deal value to \$5.8 billion, more than double from last year. The momentum continues to build, boosted by the drive to improve the ease of doing business. The same is likely to continue in 2017 as well owing to the upbeat economic sentiment among the investors, easing inflationary pressure and stable foreign direct investment inflows. The returns to be generated are expected to be decent too.

Things have turned around significantly for the Indian Primary Market since the start of 2015. We can expect to see more and more companies entering the primary market as the economy improves with policy interventions. In addition to the global pools of capital, now we can see investment from domestic institutional investors as well which is a remarkable change!

Thanks & with best wishes

Alok Kumar Agarwal

Alankit Limited - The National Distributor for Entrust Datacard ID Card Printers!

The datacard printers deliver the New Look of Leadership with outstanding print quality, reliability, easy operation and efficiency in a small footprint. SD Series printers are ideal for small- to medium-sized businesses, schools, hospitals, fitness clubs and anyone who prints ID cards as part of their busy workday. With their competitive features and price, SD Series printers are a great value.

The Printers will provide you an instant solution for Printing of Plastic Aadhaar Cards. You can also print and deliver Voter ID Cards, Health Cards, Driver's Licenses, Membership Cards, Employee ID Cards, Loyalty Cards etc.

Features and Advantages:

Superior speed and productivity: Print more cards in less time. SD Series printers are significantly faster than any other desktop card printers in their class.

Superb image quality for high-impact IDs: New TrueMatch™ printing technology — an industry exclusive — ensures the colors on your screen closely match the colors on your card.

Easy operation that anyone can master: Cards and supplies are easy to load, and the ergonomically designed ribbon cartridge includes a drop-in cleaning roller.

All the right connections for easy setup: Standard, built-in Ethernet and USB ports, and the browser-based Printer Manager, help you integrate SD Series printers into just about any application or IT environment.

For more information on the Printers, you may write to :

businessenquiry@alankit.com

Take the opportunity to work as CSP for SBI (Kiosk Center) and avail the benefits!!



SBI KIOSK Banking is a facility provided by State Bank of India wherein customers need not to go to the SBI branch to make different transactions. Customer can open account and do all transactions at SBI Kiosk Banking outlet.

Services offered at Kiosk Banking Solution:

- Opening of "No-Frill Savings Accounts"
- Deposits / Withdrawals of Cash in Savings Accounts
- Opening of SHG Accounts
- Money Transfer to any Bank account
- Current Account/ Term Deposit/Recurring Deposit
- Aadhaar enabled deposits /withdrawals
- DBT enabled facility in accounts
- Loan lead generation & repayments
- Home Loans/Loan Against Property
- Auto Loans/ Gold Loans
- Small & Medium Enterprise (SME) Loans
- Gen. purpose credit Card (GCC)/ Kisan Credit Card (KCC)
- Regular SBI Savings Bank Account
- Mutual fund on a Referral basis
- Loan against Term Deposit Receipt (TDR)/ National Saving Certificate (NSC)/ Kisan Vikas Patra (KVP)
- Pradhan Mantri Jeevan Jyoti Bima Yojna / Suraksha Bima Yojna
- Atal Pension Yojna (APY)

Register today and get more details, write to us at businessenquiry@alankit.com

Invest in the Forthcoming IPO opportunity with Greensignal Bio Pharma Limited!

Greensignal Bio Pharma Limited is one of the four companies worldwide who have been WHO-prequalified to supply the BCG vaccine to UNICEF.



Issue Opens : Wednesday, November 9, 2016
Issue Closes : Friday, November 11, 2016



Price Band : Rs. 76/- to Rs. 80/-
Bid Lot : 175 Equity Shares and in multiples thereafter
Issue Size : Rs. 110.80 Crs – Rs. 116.64 Crs
QIB : 75 % of the Issue
NIB : 15 % of the Issue
Retail : 10 % of the Issue
Mode of Payment: ASBA Mandatory (No Cheques will be accepted)
Registrar : Bigshare Services Private Limited
Listing : NSE and BSE

For more details on the offering, mail us at businessenquiry@alankit.com

NRI CORNER

PAN Card Services for Global Residents

Apply for PAN....Avoid the hassles, save your Time & Effort!



PAN is mandatory for every person who is required to file a return, also for those who wish to carry out a financial transaction as quoting PAN has become compulsory now!

PAN Card is mandatory for NRIs for the following reasons:

- Paying taxes on Indian Income under the Income Tax Act, 1961
- Investing in securities per the Securities and Exchange Board of India (SEBI)
- Investing in Mutual Fund Schemes for all existing and prospective investors
- For opening a bank account
- For purchase and sale of property in India
- For purchase & payments of vehicles
- For securing telephone connections
- Making time deposits in a bank worth over INR 50,000 (approx 1000 USD)
- Cash payment exceeding INR 25,000 (approx 500 USD) for travelling to any foreign country

New PAN - We provide forms, help you to fill and do follow ups on your behalf.

PAN Corrections - We assist you in rectifying your PAN details.

Lost PAN - We assist you in applying for a duplicate PAN card if you have misplaced your old card.

Track PAN Status - We help you track your PAN Card status on a regular basis.

For Assistance, write to us at businessenquiry@alankit.com

KNOWLEDGE CAFE

Financial Mistakes to avoid in your 40s!

While the Financial Mistakes we make in our 20s and 30s are mostly due to lack of awareness and discipline, but the ones we tend to make in the later stage happen mostly due to sheer inability to learn from past mistakes. Your growing family leads you to a bigger house, bigger car, and bigger debt repayments. Whether good or bad, the decisions in your 40s can define your retirement picture.

1. Not increasing or adjusting your Emergency Fund

You may be able to get away with having a limited amount in emergency fund when you're in your 20s, but that won't go very far if you have a family and other responsibilities to take care of. Be sure to adjust and increase your emergency fund proportionally as your income and expenses grow.

2. Not investing for Retirement

Not putting enough aside for your retirement now will make it harder to catch up down the track. Your retirement should be your priority. It's a good idea to establish a savings target - one that tells you roughly how much you should set aside over time to meet your retirement goals.

3. Not taking care of your Health

This is true for any age, but not taking care of your health in 40s

could translate to a lot of medical expenses in your retirement. Medicare data shows that of all the money you'll spend on healthcare during your lifetime, 30% will be spent in your final six months.

4. Being too conservative with your Portfolio

As we grow older, we tend to follow a conservative approach towards investment and hence, end up decreasing our equity exposure and increasing fixed income investments. If you have adequate savings to meet your short-term goals, you may choose to opt for higher investments in equity funds to reap higher returns.

5. Not having adequate Insurance Cover

Most people in their late 40s and 50s remain under-insured by buying insurance policies that provide insufficient cover. Ideally, your life insurance cover should be at least 15 times your annual income.



ALANKIT NEWS

Diwali Celebration at Alankit!

Alankit celebrated Diwali, the festival of Lights on 27th October, 2016 in 'Alankit Heights' premises at Jhandewalan Extension, New Delhi. The office premises were beautifully decorated with colorful lights, flowers and diyas. Employees came in ethnic wears to add to the beauty of the celebration!

The Employees and the Senior management actively participated in the celebration. Employees participated in different activities like Antakshari, Quiz, Joke Sessions followed by Best Dressed Male and Best Dressed Female competition. The Senior Management extended their wishes to all the employees and their families.



Congratulations

Destiny of Hard Work is always Success!!

Let's congratulate our employees for their hard work and noteworthy performance!! Here are the details of incentives earned by our employees for selling maximum no. of Printers:

Abhay Soni	- Indore	G.G.Maheshwari	- Delhi
Archana Gupta	- Mumbai	Harish Kapoor	- Delhi
Sachin Sharma	- Mumbai	Narender Kr. Devgan	- Delhi
Sainath Zodge	- Mumbai	Nisha Handa	- Delhi
Uttam Shinde	- Mumbai	Pragati Vij	- Delhi
Arvind Agarwal	- Lucknow	Rajeev Kumar Gupta	- Delhi
Vishal Nagar	- Ahmedabad	Surender Kumar	- Delhi
Mahender Kumar	-Chandigarh	Vaishali Sharma	- Delhi
Ajay Agarwal	-Bareilly		

HR CORNER

Career Opportunities

Share your passion and skills with us...we help you grow!

Position: Business Development Executive (Insurance)

Qualification: Any Graduate

Experience: 2-4 years in Insurance industry

Job responsibilities would include achieving targeted sales within stipulated time frame, Increasing the level of sales and business mix from individual clients, maintaining an accurate and current database, identifying and developing sources of potential clients, Effective Client Management, be able to demonstrate a full knowledge of all products, relevant selling points and benefits, meeting sales and revenue targets decided for the period etc.

Send your latest profile to hr@alankit.com.

Advertise with us and reach to a wider client base!

Book Your Ad Space in the Next Issue of our Newsletter

Advantages:

- Increased visibility and customer base
- Promote your product/services among HNI/NRI clients
- Advertise at nominal cost
- Easy and Convenient way to promote
- Get the creative designed by experts
- Other promotional advantages

Booking your Ad is Easy!

Step 1: Send us your interest through mail, write to businessenquiry@alankit.com

Step 2: Send us details of your product/s ervices

Step 3: Call on +91 9582200505 for confirmation



Ad Booking Deadline: 15th December, 2016, Issue Details: December, 2016

जल्द की ईपीएफओ के ऐप से निकाल पाएंगे पेंशन

जल्द की आप स्मार्टफोन का इस्तेमाल कर अपनी पेंशन निकाल पाएंगे। ईपीएफओ पेंशनधारियों और सदस्यों की सुविधा के लिए मोबाइल ऐप्लिकेशन बनाने और ज्यादातर सेवाएं ऑनलाइन करने की दिशा में पहल कर रहा है। यह ऐप अगले साल तक तैयार हो जायेगा। इसके आने से कागजी कार्रवाई में कमी आएगी और आवेदन की प्रक्रिया में भी कम समय लगेगा। इसमें आधार के इस्तेमाल से इलेक्ट्रॉनिक नो योर कस्टमर (e-KYC) के जरिए वेरिफिकेशन होगा।

ईपीएफओ अपनी तकनीकी को भी उन्नत करने का भरपूर प्रयास कर रहा है ताकि सब्सक्राइबर्स ईपीएफओ अधिकारियों के आमने-सामने हुए बिना सर्विस का उपयोग कर सकें। इस दिशा में आसान पेमेंट के लिए बैंकों के साथ तालमेल भी की जा रही है। अभी देश भर में ईपीएफओ के 123 दफतरो के डेटा दिल्ली दफतर के सेंट्रल सर्वर में डाले जा रहे हैं।

सेंटर फॉर डिवेलपमेंट ऑफ ऐडवांस्ड कंप्यूटिंग (सीडीएसी) को ईपीएफओ की तकनीक सुधारने का जिम्मा मिला है। ईपीएफओ के कुल 3.84 करोड़ सब्सक्राइबर्स में से कुल 1.4 करोड़ के अकाउंट्स आधार से जोड़े जा चुके हैं। सीडीएसी विभिन्न ऐप बनाने में भी ईपीएफओ की मदद करेगा।

ईपीएफओ संगठित क्षेत्र में काम करनेवालों की पेंशन और इंश्योरेंस स्कीम्स मैनेज करता है। यह ग्राहक और ट्रांजैक्शन्स के लिहाज से दुनिया के बड़े पेंशन फंड्स में एक है। यह तकनीक सुधार के अलावा सब्सक्राइबर्स की संख्या बढ़ाने के लिए कुछ नई योजनाएं पेश करने पर विचार कर रहा है। संगठन अपने सदस्यों के लिए ग्रुप हाउसिंग स्कीम के साथ साथ अलग से पेंशन लाने पर भी विचार कर रहा है। इसके तहत संगठन के सदस्य एक समूह में हाउसिंग स्कीम के लिए आवेदन दे सकते हैं और ईपीएफओ उनके खाते में उपलब्ध राशि को सर्टिफाइ करेगा जो सामूहिक रूप से काम करेगा।

Printed and Published by ALOK KUMAR AGARWAL on behalf of Alankit Assignments Limited.

Published at Alankit House, 4E/2, Jhandewalan Extension, New Delhi - 110055

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अनमोल वचन

एक सफल व्यक्ति वह है जो औरों द्वारा अपने उपर फेंके गए ईंटों से एक मजबूत नींव बना सके

- डेविड ब्रिंकले

सफलता का एक आसान फार्मूला है, आप अपना सर्वोत्तम दीजिये और हो सकता है लोग उसे पसंद कर लें

- सैम ईविंग

यदि आप सफलता चाहते हैं तो इसे अपना लक्ष्य बनाइये सिर्फ वो करिए जो करना आपको अच्छा लगता है और जिसमें आपको विश्वास है, और खुद-बखुद आपको सफलता मिलेगी

-डेविड फ्रोस्ट

यदि हर की कोई सम्भावना ना हो तो जीत का कोई अर्थ नहीं है।

- रोबर्ट एव. स्कूलर

मुझे सफलता का मन्त्र नहीं पता, पर सभी को खुश करने का प्रयास करना ही असफलता का मन्त्र है

- बिल कासबी

सपने वो नहीं हैं जो हम सोने के बाद देखते हैं, सपने वो हैं जो हमें सोने नहीं देते

- अब्दुल कलाम