

Budget 2025: Shaping the Tax Regime of India

In a landmark move, the Union Budget 2025 redefines India's tax landscape, introducing reforms poised to invigorate economic growth and provide substantial relief to the middle class. A pivotal measure is the exemption of income up to ₹12 lakhs from taxation, effectively increasing the tax-free threshold and enhancing disposable income for a significant segment of the population. This initiative is designed to boost savings and stimulate domestic demand, thereby fostering economic momentum.

Complementing personal tax reliefs, the budget proposes a uniform tax rate of 12.5% on long-term capital gains for Foreign Portfolio Investors (FPIs) and specified funds across all securities. This strategic move is anticipated to attract greater foreign investments while closing loopholes that lead to tax avoidance, enhancing capital inflows and market stability. The government also plans to introduce a new Income-tax bill aimed at simplifying the tax regime and reducing compliance burdens.

The budget also further stated the reforms to support startups and Micro, Small, and Medium Enterprises (MSMEs), recognising their vital role in economic development. These measures include tax incentives and regulatory simplifications designed to foster innovation, enhance competitiveness, and drive job creation within these sectors.

With the rapid expansion of the digital economy, digital taxation reforms take centre stage. The government plans to introduce stricter taxation measures on online platforms and international digital transactions to ensure fair revenue collection and curb tax evasion in the digital space.

NPS Investment: The Road Your Retirement Journey Awaits



Retirement is not just a phase of life—it's a journey toward financial freedom and security. The key to ensuring a stress-free and comfortable retirement lies in strategic planning and disciplined investment. Among various options, the National Pension System (NPS) stands out as a reliable and cost-effective tool to secure your future while enjoying significant tax benefits.

NPS is a government-backed retirement savings scheme that offers market-linked returns, flexibility in investment choices, and a stable income post-retirement. Contributions to NPS not only help build a substantial retirement corpus but also provide tax deductions of up to ₹2 lakhs under Sections 80C and 80CCD(1B) of the Income Tax Act. Additionally, it ensures a balance of risk and growth by allowing investment in a mix of equities, corporate bonds, and government securities.

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Ankit Agarwal
Managing Director

“With the rapid expansion of the digital economy, digital taxation reforms take centre stage”

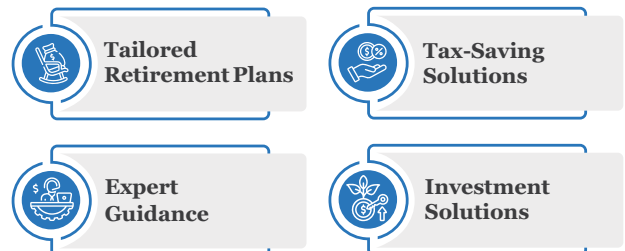
Collectively, as the Budget 2025 is set to be in action, the focus on a progressive tax regime that encourages compliance while fostering economic growth is evident. These reforms will not only enhance India's fiscal strength but also contribute to a more transparent and efficient tax environment.



SERVICE CORNER

Choosing the right partner for your NPS investment is essential, and Alankit is here to make your retirement planning seamless and rewarding. With a proven track record and vast experience in financial services, Alankit provides expert guidance and personalised investment solutions to meet your retirement goals. Our team ensures you make informed decisions, maximising your returns while keeping your future secure.

By investing in NPS through Alankit, you gain access to:



Our streamlined approach is aimed to align with your long-term financial objectives. Alankit's expertise transforms the complexities of retirement planning into a simple and smooth experience.

Take control of your retirement journey today—partner with Alankit for a financially secure and fulfilling future.



Alankit News

An Honour | An Achievement A Milestone

Through unwavering dedication, relentless hard work, and a spirit of perseverance, we are proud to be recognised for our exceptional contribution to onboarding National Pension System (NPS) subscribers during the "Enrich, Elevate, Enrol" (Triple "E") Campaign, held from May 15 to July 31, 2024, in the first half of FY 2024-25. This accolade underscores our steadfast dedication to promoting financial inclusion and ensuring long-term financial security for our clients.



A Collaboration to Drive Rural Transformation



We are pleased to announce a strategic partnership with the National Rural Livelihoods Mission (NRLM) in Uttarakhand. This collaboration marks a significant step in our commitment to empowering rural communities by enhancing business channels and creating sustainable livelihood opportunities. Through this alliance, we aim to unlock the potential of rural populations, fostering shared growth and contributing to the state's economic development.



Knowledge Cafe

Retirement planning: Are you saving enough money?



Planning for retirement is not just a financial necessity but a vital step toward ensuring a stress-free and comfortable future. With rising living costs and increasing life expectancy, the question arises—are you saving enough for your retirement? A well-structured financial plan with diversified investments can help secure your future while balancing risk and reward.

There are multiple avenues for retirement savings, each offering distinct advantages. The National Pension System (NPS) is a government-backed scheme that provides market-linked returns along with tax benefits. It offers the flexibility to invest in equities, corporate bonds, and government securities, making it an attractive option for long-term growth.

For salaried employees, the Employees' Provident Fund (EPF) remains a reliable choice, ensuring a risk-free and steady corpus through mandatory contributions from both the employer and the employee. The compounding effect over time helps accumulate a substantial amount by retirement.

Systematic Investment Plans (SIPs) in mutual funds are ideal for those seeking higher returns. SIPs encourage disciplined investing and allow investors to benefit from market fluctuations through rupee cost averaging. With a mix of equity and debt mutual funds, individuals can customise their portfolios based on risk appetite and financial goals.

A diversified approach combining NPS, EPF, and SIPs helps maximise returns while reducing risk. Early planning is essential—starting at a younger age allows more time for your investments to grow. Regularly reviewing and adjusting contributions to match your evolving needs is equally important.

Retirement planning is not a one-time decision but a continuous process. Begin today to build the financial foundation for a secure and fulfilling retirement.



HR Corner



Welcome to a World of Possibilities Join our dynamic team of creative and talented people!
All eligible candidates are encouraged to apply for the position listed below.

Job Description

Position: Customer Support Executive or Executive
Experience: 0 – 5 years
Qualification: Graduate
Location: Delhi
Languages: English, Hindi & Punjabi

General Shift - 09:00 AM-6:00 PM

Evening Shift - 12:00 PM -9:00 PM/ 1:00 -10:00 PM/ 02:00 PM-11:00 PM)

Duties and Responsibilities:

- Responsible for handling clients over the calls ,email process
- Responsible for solving questions in regard to the services provided by the company.
- Should collect desired information from the customers and maintain healthy relations with them
- Maintain an accurate and current database .
- Maintain the current and accurate knowledge of Services

Feel free to refer your friends/relatives with related qualifications & expertise. Mail your resume to : naveena@alankit.com



Investment Opportunity



Public Issue Of Secured Redeemable Non-Convertible Debentures

Muthoot Fincorp Limited



ISSUE OPENS TOMORROW
FEBRUARY 4, 2025

Coupon rate upto
10.11% p.a.

Tranche IV issue opens on:
February 4, 2025
Tranche IV issue closes on:
February 17, 2025**

Credit Rating:
The Company has received rating of "Crifil AA-(Stable)" (pronounced as Crifil double A minus rating with a Stable outlook) given by Crifil Ratings Limited

Key highlights of Issue Structure:

Particulars	₹100 Crores	₹50 Crores	₹25 Crores	₹12.5 Crores	₹6.25 Crores	₹3.125 Crores	₹1.5625 Crores	₹0.78125 Crores	₹0.390625 Crores	₹0.1953125 Crores	₹0.09765625 Crores	₹0.048828125 Crores	₹0.0244140625 Crores	₹0.01220703125 Crores
Number of Debentures	10000	20000	40000	80000	160000	320000	640000	1280000	2560000	5120000	10240000	20480000	40960000	81920000
Face Value (₹)	100	50	25	12.5	6.25	3.125	1.5625	0.78125	0.390625	0.1953125	0.09765625	0.048828125	0.0244140625	0.01220703125
Issue Price (₹)	100	50	25	12.5	6.25	3.125	1.5625	0.78125	0.390625	0.1953125	0.09765625	0.048828125	0.0244140625	0.01220703125

*As per the Terms and Conditions of the Offer
**The issue will be opened on 10:00 AM on the date mentioned above. The issue will be closed on the date mentioned above or earlier if the subscription reaches the target amount.

Interest option:
Monthly, Annual & Cumulative | 18 months, 24 months, 36 months, 60 months and 72 months
Allotment on a first come first serve basis*** | Minimum application size of ₹ 10,000/-



For more information, contact us: +91- 729 0066 617
e-mail: investments@alankit.com

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Navigating Government Processes with Ease Through PRO Services



Establishing and running a business in the UAE can be complex, with numerous government approvals, permits, and compliance requirements. From documentation to adhering to local laws, the process can be time-consuming and overwhelming. This is where PRO (Public

Relations Officer) Services come into play, ensuring seamless business operations and compliance with local regulations.

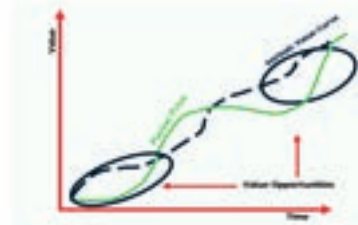
Compliance with local laws is essential for avoiding legal issues, penalties, and delays. PRO services help businesses stay compliant, improve operational efficiency, and save time by entrusting experts who understand government processes thoroughly.

Outsourcing PRO services is a smart, cost-effective solution. It provides access to a team of experts without the overhead costs of hiring full-time staff.



What is Value Investing?

- Value investing is about identifying and investing in stocks that are undervalued or are at a discount to their intrinsic value.
 - Intrinsic value is the true potential of the stock.
- Reasons for a mismatch between Price and Intrinsic value:**
- Investor reaction (panic selling/overoptimism)
 - Unclear attention from the market
 - Temporary/wrong term loans or stocks that can disappear over time



Where can we find Value Opportunities?

<p>Markets (Asset Allocation)</p> <ul style="list-style-type: none"> Transitional crisis or opportunities may create opportunities in the broader markets Markets become cheaper, allowing for a potential increase in equity allocation across market caps in growth and vice versa. 	<p>Sectors</p> <ul style="list-style-type: none"> Temporary changes such as price shocks, IT rate hikes, international disruptions, government policies, regulatory changes etc. These factors may tend to hurt near term profitability and valuations without changing longer term dynamics of the sector 	<p>Individual Stocks</p> <ul style="list-style-type: none"> Short term issues like pricing, demand/supply changes, management changes, regulatory matters and business fundamentals. Unlocking value through restructuring, mergers and acquisitions
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NRI CORNER

Businesses benefit from scalable solutions and can focus on core operations while the experts handle documentation and approvals. Alankit is your trusted partner for PRO services, offering transparent pricing, an experienced team, and customised solutions to meet specific business needs. Our deep knowledge of UAE government procedures enables us to deliver efficient and reliable services, reducing your administrative burden while ensuring compliance.

- Mainland Company Setup:** Activity identification, document validation, DED registration, MOHRE & GDRFA approval, and License Activation
- Free-zone Company Setup:** Identification of free zones, the identification of activities, the connection with the zone's authorities, the validation of documents, and the activation of licenses
- License Transactions:** License renewals, license changes, license termination support, and compliance management
- Visa Transactions:** End-to-end Visa transactions, including employee coordination, document validation, passport management, and online government filings.

With Alankit's expertise, navigating government processes becomes hassle-free. We simplify every step, allowing you to focus on growing your business while we handle the paperwork and formalities.

Get in touch with us today at:

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हिंदी अनुभाग

स्वास्थ्य बीमा के जरिए टैक्स प्लानिंग को कैसे आसान बनाया जा सकता है।



31 मार्च को वित्तीय वर्ष समाप्त होने वाला है हम सभी अपने टैक्स बचत को अधिकतम करने में लगे हुए हैं हम अपनी मेहनत की कमाई को समझदारी से निवेश करने के तरीके खोजते हैं, वित्तीय सुरक्षा और टैक्स बचत दोनों के लिए एक अक्सर अनदेखा किया जाने वाला लेकिन बेहद मूल्यवान तरीका है स्वास्थ्य बीमा जो आयकर अधिनियम की धारा 80डी के तहत कटौती के माध्यम से करों पर बचत करने का एक अनूठा अवसर भी प्रदान करता है।

धारा 80डी

स्वास्थ्य बीमा के लिए भुगतान की गई प्रीमियम राशि आयकर अधिनियम की धारा 80डी के तहत कर कटौती योग्य है। यह धारा व्यक्तियों को अपने जीवनसाथी, बच्चों और माता-पिता के लिए स्वास्थ्य बीमा पॉलिसियों के लिए भुगतान किए गए प्रीमियम के लिए प्रति वर्ष 1 लाख रुपये की कटौती का दावा करने की अनुमति देती है।

स्वयं, जीवनसाथी और आश्रित बच्चों के लिए:- अपने, अपने जीवनसाथी और आश्रित बच्चों के लिए भुगतान किए गए स्वास्थ्य बीमा प्रीमियम के लिए प्रति वर्ष 25,000 रुपये की कटौती का दावा करें। यदि आप या आपके जीवनसाथी वरिष्ठ नागरिक हैं तो अधिकतम कटौती की अनुमति 50,000 रुपये है। आप अपने माता-पिता के लिए भुगतान किए गए स्वास्थ्य बीमा प्रीमियम के लिए प्रति वर्ष 25,000 रुपये तक की अतिरिक्त कटौती का दावा कर सकते हैं। यदि आपके माता पिता में से कोई एक वरिष्ठ नागरिक है तो अधिकतम कटौती की अनुमति 50,000 रुपये है वषर्त प्रीमियम का भुगतान आपकी कर योग्य आय से किया गया हो। स्वास्थ्य बीमा में निवेश करके, आप न केवल अपने परिवार के स्वास्थ्य को सुरक्षित रखते हैं बल्कि कर लाभ का भी आनंद लेते हैं।

अपने कर बचत का अधिकतम लाभ उठाना

एक व्यापक योजना चुनना:- एक ऐसी स्वास्थ्य बीमा योजना चनें जो आपके परिवार की स्वास्थ्य देखभाल आवश्यकताओं के लिए व्यापक कवरेज प्रदान करती है। और कर लाभ का लाभ उठाने के लिए प्रीमियम राशि धारा 80डी के तहत निर्दिष्ट सीमाओं के भीतर आती है।

योजना में वरिष्ठ नागरिकों को शामिल करना:- यदि आपके माता-पिता वरिष्ठ नागरिक हैं तो उन्हें अपनी स्वास्थ्य बीमा योजना में शामिल करें और धारा 80डी के तहत उच्च कटौती का लाभ उठाएं।

प्रीमियम का समय पर भुगतान:- कर लाभ का लाभ उठाने के लिए अपने स्वास्थ्य बीमा प्रीमियम का समय पर भुगतान करना महत्वपूर्ण है।

रिकॉर्ड बनाए रखना:- अपने सभी स्वास्थ्य बीमा प्रीमियम और भुगतानों का रिकॉर्ड रखना आवश्यक है।

स्वास्थ्य बीमा केवल एक वित्तीय उत्पाद नहीं है, यह आपकी भलाई और वित्तीय सुरक्षा करने के लिए एक महत्वपूर्ण उपकरण है। चिकित्सा लागत बढ़ने और स्वास्थ्य बीमा के लगातार जटिल होते जाने के साथ, सही स्वास्थ्य बीमा पॉलिसी होने से आपको वह मानसिक शांति मिल सकती है जिसकी आपको आवश्यकता है। चाहे वह अप्रत्याशित चिकित्सा व्यय को कवर करना हो, गुणवत्तापूर्ण स्वास्थ्य सेवा तक पहुँच सुनिश्चित करना हो या कर लाभ प्रदान करना हो, स्वास्थ्य बीमा आपको और आपके परिवार की सुरक्षा में महत्वपूर्ण भूमिका निभाता है।

सुविचार

जीवन उन लोगों के लिए सर्वश्रेष्ठ है जो इसका वास्तविक आनंद लेते हैं। उन लोगों के लिए काफी मुश्किल है जो इसका विश्लेषण करते रहते हैं। और उन लोगों के लिए सबसे खराब, जो इसकी सदैव आलोचना करते हैं।

सफलता कभी पक्की नहीं होती असफलता भी कभी अंतिम नहीं होती, अपनी कोशिशों को अन्त तक जारी रखो जबतक जीत हासिल नहीं होती।

यदि हर कोई आप से खुश है तो ये निश्चित है कि आपने जीवन में बहुत से समझौते किये हैं और यदि आप सबसे खुश हैं तो ये निश्चित है आपने लोगों की बहुत सी गलतियों को नजरअंदाज किया है।

पानी की बूँद धीरे धीरे पत्थर को काट देती है निरंतर प्रयास से हर असंभव संभव होता है।

मिट्टी का गीलापन जिस प्रकार पेड़ की जड़ को पकड़कर रखता है। ठीक उसी प्रकार शब्दों का मीठापन मनुष्य के रिश्तों को पकड़कर रखता है।

GST Solutions That Drive Your Business Forward

Our Edge

Expert Guidance from Industry Specialists

End-to-End GST Filing Support

Real-Time GST Updates and Insights

Customisable Solutions for Every Business Size

Enhanced Accuracy and Timely Filings

Simplified Tax Reporting and Reconciliation

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Alankit

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