

INFOLINE



अलंकित इन्फोलाइन मासिक पत्रिका

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Data Democratisation is a Game Changer for Businesses

In the Information Age, the power of data has been mostly kept in the hands of a few data analysts with the skills and understanding necessary to properly organise, crunch, and interpret the data for their organisation. This approach was born out of necessity—most employees were not trained how to effectively use the growing flood of data.

But things have changed with the emergence of technologies capable of making data shareable and interpretable for non-data analysts. Data democratisation allows data to pass safely from the hands of a few analysts into the hands of the masses within a company.

Data democratisation means that everybody has access to data and there are no gatekeepers that create a bottleneck at the gateway to the data. As

“

The objective of Data Democratisation is that data should be accessible to everyone within the organization, with support to analyse it, discover insights, and ultimately make faster decisions.

”

tranquil and harmonious as it may sound, it also amplifies the data security concerns to a much greater magnitude.

The current reality is that data democratisation lies somewhere between a fully closed and a fully open system.

The objective of Data Democratisation is that data should be accessible to everyone within the organisation, with support to analyse it, discover insights, and ultimately make faster decisions. However, it's critical that organisations have a thorough and intentional data governance strategy in place to ensure that the data stays accurate, reliable,

and protected while equipping all end-users with the support and resources they need to reap the data's full benefits.

It is important for businesses to make their data available across departments if they want to gain a competitive edge. Their workforce with varying expertise can help analyse this data in the best possible way, to make the most meaningful impact on the business.



From The MD's Desk



Ankit Agarwal
Managing Director

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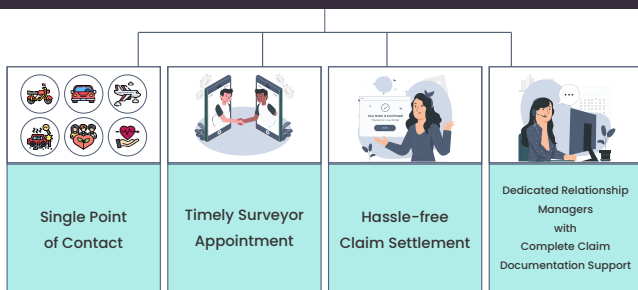


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Over 70% IPOs delivered gains on listing day in FY21, shows data, On average, listing-day gains stood at 34%, the highest in over five years-Business Standard

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GOOD YEAR FOR IPOs

FY21 was best since FY17 in terms of listing day gain-loss ratio

FY	No. of IPOs*	Listing day (%)		Avg listing day change (%)
		Gain	Loss	
FY17	26	85	15	20
FY18	43	58	42	16
FY19	22	45	55	3
FY20	14	64	36	23
FY21	31	71	29	34

Source: Bloomberg; Note: As per date of listing



How Much Do You Know About Saving Tax as an NRI?



NRI CORNER

Paying Income tax at the end of financial years may seem to be the toughest job for a majority of people but NRIs, it is twice the burden! NRIs who stay and earn overseas need to pay tax in their host country. And if they earn income from investments, assets, or business or commercial enterprise transactions in India, they'll need to pay tax on this income in India as well. There are many different ways for you as a Non-Resident Indian to save on taxes. Below we unpack few tips to help you optimise your taxes as a Non-Resident Indian while you are living and earning abroad.

It is a Good Decision to Claim Most of Your Deductions

NRIs are eligible for tax deductions on contributions made towards NPS under Section 80CCD (1) of the Income Tax Act wherein a deduction of up to Rs. 1.5 lakh can be claimed along with an additional deduction of Rs. 50,000 on top of the Rs. 1.5 lakh deduction limit.

Pan Card is a Must

A PAN Card is used to identify taxpayers in India. Income tax agencies use a PAN to prevent tax fraud. NRIs need a

Permanent Account Number to claim income tax refunds.

Foreign income of NRIs is not taxable in India. Tax liability is determined by the income and residential status of an individual. If your residential status changes, your tax liability will also change in India.

Due to a complicated tax system, understanding tax laws can be confusing and NRIs may miss claiming deductions and other benefits. At Alankit, we understand this struggle. You can connect with our NRI Tax Experts and get end-to-end assistance related to NRI tax filing.

Alankit News



Alankit Sang Tyohaar

Alankit celebrated the festival of Deepawali with great enthusiasm organized by the Training & Development department who have put their best efforts in making the event a great success, with engaging activities like lemon spoon race, dance competition and stand-up comedy, in which the employees from all verticals showed their active participation.

Our Growth Planning With Annual Sales Meet 2021

Before diving into the pool of fun and frolic.....Alankit started the day by the analysis of their growth and development at ASM 2021 (Annual Sales Meet), indulging the employees from every corner of the country, sharing their past achievements for further planning & growth and betterment of the company as a whole.



The shining stars of our Dance competition are:

- **Pratiksha Rai** (HR)- First position
- **Aalima Khan** (IT)- Second position
- **Ashish Sharma** (Corp Com)- Third position

- **Alankit Heights Ground Floor**- Second Position
- **Alankit Heights First Floor**- Third Position

No less energetic than the head office our employees from other states have nailed the lemon spoon race:

- **Raghvendra** (RO) Bangalore Branch- First position
- **Priyanka Sharma** (RTA)-First position

& the winners of our Last Month Chess competition are:

- **Shalove Singh** (RTA)- First position
- **Kushal Verma** (NSE)- Second position

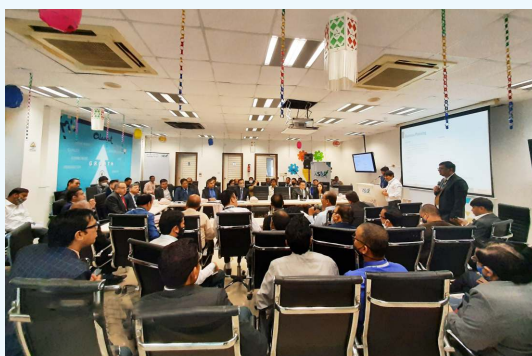
We know that every event is in-complete without lots of laughter and so does our bellies with butterflies were when we heard the Stand-up performance:

- **Ashish Sharma** (Corp Com)- First position
- **Diksha Rawat** (Accounts)- Second position

Both the winners were awarded with amazon vouchers simultaneously.

Art Speaks where words are unable to explain” and Alankit have an army full of creative minds who made the Rangoli competition, a beautiful treat to watch:

- **Alankit House First Floor**- First Position



Knowledge Cafe



Your Unborn is Now Safe!!

“Ever wonder what will happen if the health insurance covered your unborn babies?” Health insurance has become a necessity of an individual since the pandemic came into existence. The expenses of giving birth to a child or child born with congenital malformations have increased with the situations that are currently being presented. All the hospitals have grown more concerned about the surgeries that need to incur and have been taking precautionary measures while performing a surgery.

Without health insurance, the capacity of the individual to bear the expenses of childbirth can be challenging. Ergo at times, the parents opt for abortion than going for surgery to eliminate the burden of cost that is involved. Not everyone has the financial liberty to get their child to be delivered at the hospital of their choice which creates a hindrance in childbirth and increases the rate of abortion.

To lower the rate of abortion, the National Executive Committee of the Indian Association of Paediatric Surgeons (IAPS) has proposed the concept of covering childbirth alongwith the expenses of carrying an unborn and if the child is suffering from any pre-natal disease within the policy. According to it, they finally had a breakthrough with the entrance of Star Health & Allied Insurance Companies, who agreed to the fact of covering the condition in the policy.

Once this initiative is put to action, we hope that everyone will be able to have the privilege of giving birth.

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अनुभाग

उद्धरण

घर से भी जमा कर सकते हैं लाइफ सर्टिफिकेट

जीवन प्रमाण पत्र (Life Certificate) पेंशनर के जिंदा होने का सबूत होता है और पेंशन जारी रखने के लिए इसे हर साल उस बैंक, डाकघर या वित्तीय संस्थान में जमा करना होता है जहां पेंशन आती है। 1 अक्टूबर 2021 से 30 नवंबर 2021 तक 80 वर्ष और उससे अधिक आयु के पेंशनभोगी लाइफ सर्टिफिकेट जमा कर सकते हैं। बाकी पेंशनभोगी 1 से 30 नवंबर तक जीवन प्रमाण पत्र जमा कर सकते हैं। जीवन प्रमाण पत्र को घर बैठे-बैठे भी जमा किया जा सकता है। पेंशनर को कहीं जाने की जरूरत नहीं पड़ेगी। इसके दो तरीके मौजूद हैं।

बैंकों की डोरस्टेप बैंकिंग सर्विस

पेंशनभोगी सार्वजनिक क्षेत्र के 12 बैंकों की डोरस्टेप बैंकिंग सर्विस का इस्तेमाल कर डिजिटल जीवन प्रमाण पत्र जमा कर सकते हैं। इन 12 बैंकों में भारतीय स्टेट बैंक (SBI), पंजाब नेशनल बैंक, बैंक ऑफ बड़ोदा, बैंक ऑफ इंडिया, केनरा बैंक, बैंक ऑफ महाराष्ट्र, सेंट्रल बैंक ऑफ इंडिया, इंडियन बैंक, इंडियन ओवरसीज बैंक, पंजाब एण्ड सिन्ध बैंक, यूको बैंक और यूनियन बैंक ऑफ इंडिया शामिल हैं। doorstepbanks.com या www.dsb.imfast.co.in/doorstep/login, या डोरस्टेप बैंकिंग मोबाइल एप्लिकेशन, या टोल-फ्री नंबर 18001213721 या 18001037188 व कॉल करके बैंक की डोरस्टेप सेवा बुक कर सकते हैं।

लाइफ सर्टिफिकेट के पिकअप के लिए भी डोरस्टेप बैंकिंग सर्विस मौजूद है। सर्विस बुक करने के बाद एक एजेंट अपॉइंटमेंट में तय तारीख और समय पर आपके घर आएगा और जीवन प्रमाण पत्र का उपयोग करके जीवन प्रमाण पत्र डिजिटल तरीके से ऑनलाइन ले लेगा। हालांकि बैंक इस सेवा के लिए कुछ शुल्क ले सकता है।

डाकघर के डाकिए के जरिए

नवंबर 2020 में डाक विभाग ने इंडिया पोस्ट पेमेंट्स बैंक (आईपीपीबी) और इलेक्ट्रॉनिक्स एवं सूचना प्रौद्योगिकी मंत्रालय के साथ मिलकर डाकिया के माध्यम से डिजिटल जीवन प्रमाण पत्र जमा करने के लिए डोरस्टेप सेवा शुरू की थी। आईपीपीबी डोरस्टेप बैंकिंग सर्विस उपलब्ध कराने के लिए डाकघरों के एक्सेस प्वाइंट्स और स्मार्टफोन्स व बायोमेट्रिक डिवाइसेज से लैस डाकियों और ग्रामीण डाक सेवकों के राष्ट्रीय नेटवर्क का इस्तेमाल कर रहा है। आईपीपीबी के जरिए डिजिटल लाइफ सर्टिफिकेट जमा करने के लिए डोरस्टेप सर्विस का फायदा लेने के लिए पेंशनर्स ippbonline.com से विस्तृत जानकारी हासिल कर सकते हैं।

किसी की अच्छाई देखनी हो तो – उससे सलाह लो –
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किसी के गुण देखने हों तो – उसके साथ भोजन करो –
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और किसी की नियत देखनी हो तो – उसे कर्ज दो –
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